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A.B.V.M. AGRAWAL JATIYA KOSH'S
GHANSHYAMDAS JALAN COLLEGE OF
SCIENCE, COMMERCE & ARTS
Upper Govind Nagar, Malad (East), Mumbai – 400097.

Affiliated to University of Mumbai

In Association With

DEPARTMENT OF COMMERCE
University of Mumbai

Jointly Organizes

ONE DAY ONLINE MULTIDISCIPLINARY NATIONAL LEVEL
E-CONFERENCE

“IMPACT OF COVID-19 PANDEMIC ON INDUSTRY, BUSINESS,
EDUCATION AND ENVIRONMENT”

On

Saturday, 26th March, 2022



Publication Partner
Indian Academicians and Researchers Association

About Ghanshyamdas Jalan College:

Ghanshyamdas Jalan College of Science, Commerce & Arts is located in Malad (East), Mumbai, in the midst of greenery in a beautiful and serene environment that is ideally suitable for learning.

Our Management echoes the vision of Dr. Sarvepalli Radhakrishnan that, "India's future will be shaped in her classrooms." In 2011, our Trust started the **Junior College** with **Maharashtra State Board** as **Ghanshyamdas Jalan Junior College of Science & Commerce**. In 2014, a multi-faculty **Degree College** affiliated to the **University of Mumbai** as **Ghanshyamdas Jalan College of Science, Commerce & Arts** was started.

The college has one of the best infrastructural facilities and provides a vibrant backdrop to academic achievements. It also provides a conducive ambience, offering a unique place to study, relax and learn. Our Management is magnanimous in modernizing the educational environment with experienced, dedicated and supportive staff that provides our students with the broadest possible scope and opportunity for academic exploration and overall growth.

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The Department of Commerce was established on 1st December, 1980. The Department provides instructions for two years course of Master of Commerce (M.Com.) Degree by Papers/ by Research. The Department admits students for research leading to the Ph.D. Degree. A wide range of industrial, banking, finance and business management topics are covered under Ph.D. programme. The Department is very active with tremendous potential for academic growth.

About the Conference:

The impact of COVID-19 pandemic has adversely affected the economic activity as well as loss of human life. It is possible that the COVID-19 threat will eventually fade, but one needs to evaluate the disruptions on various sectors of the Indian Economy. COVID-19 has practically affected all sectors of the economy especially on Hospitality, Tourism, Aviation, Real Estate, Education, Agriculture, Banking, Finance and others. Therefore there is a need to understand; how the various sectors are coping with the effects of pandemic and devising various methods to overcome the crisis.

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From the Desk of the Director Academics



Organising a Conference of any magnitude be it a Local/National/International level does activate the hidden passion for 'Research & Findings' in the areas of One's interest. Every educational institution must make an attempt at least once in an academic year to organize a conference and give the opportunity and the required platform to the Researchers to present and publish their 'Research findings' from the areas of their interests. The published Research Papers can serve as a 'Ready Reckoner' for many aspiring researchers for the secondary data Collection.

Ghanshyamdas Jalan College of Science, Commerce & Arts after an elaborate brainstorming session with their staff decided the theme for the 'One Day Multidisciplinary National Level E-Conference' on "IMPACT OF COVID-19 PANDEMIC ON THE INDUSTRY, BUSINESS, EDUCATION & ENVIRONMENT". The reason being every single individual World over has experienced and was affected by the pandemic COVID-19. Our staff felt that the selected theme of the Conference will give a free mind to many researchers to express their close observations on the various aspects of life and the lifestyle changes that were forced on them during the pandemic and the cascading effect on the economy due to the effect on Industry, Business, Education & Environment.

We were spellbound to receive the tremendous response from the researchers in the form of in-depth Quality research papers to be published in the "International Journal of Advance & Innovative Research" (IJAIR) with impact factor 7.36.

The Management of our College and the Commerce Department of the University of Mumbai also joins me in appreciating the Contributions of the Researchers in making the Conference a Grand Success.

Kudos to all who worked on the brilliant Research Papers !!!

DR. RAJESHWARI RAVI

Director Academics

Ghanshyamdas Jalan College of Science,
Commerce and Arts.

From the Desk of the Principal



It is a matter of great pride and honor for Ghanshyamdas Jalan College of Science, Commerce and Arts to organize a One Day Online Multidisciplinary National Level E-Conference on 'Impact of COVID -19 Pandemic on Industry, Business, Education & Environment' 26th March 2022.

The objective of this Conference is to provide a platform to the Academicians, Research Scholars and Professionals to suggest ideas to deal with the crisis. The impact of coronavirus pandemic globally has been largely disruptive in terms of economic activity. Almost all the sectors of the world economy have been adversely affected. The world is recovering from the aftermath of the COVID- 19 virus, but it is necessary to examine the extent of destruction caused by coronavirus on various sectors of the world, mainly on Business, Education, Healthcare Infrastructure, and on Environment. This Conference is organized to understand as to how the various sectors are coping with the pandemic and devising various solutions to overcome the aftermath of COVID- 19 crisis.

I am sure that this Conference would have enabled the participants to hear a cross section of views from experienced academicians. Such research conclave through the medium of Conference will ignite the thinking process of the participants which in turn will help them to enrich themselves with correct perception about the stark reality of disruptions caused to various sectors of the world economy on account of COVID- 19 pandemic.

I am grateful to Ghanshyamdas Jalan College Management for extending to us, their support and encouragement whenever required. I wish to thank Prof. Dr. Ms. Sangeeta Pawar, Head, Department of Commerce, University of Mumbai for collaborating with our College in organizing this Conference. My sincere gratitude to the Keynote Speaker, Members of Advisory Committee, Reviewers, and Session Chairpersons.

I wish to thank the Teaching and Non- teaching staff members of the College for their active participation in this Conference.

My sincere thanks to all the participants and paper presenters who enthusiastically participated in the Conference.

DR. RAJESHWARY GOVINDAPPA
Principal
Ghanshyamdas Jalan College of Science,
Commerce and Arts.

From the Desk of the Head, Department of Commerce, University of Mumbai



Dear Teacher friends,

It gives me an immense pleasure to share my insights with you.

Ghanshyamdas Jalan College E-Conference in collaboration with the Department of Commerce with the three human pillars namely Director Academics Dr. Rajeshwari Ravi, Principal Dr. Rajeshwary Govindappa and Myself Prof. Sangeeta Pawar, Professor and Head, Department of Commerce, University of Mumbai together jointly organized the One Day Multidisciplinary National Level E-Conference on a broader theme of 'Impact on COVID -19 Pandemic on Industry, Business, Education and Environment'.

The idea was introspected and conceptualised to give wider scope of the after effect of pandemic on several important growth and development promoting the various sectors globally. It was vital to give academic touch to the sectoral strategies and problems faced by the world economy and look into new perspective plans and avenues that shall strengthen the world economy and also to meet the millennium Development goals sustaining all the promising areas which yield fruits of progress.

PROF. DR. SANGEETA PAWAR

Professor and Senate Member,
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AN ANALYSIS OF IMPACT OF ONLINE BUYING BEHAVIOUR DURING COVID PANDEMIC ON SENIOR COLLEGE STUDENTS WITH SPECIAL REFERENCE TO SOUTH MUMBAI COLLEGES**¹Dr. Gayatri Agarwal, ²Dr. Mehul Chhatbar and ³Ms. Sarita Mahadik**^{1,3}Assistant Professor, Department of Commerce, K.P.B Hinduja College of Commerce, 315, New Charni Road, Mumbai²Lecturer in Accounting, School of Economics, Finance and Accounting, Coventry University, Coventry, West Midlands, United Kingdom**ABSTRACT**

The aim of this research was to study the preference of online buying of the senior college students from south Mumbai colleges and to analyse its impact on them. The descriptive research design has been employed for the present study. An online questionnaire survey was conducted to collect the data to achieve the objectives of the research. Primary data was collected from a sample of 107 senior college students in South Mumbai colleges. Respondents were classified into several categories such as gender, courses in which they are studying at undergraduate level, employability status and frequency of shopping during the pandemic period (2020 – 21). The data was analysed using simple frequency, percentages, and cross tabulation. The results of the study showed that female respondents are more inclined towards online buying compared to male respondents. The male students perceived more impact on them personally due to online buying behaviour during the pandemic. It has been concluded that male students perceived more impact on them socially as well due to online buying behaviour during the pandemic. The overall positive impact of pandemic on online buying behaviour is more on males as compared to females. Results of our study provide valuable insights for the online business to craft their deals addressing the impact on senior college student segment of consumers and to attract them effectively.

Keywords: Online buying behaviour, senior college students, Impact

1. INTRODUCTION

The outburst of the coronavirus has brought about many significant changes in the behaviour of public. The financial and social crisis created by COVID 19 pandemic has affected the whole world. The outbreak of the coronavirus resulted in lockdown by governments of various countries across the globe so as to limit the spread of the virus. As a result of this people were unable to travel and therefore forced to do online shopping. India has experienced three strong waves of the COVID-19 crisis and it has significantly altered the behaviour of Indian consumers in several important aspects, such as use of online mode for buying goods, enrolling for online classes, using online payment methods etc. This in turn affected behaviour of people including socially in general, and behaviour of consumers in particular. To sustain and fulfil the daily personal and social life needs, consumers had to adapt new ways of buying online irrespective of previous usage or age groups and senior college going students were no exception to this. As human being is considered as social animal shift in behaviour from one to other has effects and impact on them, thus during pandemic the online buying behaviour had impact on personal and social wellbeing of senior college students too. Therefore, the research question for the study is framed as “To what extent *Online Buying Behaviour During Covid Pandemic has impacted the Senior College Students from South Mumbai Colleges?*”.

Further paper has been presented as Research Methodology in section 2 while section 3 represents objectives of the study. Findings and discussion are presented in Section 4 and conclusions in section 5.

2. RESEARCH METHODOLOGY**2.1. DATA COLLECTION**

Data was collected through online survey using a closed ended structured questionnaire. The secondary data have been collected limited sources including websites, books, magazines, journals, and research reports.

2.2. SAMPLE SIZE

The sample consists of 107 undergraduate students in South Mumbai Colleges who are pursuing commerce courses in aided section or self-finance courses.

2.3. Sampling Method

Convenience sampling method was used to collect data, and the respondents were contacted by sending survey links through email and social media platforms such as WhatsApp and Facebook. Survey was prepared using ‘Google Forms’. Data were collected during the month of March 2022.

2.4. DATA ANALYSIS

Researchers has used excel to represent the data in the form of bar-diagrams and charts. Additionally, inferences from the data have been drawn by the researchers using descriptive analysis method only.

3. OBJECTIVES OF THE STUDY

1. To study the profile and preference of online buying of the senior college students from south Mumbai colleges during the pandemic period of 2020-21.
2. To analyse the impact of online buying during covid pandemic period of 2020-21 on senior college students from South Mumbai Colleges.

4. FINDINGS AND DISCUSSION

4.1. Profile of the Respondents

The respondents were categorised into several categories such as gender, courses in which they are studying at undergraduate level, employability status and frequency of shopping during the pandemic period (2020 – 21). The profile of the respondents was analysed, and the results are discussed using table 1.

Table 1: Profile of the Respondents

Gender	F	%
Male	34	32
Female	73	68
Total	107	100
Courses	F	%
Aided	68	64
SFC	39	36
Total	107	100
Employment Status	F	%
Employed during the Pandemic	23	21
Unemployed During the Pandemic	84	79
Total	107	100
Frequency of shopping online during the pandemic period (2020-2021)	F	%
Weekly	10	9
Fortnightly	3	3
Monthly	21	20
Occasionally	73	68
Total	107	100

Source: Author's Compilation from Primary Data

As per table 1, the gender wise distribution of the respondents revealed that majority of the respondents are female i.e. 68 per cent and remaining 32 per cent are male. This shows that females are more inclined towards online buying compared to male. The course wise distribution of the respondents revealed that majority of the respondents is from Aided Section i.e. 64 per cent and remaining 36 per cent are from self-financing section. The employment status of the respondents reveals that 79 per cent of them are unemployed and only 21 per cent are employed. It is because the respondents are students from various undergraduate courses pursuing their studies.

During the pandemic period of 2020-21, it has been observed from the table 1 that 73 per cent of the respondents has bought online occasionally, 21 percent on monthly basis, 10 percent weekly basis and only 3 per cent on fortnightly basis. It is evident that during the pandemic period highest number of respondents bought online occasionally rather than weekly, fortnightly and monthly (Puneet Kaur, 2020). This behaviour could be linked to reason being student and not in employment on a full scale.

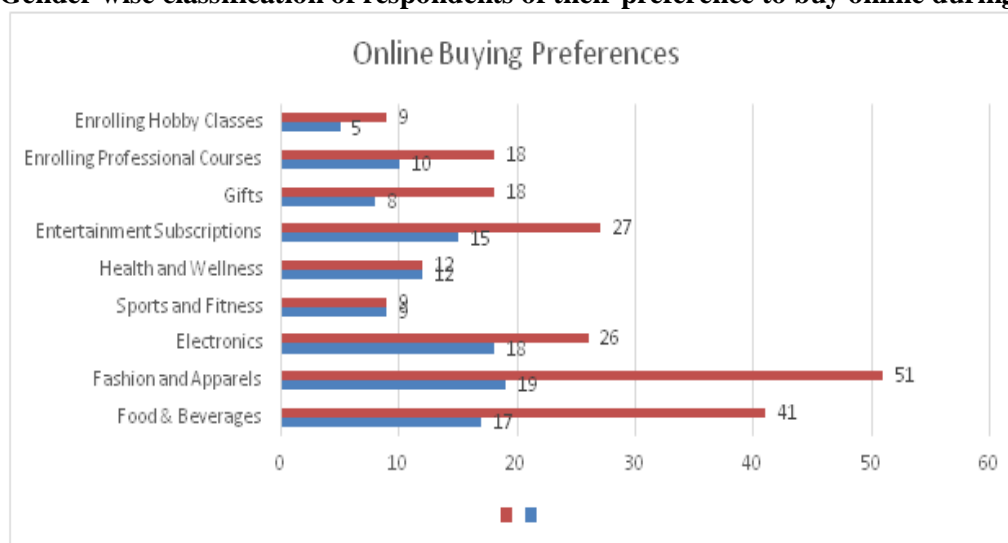
4.2. Gender Wise Grouping of Respondents of Their Preferences to Buy Online During Pandemic

It has been further observed the overall perceived impact of online buying on senior college is influenced by the gender as author's expect that female are more inclined towards online shopping which should have more impact on them as compared to male. Consequently, based on gender, online buying behaviour and impact has been evaluated. The preference of the respondents to buy online were assessed on various categories of goods/products such as food and beverages, fashion and apparels, electronics, sports and fitness, entertainment subscriptions, enrolling for professional courses etc. The preference for online shopping were analysed and the results are presented in Table 2 and Graph 1.

Table 2 Gender Wise Classification of Respondents of Their Preference to Buy Online During the Pandemic Period

Preferred to Buy Online During the Pandemic	Male		Female	
	F	%	F	%
Food & Beverages	17	50	41	56
Fashion and Apparels	19	56	51	70
Electronics	18	53	26	36
Sports and Fitness	9	26	9	12
Health and Wellness	12	35	12	16
Entertainment Subscriptions	15	44	27	37
Gifts	8	24	18	25
Enrolling Professional Courses	10	29	18	25
Enrolling Hobby Classes	5	15	9	12

Source: Author's Compilation from Primary Data

Graph 1 Gender wise classification of respondents of their preference to buy online during pandemic

Source: Author's Compilation from Primary Data

It was observed that 56% female respondents preferred to buy food and beverages online as compared to male respondents which were 50% that enrich their daily lives. It can be seen that 70 % female respondents preferred to buy fashion products and apparels that enhance their self-esteem as compared to male respondents which are 56% whereas male respondents spend more in buying online electronic products (53%) as compared to female respondents which are only 36 %. It can be concluded that female are more inclined to buy fashion apparels and food and beverages whereas male are more interested in buying electronic products online.

During the pandemic it was required to keep the emotional and social satisfaction too as there were restrictions to visit parks, entertainment places and the necessity to maintain social distancing which led to the online entertainment subscription amongst senior college students like Amazon Prime, Netflix, Hot star etc. 44% male respondents had bought online entertainment subscriptions as compared to female respondents which are 37% to enhance their social and emotional satisfaction.

Online buying was also used for maintaining and enhancing social relations with friends and relatives. Though there were restrictions on movement from one place to another but these challenges were overcome by placing online orders like gifts, cakes, bouquets, cards for various occasions or festivals to stay connected with each other, thus 25 % female respondents ordered online gifts as compared to male respondents which was 24% only. Thus, senior college students maintained their social network within family and other external network through their online buying behaviour.

25% female respondents and 29% male respondents have enrolled for online professional course to enhance their skill and knowledge during pandemic. It was difficult to pursue hobbies and stay mentally fit during the pandemic period as there were restrictions on moving out of the home but still few respondents were able to convert these obstacles into opportunities by use of online platforms. 15% male and 12% female respondents

had enrolled online hobby classes to maintain their mental wellbeing. Thus, male respondents were in forefront to enhance their skills sets as compared to females.

4.3. Gender wise grouping of Mode of Payment adopted while online buying during pandemic period

There are various types and mode of payment while shopping online viz. Cash on delivery, online payments through apps, debit card, credit card and internet banking. The various mode of payment was analysed gender-wise and results were presented in Table 3.

Table 3 Gender Wise Classification of Mode of Payment Adopted While Online Buying During Pandemic Period

Payment Method is Adopted While Shopping Online During the Pandemic	Male		Female	
	F	%	F	%
Cash on Delivery	27	79	62	85
Online Payment through apps	22	65	47	64
Debit Card	8	24	17	23
Credit Card	2	6	5	7
Internet Banking	4	12	10	14

Source: Author's Compilation from Primary Data

Table 3 presents the method of payment adopted by male and female respondents while buying online. Majority of the respondents i.e. both male (79 per cent) and female (85 per cent) prefer conventional method of payment i.e. cash on delivery followed by online payment through apps (Google Pay/ BHIM/ Phone Pe/ Pay TM etc.) preferred by 65 percent of total male and 64 per cent of total female. Second popular method of payment amongst senior college students is online payment through app as it is more convenient and more rewarding in form of various cash back offers and coupons and this can be linked to government's efforts to develop online platform to make economy cashless. It can be observed that payment through debit card, credit card and internet banking is not so popular amongst senior college students this could be for their position as students and not in full-fledged employment.

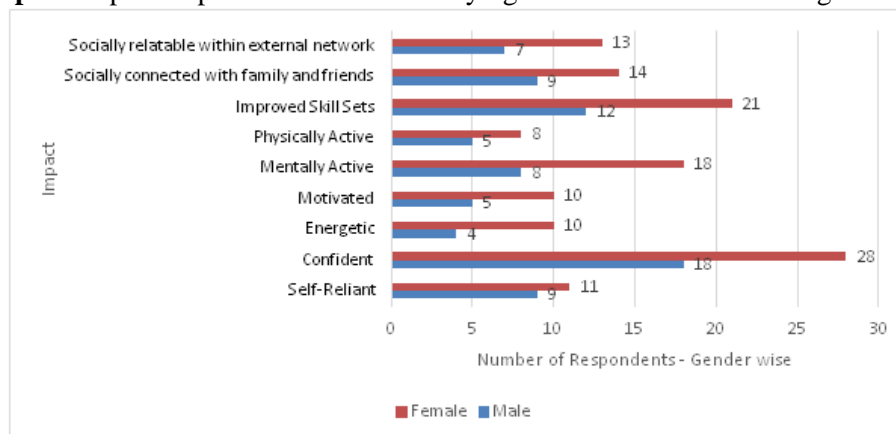
4.4. Impact of Pandemic on Online Buying Behaviour of Senior College Students

Factors considered for personal impact on respondents due to online buying behaviour are categorized as Self-Reliant, Confident, Energetic, Motivated, Mentally Active, Physically Active, and Improved Skill Sets while for social impact factors considered are their social connection with Family, friends, and another external network. Thus, table 4 and figure 2 highlights perceived response for impact of online buying behaviour during the pandemic period on senior college going students from South Mumbai.

Table 4 Impact of Online Buying Behaviour during the Pandemic Period on Senior College Going Students from South Mumbai

Impact of Pandemic on Online Buying Behaviour	Male		Female	
	F	%	F	%
Self-Reliant	9	26	11	15
Confident	18	53	28	38
Energetic	4	12	10	14
Motivated	5	15	10	14
Mentally Active	8	24	18	25
Physically Active	5	15	8	11
Improved Skill Sets	12	35	21	29
Socially connected with family and friends	9	26	14	19
Socially relatable within external network	7	21	13	18

Source: Author's Compilation from Primary Data

Graph 2 Impact of pandemic on online buying behaviour of senior college students.

Source: Author's Compilation from Primary Data

It was observed that 26% male respondents perceived that they are more self-reliant as compared to female respondents which were only 15%. Additionally, 53% male respondents perceived that they are more confident as compared to female respondents which were only 38%. Only 12% male respondents perceived that they are more energetic due to online buying as compared to female respondents which were 14%. While 14% male respondents perceived that they are more motivated due to online buying as compared to female respondents which were 14% again.

Online buying not impacted self-esteem but also their presence mentally and physically. 24% male respondents perceived being more mentally active with buying online during the pandemic and 15% perceived physically active, while however 25% females respondents perceived mentally active and only 11% perceived physically active. Online buying was also used by the respondents to enhance their skills set for work or knowledge enhancements thus, 35% male respondents perceived that online buying during pandemic has improved their skill sets while only 29% female respondents agreed for it. Overall, it has been concluded from the descriptive analysis that gender plays role in differentiating the Impact of pandemic on online buying behaviour of senior college students. Additionally, it has been concluded that male students perceived more impact on them personally due to online buying behaviour during the pandemic.

Considering the impact for social wellbeing, 26% male respondents perceived that with online buying during the pandemic has connected them more socially with family and friend and 21% perceived that they are more socially connected with their other external social network too. However, on other counterparts, 19% female respondents perceived that with online buying during the pandemic has connected them more socially with family and friend and 18% perceived that they are more socially connected with their other external social network too. From the social impact, it has been concluded that gender plays role in differentiating the Impact of pandemic on online buying behaviour of senior college students. It has been concluded that male students perceived more impact on them socially due to online buying behaviour during the pandemic. Overall, it has been concluded that male students from senior college from South Mumbai has perceived more impact as compared to female students.

4.5. Positive Impact of Online Buying During the Pandemic on Senior College Students from South Mumbai.

The respondents were questioned about their opinion on Likert scale from 1 (strongly agree) to 5 (strongly disagree) whether the pandemic had positive impact on them due to online buying during the pandemic. The results for the same are presented in Table 5.

Table 5 Positive Impact of Online Buying During the Pandemic on Senior College Students from South Mumbai

Positive Impact of Online Buying during the Pandemic on Senior College Students from South Mumbai	Male		Female	
	F	%	F	%
Strongly Agree	6	18	11	15
Agree	9	26	27	37
Neutral	14	41	33	45
Disagree	3	9	2	3
Strongly Disagree	2	6	0	0

Source: Author's Compilation from Primary Data

It can be seen from the table 5 that there has been an overall positive impact of online buying during the pandemic on senior college students from South Mumbai. It is observed that 52% female respondents opined that they agreed (including strongly agree) that pandemic has positive impact of online buying during the pandemic on them as compared to male respondents which are 44%. 45 % female and 41% male respondents were neutral as they could not decide either. However, only 3% female and male each were disagree to the any positive impact of online buying during the pandemic on them.

5. CONCLUSIONS OF THE STUDY

The researchers analysed the impact of online buying behaviour during the pandemic on senior college students from South Mumbai Colleges. It can be concluded from the study that the female students are more inclined towards online buying compared to male students. During the pandemic period highest number of respondents buy online occasionally rather than weekly, fortnightly and monthly. It can be concluded that female are more inclined to buy fashion apparels and food and beverages to enrich daily life and self-esteem, online entertainment subscription to enhance emotional and social satisfaction and spend on buying gifts to enhance social relations whereas male students are more inclined in buying electronic products online, enrolled for various hobby classes for mental wellbeing and buying online to enhance physical fitness. The second popular method of payment amongst senior college students is online payment through app as it is more convenient and more rewarding in form of various cash back offers and coupons. Overall, it has been concluded from the descriptive analysis that gender plays role in differentiating the Impact of online buying behaviour during the pandemic period on senior college students from South Mumbai. However, the male students perceived more impact on them personally due to online buying behaviour during the pandemic. It has been concluded that male students perceived more impact on them socially as well due to online buying behaviour during the pandemic. The overall positive impact of pandemic on online buying behaviour is more on females as compared to males. Our study has limitations including small sample size, students from few colleges has responded to the survey, and limited citation of work from the other authors to support our findings. Results of our study provide valuable insights for the online business to craft their deals addressing the impact on senior college student segment of consumers and to attract them effectively.

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AN EVALUATION OF FOOD AND GROCERY DELIVERY SERVICES DURING PANDEMIC PERIOD THROUGH DIGITAL PLATFORM IN MUMBAI SUBURBS

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The shopping behavior has been adversely affected due to Covid-19 Lockdown. This article has made a survey of the people staying in Mumbai metropolitan area. The data of demographic profile, household details, and services related to e-commerce, home delivery, number of deliveries that were made in both pre covid-19 and during covid-19 period, products preferences and household expenditure on home deliveries. For understanding the factors which are affecting the numbers of online delivery before covid-19 and household expenditure on online deliveries in the period of covid-19 lockdown, the ordered choice model was developed for that. As per the findings from the analysis and results it is been revealed that people with high income group household are more likely making online shopping and deliveries and they are spending more money on home deliveries in the covid-19 lockdown period. High level of technology utilisation has also been associated with the high level of expenditures and deliveries. People are expecting the delivery within same day or within the next day mainly for items such as meals and groceries. Few respondents were concerned about the product cost and quality, preferring to buy a product at brick-and-mortar stores and less of house deliveries. The respondents who were health conscious and worried about the health issues are spending more money on the online product shopping and delivery during covid-19 period. The findings have important implications in terms of access and equity to E-Commerce and house grocery deliveries

Keywords: Home deliveries, Covid-19, e-commerce, online shopping.

INTRODUCTION

The FMCG industry especially food and groceries is the fourth largest sector in the Indian economy, accounting for 50 percent of sales of household and personal care items, with healthcare accounting for 31-32 percent and food and beverage accounting for the remaining 18-19 percent. Increased awareness and improved accessibility are two main driving forces for growth. Metro cities have contributed 55 percent of the total revenue generated by India's FMCG sector. Consumers continue to seek efficient shopping channels for purchasing everyday basics, with grocery being at the top of the list. It is undeniably the next big thing, with a market size predicted to increase by eightfold by 2026. With consumers spending more time at home than ever before during the pandemic, online grocery shopping platforms have experienced significant increases in orders and revenues. Many meal delivery aggregators rushed to add groceries, while supermarket apps quickly added new service categories.

Consumers are viewing brands through a different lens and in a different light, therefore businesses must adapt rapidly to meet their expectations. Building a user base for one vertical is difficult, and launching a new vertical is much more difficult, which is why many apps fail when they try to venture out from their core competencies. The most important deciding element in the expansion of online foods in the e commerce scene has understood purchase patterns. Convenience and the fear of being infected by a virus are two customer behaviours that are fueling the exponential rise of online grocery stores. This expansion will accelerate even more, with grocery being the segment in which most marketplaces will invest in the next five years.

As a result, traditional grocers should adapt themselves into the online channel by working with e-grocery businesses and providing customers with an omnichannel experience of purchasing essentials.

Situation before Lockdown was Imposed

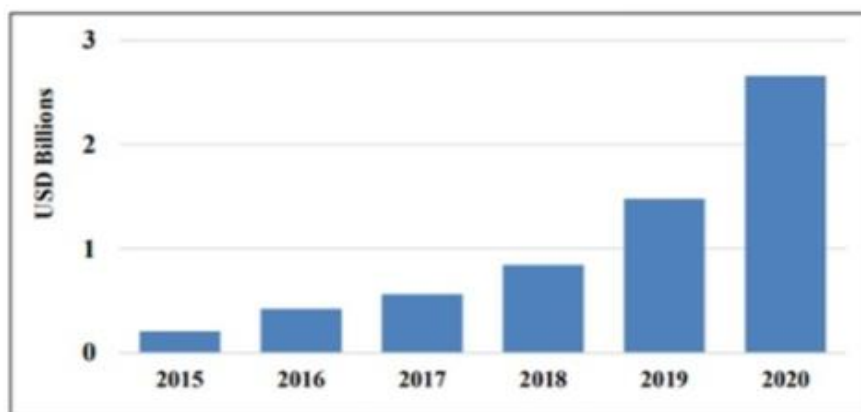
Demand for sugar, salt, rice, atta, and pulses, as well as noodles, pasta, sanitizers, and floor cleaners, has risen in recent days, according to fast-moving consumer goods (FMCG) companies and their retailers. Panic buying and hoarding have pushed demand for sugar, salt, rice, atta, and pulses, apart from noodles, pasta, sanitizers, and floor cleaners, in states where governments began imposing lockdown after the pandemic.

Situation after Lockdown was Imposed

COVID-19 caused substantial changes in India's online grocery retail market in 2020, resulting in sectorial consolidation and tremendous sales growth. Exporters and processors interested in extending their footprint in the Indian grocery retail industry through a simplified, trending marketing channel will benefit greatly from this

expansion. Due to the acceptance of digital lifestyles and the rise of dual-income households, which are increasingly demanding ready-to-eat food goods, customers are likely to increasingly rely on e-commerce for their grocery purchases in the future. In the immediate term, however, most e-commerce sales will be restricted to large cities such as New Delhi, Mumbai, and Bangalore as these merchants extend their supply chains and logistics systems to serve the majority of India's postal codes and regions.

India – Food and Beverage E-Commerce Sales



Source: Euromonitor International

Given the expected increase in online grocery sales in 2020, online retailers will seek to differentiate themselves through discount/loyalty programs, faster deliveries (including same-day deliveries in select cities), easy returns policies, free/low-cost deliveries, ease of payment, cashback offers, and security. Given the COVID-19 situation, online businesses emphasized their ability to provide hygienic, frictionless, and quick deliveries to customers' doorsteps.

REVIEW OF LITERATURE

1. Ali, B. J. (2020), With the growing popularity of the internet, online shopping has become commonplace, with convenient payment and delivery options. Furthermore, due to COVID-19, internet buying has become even more appealing, especially given the limited circumstances. This study looks into the probable link between COVID-19 and consumer purchasing behaviours for electronic durable goods in Iraq, with a particular focus on consumer adjustments to the restrictions. This study looks at existing literature as well as secondary sales data from Samsung, Iraq's leading consumer electronic durable-goods firm, to see how the epidemic may have spurred Iraqi consumers to embrace technology, as evidenced by the increase in online purchases. Despite the pandemic's detrimental impact on brick-and-mortar sales around the world, some markets have struggled to adjust to internet purchasing. Many, however, aren't.
2. Grover (1991) concluded that the preference to obtain information that mostly purchase happens based on consultation with family and friends.
3. Jorin (1987) investigated spending power and buying habits of customer stress on health and safety of foodstuffs and less attention to price, increased demand for low calorie light products and increased demand for organically grown food. The prospects for high quality branded products were seen to be good.
4. Chen (2009) expands theory of planned behaviour (TPB) by integrating 10 essential antecedents as external beliefs to online consumer behaviour in his dissertation "Online consumer behaviour: an empirical study based on theory of planned behaviour." The findings of the study show that perceived ease of use (PEOU) and trust are important antecedents in shaping online customer behaviour via behavioural attitude and perceived behavioural control. The data also show that cost reduction aids the consumer in developing a good attitude toward Purchasing. Furthermore, the findings demonstrate the impact of two flow components – concentration and telepresence – on consumer attitudes. Although concentration is positively associated to buy attitude, telepresence is likely to reduce attitude due to the consumers' possible discomfort or fear about the online environment.
5. Singh (1983) studied the consumer's store loyalty and their preferences revealed that among the reasons for their store selection, nearness of the store, reputation of the store and acquaintance with the store owner, are the factors that play an important role in store selection.

6. Deepika R (2020), Food aggregators and cloud kitchen-based mobile food delivery services have grown in popularity in India, owing to changing lifestyles and widespread usage of mobile phones and the internet. Given the novelty of cloud kitchens, there is a scarcity of data on the elements and drivers that influence user adoption. As a result, it's vital to understand the elements that influence consumers' intents to utilize kitchen-based mobile food delivery apps, as well as their actual use.

RESEARCH METHODOLOGY

Research Design-Descriptive Analysis and Exploratory Design.

OBJECTIVES

1. To study the availability of groceries on different online platforms during pandemic
2. To study the impact of pandemic on the changes in consumer buying behaviour during pandemic
4. To examine the problems of customers in day to day purchases during pandemic.

HYPOTHESIS

H0: There is no significant association between the Age and Income of respondents and their online buying habits

H1: There is a significant association between the Age and Income of respondents and their online buying habits.

SAMPLING METHOD-

In the research study, non- probability systematic combination of convenience and purposive sampling has been used for collecting the data.

Sample Size Around 150 customers were targeted staying in various locations of Mumbai.

Primary data is being collected through online survey; this is undertaken through google form sent to respondents online. Secondary data has collected from various article, bulletin, websites relating to subject importance.

RESULTS AND DISCUSSION

Table 1: Profile of Survey Respondents

Variables	Category	Frequency	Percent
Age	20-30 Years	75	50.00
	30-40 Years	40	26.67
	40-50 Years	17	11.33
	Above 50 Years	18	12.00
	Total	150	100.0
Occupation	Student	45	30.00
	Housewife	11	7.33
	Service	70	46.67
	Business	14	9.33
	Professional	28	18.67
	Retired	2	13.33
	Total	150	100.0
Gender	Female	90	60.00
	Male	60	40.00
	Total	150	100.0
Income PM	Up to 20000	70	16.67
	20000-40000	40	26.67
	40000-60000	25	46.67
	60000-80000	10	6.67
	Above 80000	5	3.33
	Total	150	100.0

Source – Primary Data

In the Table, 1the researcher found that the demographic distribution of the sample, maximum age group distribution is in 20 to 30, income range for most of respondents is 40,000 to 60,000 and females are 60 percent. Major respondents' occupation is service class people.

Table 2 Perception and Attitude towards Online Shopping of Groceries Through Digital Platform During The COVID-19 Situation and Lockdown

Particulars		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Cost effective	Percent	10.7	10.3	28.0	16.0	35.0	100.0
Health as an important parameter	Percent	5.8	5.0	21.6	20.0	47.5	100.0
Urgent delivery possible	Percent	2.7	14.3	15.5	40.5	27.0	100.0
At own pace and private	Percent	2.7	10.5	25.8	27.5	50.8	100.0
Variety of products	Percent	10.8	15.5	23.0	12.5	33.6	100.0
Recommendable	Percent	2.3	10.0	8.5	30.0	49.1	100.0

Source – Primary Data

Respondents were asked to rate their perception from 1 to 5 Scale (Likert Scale) Strongly Agree (5), Agree (4), Neutral (3), Disagree (2) & Strongly Disagree (1).

In the above table, it is seen that majority of respondents Strongly Agree to the features and benefits of online delivery platform as compared to traditional shopping. The attributes are cost effective, health or social distancing norms, urgent delivery possible, privacy of orders placement and execution, variety of products available online, so they recommend it to the peers as well.

Table 3 Association Between Different Variables

Independent Variable	Age			Income		
Dependent Variables	χ^2	df	p	χ^2	df	p
Choice of digital platform	8.4	3	0.038	0.00187	1	0.966
Shopping habits	4.5	3	0.028	4.0	1	0.038
Preference of online mode	6.5	3	0.034	0.0456	1	0.883
Usage and adoption of technology	11.1	3	0.015	0.00456	1	0.002

Source: Primary Data

In the Table, No. 3 it is observed that since p value is less than significance level of 0.05, so there is significant association between age and choice of digital platform, habits, online mode preference, and adoption of devices. Whereas there are also incomes differences observed in case of shopping habits and also adoption of technology.

CONCLUSION

In recent years, the global usage of online purchasing has expanded significantly. In countries like India, online grocery shopping has accounted for a small percentage of total grocery sales. However, the Covid-19 pandemic appears to have boosted consumer migration from traditional grocery stores to online food shopping. The online sales curve has roughly followed the same pattern as the country's Covid-19 incidence rate. Nonetheless, general industry predictions suggest that after the pandemic, online sales will remain significantly higher than before, even if online sales may not completely transform the food retail market, existing business models, or distribution chains, it has undoubtedly given impetus to digital platforms used in the process, as well as certain demographic factors such as age and income. High levels of technology adoption have also been linked to high levels of spending and delivery. People expect deliveries to arrive the same day or the following day, especially for products like meals and groceries. Few respondents were concerned about product cost and quality, preferring to buy products in stores rather than having them delivered to their homes.

During the Covid-19 era, respondents who were health conscious and concerned about health issues spent more money on online product buying and delivery. The findings have significant implications for E-Commerce and home grocery delivery access and equity.

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ASSESSING THE IMPACT OF COVID – 19 ON THE INDIAN TOURISM INDUSTRY

¹Ms. Poulami Sarkar and ²Dr. Kuldeep Sharma¹Research Scholar and ²Assistant Professor (Research Supervisor), K. P. B. Hinduja College of Commerce, 315, New Charni Road, Mumbai**ABSTRACT**

Purpose: The adverse effect of Covid-19 is visible in all the sectors and the Indian tourism industry is no exception to it. This study aims to identify the changing travel perceptions of the travellers due to the impact of Covid-19 Pandemic.

Methodology: This research work is a social science research. Both primary and secondary sources have been used to collect data for this study. 133 responses were collected using the Non-Probability sampling technique. Data Analysis was executed with the help of statistical tools of Trend Analysis, Frequency and Percentages. For testing of hypothesis, Non-Parametric test – Wilcoxon Signed Rank Test was applied.

Findings: Adverse effect of Covid-19 has changed the mindset of the travellers. The travellers are preferring and giving importance to hygiene, sanitization process, less crowded areas, safety and Covid-19 prevention measures for undertaking any tourism activity.

Keywords: Tourism, Impact, COVID-19, Travel, Travellers.

1. INTRODUCTION

Living with COVID–19 virus and its mutants or variants have become a regular part of human life all around the world. On 31st December 2019, Wuhan province of China had reported cases of pneumonia but with unknown causes. By 7th January 2020, the Chinese authorities identified the coronavirus and named it 2019–nCoV. By end of January 2020, WHO (World Health Organization) declared the outbreak and rapid spreading of this virus as a “Public Health Emergency of International Concern.” The novel coronavirus was officially named COVID-19 on 11th February 2020. Soon in March 2020, 1,00,000 cases of COVID-19 were reported and immediately WHO categorized and declared COVID-19 as a ‘Pandemic’. By the first week of April 2020, globally there were records of one million cases of COVID-19. WHO had imposed guidelines for slow transmission and protection from infection (WHO, 2020). As cases of COVID-19 were reported and had severely increased in India, the Government had enforced lockdowns, quarantine, border shutdowns, flights cancellation, temporally calling off sports and other events, limiting public gatherings and imposing travel restrictions. Thus, creating a standby situation for all the industries and sectors of the Indian economy.

The COVID-19 pandemic had a disastrous effect not only on the Indian travel-tourism industry but also on the entire world. Both international and domestic tourists’ arrivals declined due to cancellations and restrictions of the travel plans. Therefore, severely affecting the employment generation, foreign exchange earnings, imports and exports in the tourism sector. Due to the global medical disaster, the entire system of the tourism industry was disrupted, starting with aviation and other transportation services, hotels and hospitality industries to travel agencies and tour operators, etc.

2. REVIEW OF LITERATURE

The Indian tourism industry is a significant contributor to the GDP (gross domestic product) and the foreign exchange earnings (FEEs) of the country. Due to the COVID-19 threat, travellers had cancelled their travel programs; it had forced the tourists to change their behaviours and preferences, thus having a declining impact on the travel industry and economic development of the country (Yadav & Qureshi, 2020). Tourists had rescheduled, postponed or cancelled their travel plans. The graphs of outbound and inbound tourism, no. of tourists’ arrivals on e-Tourist visas, etc. started to drop down (Patel, Sharma, Kharoliwal, & Khemariya, 2020). The impact of COVID-19 on the Indian tourism sector was analyzed by developing a fit model and using time series SARIMA modeling to forecast the expected losses arising from the declining trend of Foreign Tourists Arrivals (FTAs) in India (Arshad, Khan, Haleem, Mansoor, Arshad, & Arshad, 2021). The FTAs were compared to FEEs by using the time series ANN model to predict the losses and impact of COVID-19 on the Indian tourism business based on with or without lockdown scenarios (Jaipuria, Parida, & Ray, 2021). All over the world, the pandemic had triggered an economic crisis and recession, affecting people, job opportunities, businesses, FEEs, etc. Most of the countries of the world including India continued to impose travel restrictions, social distancing, various protocols, etc. to prevent the spread of the virus (Jagdale & Ganatra, 2021).

3. OBJECTIVES OF THE STUDY

1. To study the trends of the Indian tourism industry.
2. To study the impact of Covid-19 on the travel perceptions of the travellers.

4. HYPOTHESIS OF THE STUDY

1. H_0 – There is no significant difference between the frequency of tours undertaken by the travellers before and after Covid-19.

H_1 – There is a significant difference between the frequency of tours undertaken by the travellers before and after Covid-19.

5. RESEARCH METHODOLOGY OF THE STUDY

This study is a descriptive type of research.

The study includes both primary and secondary sources of data.

An online questionnaire was prepared and filled up by 133 respondents/travellers. The researcher has used the convenient non-probability sampling technique to collect the primary data.

The data has been also collected from published secondary sources such as Government statistics journals, WHO reports, articles in other journals and various websites.

The statistical tools and techniques used in the study were Trend Analysis, Frequencies and Percentages and for the testing of hypothesis, the Wilcoxon Sign Rank Test was used.

6. INDIAN TOURISM STATISTICS & TREND ANALYSIS

Based on the figures and values of the immediately previous year, the Trend (Change in) percentages of the current year of the Indian tourism sector were calculated.

Table 1: Trend Analysis of Indian Tourism Statistics

Indian Tourism (in INR terms)	Absolute Figures & Values			Trend - % change over the Previous Year	
	2018-19	2019-20	2020-21	2019-20 (%)	2020-21 (%)
No. of Foreign Tourists Arrivals in India (Millions)*	10.56	10.93	2.74	+3.5	-74.9
No. of Domestic Tourists Visits to all States/UTs (Millions)*	1854.9	2321.98	610.22	+25.2	-73.7
Estimated Foreign Exchange Earnings from Tourism (Crore)*	1,94,892	2,11,661	50,136	+8.6	-76.3
Total Contribution of Travel & Tourism to Employment (Jobs in 000s)#	42,672.7	40,111.9	31,785.2	-6.0	-20.76
Total Contribution of Travel & Tourism to GDP (Billions)#	16,907.9	14,181.9	9039.5	-16.12	-36.26

Source Compiled: * - 'India Tourism Statistics at a glance 2021', Market Research Division, Ministry of Tourism, Govt. of India.

#-'India 2021 Annual Research: Key Highlights', World Travel & Tourism Council.

During the years of the Outbreak and Rising Covid-19 Pandemic, all the figures and statistics started declining. As per the statistics, in the year 2020-2021, a much more adverse effect of Covid-19 pandemic can be noticed compared to the statistics of 2019-2020.

7. Impact Of Covid-19 On The Travel Perception Of The Travellers

Gender plays an important role in socio-cultural, economic situations and even in scientific experiments. The frequency of tours means on an average the number of tours/trips undertaken by the travellers in a year before and after Covid-19. A major travel barrier that exists during and after Covid-19 pandemic is fear in the minds of the travellers to plan for trips or actually travel. Considering the 'fear' factor, the important attributes for travelling to any destination after Covid-19 are extensive hygienic & safety measures at sites, hotels, vehicles, etc., secured & less crowded areas/ spots and comfort & convenience for the travellers to reach and stay at the destination.

Table 2 Travel Perception of the Travellers

HEADS	SUB-HEADS	FREQUENCY	PERCENTAGE (%)
Gender	Male	74	55.64
	Female	59	44.36
	Total	133	100
Frequency of Tours BEFORE Covid-19	Once in a year	58	43.6
	Twice in a year	39	29.3
	More than twice in a year	36	27.1
	Never	-	-
	Total	133	100
Frequency of Tours AFTER Covid-19	Once in a year	66	49.6
	Twice in a year	16	12.0
	More than twice in a year	15	11.3
	Not Yet Travelled	36	27.1
	Total	133	100
Important Attributes For Travelling to Any Destination After Covid-19			
ATTRIBUTES	CLASSIFICATION	FREQUENCY	PERCENTAGE (%)
Extensive Hygienic & Safety Measures	Extremely Important	82	61.65
	Important	31	23.31
	Moderately Important	20	15.04
	Slightly Important	-	-
	Not at all Important	-	-
	Total	133	100
Secured & Less Crowded Areas	Extremely Important	64	48.12
	Important	37	27.82
	Moderately Important	17	12.78
	Slightly Important	11	8.27
	Not at all Important	04	3.01
	Total	133	100
Comfort & Convenience	Extremely Important	54	40.60
	Important	34	25.56
	Moderately Important	31	23.31
	Slightly Important	09	6.77
	Not at all Important	05	3.76
	Total	133	100

Source: Compiled from Primary Data

Out of a total of 133 respondents, 74 of them were males and the rest 59 of the respondents were females. 43.6%, 29.3% and 27.1% of the total respondents used to travel once in a year, twice in a year and more than twice in a year respectively before Covid-19. 49.6%, 12%, 11.3% of the respondents have travelled once in a year, twice in a year and more than twice in a year respectively after Covid-19. Before Covid-19, every respondent had travelled on an average at least once in a year whereas, after Covid-19, 27.1% of the total respondents have not yet travelled for long-distance trips. Out of 133 respondents, 61.65%, 23.31% and 15.04 % of the respondents considers that extensive hygiene and safety measures are extremely important, important and moderately important for travelling to any destination after covid-19 respectively. 48.12% + 27.82% = 75.94% of the respondents accepts, it is extremely important or important to travel to a secured and less crowded area/destination after Covid-19. Almost 66.16% {i.e. 40.6% + 25.56%} of the total respondents feels comfort and convenience in travelling and staying at the destinations are extremely important or important.

8. TESTING OF HYPOTHESIS

Non-Parametric Test: Wilcoxon Signed Rank Test

Table 3: Wilcoxon Signed Rank Test

Ranks				
		N	Mean Rank	Sum of Ranks
Frequency of Tours After Covid-19 - Frequency of Tours Before Covid-19	Negative Ranks	39 ^a	23.17	903.50
	Positive Ranks	36 ^b	54.07	1946.50
	Ties	58 ^c		
	Total	133		
a. Frequency of Tours After Covid-19 < Frequency of Tours Before Covid-19 b. Frequency of Tours After Covid-19 > Frequency of Tours Before Covid-19 c. Frequency of Tours After Covid-19 = Frequency of Tours Before Covid-19				

Test Statistics	
	Frequency of Tours After Covid-19 - Frequency of Tours Before Covid-19
Z	-2.797
Asymp. Sig. (2-tailed)	.005

Source: Compiled from Primary Data Using MYSTAT

The primary data received was non-metric; therefore, a non-parametric test was applied using MYSTAT software for the testing of the hypothesis. Wilcoxon Signed Rank Test was used for two related samples in paired match test. The above table shows the Mean and Sum of Ranks of frequency of tours undertaken by the travellers before and after Covid-19. The Test Statistics presents that the P-value is 0.005, which is less than the significance value of 0.05. Therefore, the researcher failed to accept the null hypothesis of the study. Hence, it has been proved that there is a significant difference between the frequency of tours undertaken by the travellers before and after Covid-19.

9. LIMITATIONS OF THE STUDY

1. Due to the small sample size, the findings and conclusions might not be universally accepted.
2. The test results might vary when other statistical techniques and tests are applied.
3. The study considered only the impact of Covid-19 on the Indian tourism industry. Other factors affecting the Indian tourism sector and the perceptions of the travellers were kept constant and not considered in this study.

10. CONCLUSION

It can be concluded that not only, in the tourism sector the number of foreign and domestic tourists' visits had reduced but also Covid-19 had negatively affected the Indian economy i.e. the contribution of the tourism sector to foreign exchange earnings, employment and India's GDP.

The researcher interpreted that a certain percentage of travellers has not yet undertaken any tour or travel activity after Covid-19 whereas they had been frequent travellers before Covid-19. The 'new normal' concept of Covid-19 among travellers has increased the importance of hygiene, sanitization, secured, safe and less crowded destinations for tourism activity.

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A STUDY ON INFLUENCE OF ADOPTION OF HRA PRACTICES ON PERFORMANCE LEVEL IN SELECTED GOVERNMENT HOSPITALS IN MUMBAI AND SUBURBAN AREAS

¹Mr. Suraj Agarwala and ²Dr. Chandrashekhar Deore¹Research Scholar and ²Associate Professor, K.P.B. Hinduja College of Commerce**ABSTRACT**

Employees of the organization play the most significant role in achieving productivity and providing optimum service. Human Resources are above all machinery, material, building, technology, money, etc., because human resource is the only asset that could make all the above-mentioned assets effective and useful. Human Resource Accounting (HRA) is the process of identifying and reporting the investments in the human resources of an organization. The cost which is paid by the organization on its employees has the purpose of increasing the level of performance. But how to measure the performance? This question can be answered by measuring the productivity or the level of rendering services. Human Resource Accounting practices help in valuing the Human Resource by measuring the output. In this paper, the researcher tried to study whether the adoption of Human Resource Accounting Practices can influence the Performance level of employees and selected government Hospitals in Mumbai & Suburban areas. The objective is supported by hypothesis testing. Primary and secondary data are used to test the hypothesis. After the data interpretation, it is established that there is an influence of the adoption of HRA Practices on the performance level of employees in selected Government Hospitals in Mumbai and Suburban areas.

Keywords: HRA Practices, Employee Performance, organization, Selection, Recruitment, Training, Promotion, performance.

INTRODUCTION

People are the key resource in the organization. Employees of the organization play the most significant role in achieving productivity and providing optimum service. Human resources are above all machinery, material, building, technology, money, etc., because human resource is the only asset that could make all the above-mentioned assets effective and useful. Human Resource Accounting (HRA) is the process of identifying and reporting the amount of investments in the human resources of an organization. The amount spent on Human Resources is not accounted as per the conventional accounting practices. The American Accounting Association's Committee (1973) has defined "the process of identifying and measuring data about human resources and communicating this information to interested parties is called as Human Resource Accounting. Human Resources are the skills and knowledge of people, which could be utilized and converted into the production of goods or rendering of useful services. Without human resources, the other resources cannot be operationally effective (Caplan, 1974). Human resource accounting is recognized as utilizing accounting concepts and techniques in human resource management and it can be considered as assessing, monitoring, costing, and valuating tools for human resources of every organization. But it is a difficult task for firms to evaluate data relating to human resources. One of the problems is determining the influence of human resource accounting on employees' level outcomes such as absenteeism and task performance. Human Resource Accounting Reports about the cost and value of the employees. The cost which is paid by the organization on its employees has the purpose of increasing the level of performance. But how to measure the performance? This question can be answered by measuring the productivity or the level of rendering services. Human Resource Accounting practices help in valuing the Human Resource by measuring the output. If employees know their values to the organization, then they will be motivated to perform better. So, we need to check whether HRA Practices can influence the level of performance in an organization.

NEED OF THE STUDY

In a Service-oriented organization, Human resource is the most important asset because they are the driver of all other resources. So, the performance of Human Resource is important to increase the benefit of services provided by employees of the organization. HRA practices help in ascertaining the cost & value of the employees. This helps in understanding the performance of the employees and but is it possible that the performance can be increased by assessing the value of human resources? The answer can be given through adopting HRA practices in the organization. Though HRA practices are in the infant stage in India, there is a growing need of adopting HRA practices in the organization. In this research as a study area, selected Government Hospitals of Mumbai & Suburban area is taken. As a service-oriented organization and the performance of employees works on the betterment of Human life in hospitals, so, a study is needed to check

the impact of adopting HRA practices on the performance of the government hospitals for the betterment of the organization as well as society.

LIMITATION OF THE STUDY

In this study only Government hospitals are considered so, private hospitals are not considered in this research.

REVIEW OF LITERATURE

1. Hojjat Shukuhian (Shukuhian, 2018) in his study focused on collecting and analyzing opinions received from the respondents through a survey method. The survey was conducted to identify the most appropriate methods of human resource accounting practice, to assess the perception of information generated by human resource accounting practices, and to investigate the relationship between the adoption of HRA with managerial decision-making and firms' performance.
2. Mr. Sunil Kumar & Ms. Priyanka Awasthi (Awasthi, June 2018) in their study reviewed seventy research articles related to human resource accounting and its impact on organizational performance. This study has been done to identify the impact of HRA on organizational performance. This study is entirely dependent on secondary resources. The findings of the study are not possible to generalize. But based on available research papers, it can be said whether HRA has a positive impact or negative impact on organizational performance.
3. Professor Swami Devi (Devi, Dec.-2012) in his study focuses on the calculation of the value of human resources at different levels of organization & to determine the human resource efficiency quotient. Fifteen Companies are examined for the measurement of human resource measurement. The study is based on the primary data related to the measurement of human resources. The incorporation of the value of HR is very expensive and not easy to calculate the value of HR and if they calculate it, then the value will not indicate the true position of human resources.
4. Ms. Sania Khan (Khan, December 22, 2020) in her study aimed to investigate the impact of human resource accounting (HRA) on the overall performance of the organization. By presenting the details of HRA the study identifies various dimensions of organizations' financial aspects viz., human capital efficiency, organization profitability, return on asset and return on equity. This study contributes to the SME firms, human resource departments, and managerial decision-makers to understand the HRA concept and its usefulness to a make positive difference in their financial statements

OBJECTIVE OF THE STUDY

1. To study that whether adoption of Human Resource Accounting Practices can influence Performance level of employees in selected government Hospitals in Mumbai & Suburban areas.

HYPOTHESIS OF THE STUDY

H (0): There is no significant age-wise difference in the influence of Human Resource Accounting practices on the performance of employees in selected Government Hospitals of Mumbai & Suburban areas.

H (1): There is a significant age-wise difference in the influence of Human Resource Accounting practices on the performance of employees in selected Government Hospitals of Mumbai & Suburban areas.

H (0): There is no significant influence of the adoption of Human Resource Accounting practices on improving the employee's performance in selected Government Hospitals in Mumbai & Suburban areas.

H (1): There is a significant influence of the adoption of Human Resource Accounting practices on improving the employee's performance in selected Government Hospitals in Mumbai & Suburban areas.

H (0): There is no significant relationship between the year of experience of employees and the influence of the adoption of Human Resource Accounting practices on improving Organizational Performance in selected Government Hospitals in Mumbai & Suburban areas.

H (1): There is a significant relationship between the year of experience of employees and the influence of the adoption of Human Resource Accounting practices on improving Organizational Performance in selected Government Hospitals in Mumbai & Suburban areas.

RESEARCH METHODOLOGY

The descriptive research methodology was adopted for the proposed research. The research was carried out to analyze the impact of the adoption of HRA on the performance of employees and the organization. A total of 49 responses were collected from employees of the Government hospital of Mumbai and Mumbai Suburban areas. Chi-Square Test is used as a research analysis tool.

Questionnaire Development and Data Collection

To test the validity of the instrument, Cronbach alpha, split half and Spearman Brown's tests were calculated to measure the internal consistency and reliability of the instrument. The Cronbach alfa came as 0.952, thus the instrument was considered reliable for the study. Split half reliability was calculated as 0.892 which is adequate in magnitude hence the questionnaire is reliable and internally consistent. Spearman brown correlation was calculated as 0.943 hence the Questionnaire is considered internally correlated and reliable. Primary data was collected through a Questionnaire from 49 respondents. Out of 49 respondents, 25 were female and 24 were male. Secondary Data is collected from journals, Websites, Research papers, Reference books, etc. Data analysis was done using vasarstats software.

DATA ANALYSIS**1ST HYPOTHESIS**

H (0): There is no significant age-wise difference in the influence of Human Resource Accounting practices on the performance of employees in selected Government Hospitals of Mumbai & Suburban areas.

H (1): There is a significant age-wise difference in the influence of Human Resource Accounting practices on the performance of employees in selected Government Hospitals of Mumbai & Suburban areas.

Data Entry

	B ₁	B ₂	B ₃	B ₄	B ₅	Totals
A ₁	6	9	2	0	0	17
A ₂	4	5	3	0	0	12
A ₃	4	9	0	0	0	13
A ₄	2	3	0	0	2	7

Chi-Square	df	P
17.82	12	0.1213

Table: 1 Source: Primary Data**INTERPRETATION**

Here the researcher attempted to find the impact of the adoption of HRA practices on performance as per employees' age. Chi-Square Test is used to test the hypothesis. P-Value is more than 0.05. Hence, the Null hypothesis is accepted. It means there is no significant difference in the influence of HRA practices on performance as per employees' age.

2ND HYPOTHESIS

H (0): There is no significant influence of the adoption of Human Resource Accounting practices on improving the employee's performance in selected Government Hospitals in Mumbai & Suburban areas.

H (1): There is a significant influence of the adoption of Human Resource Accounting practices on improving the employee's performance in selected Government Hospitals in Mumbai & Suburban areas.

Category	Observed Frequency	Expected Frequency	Expected Proportion	Percentage Deviation	Standardized Residuals	Sums:
A	18	9.8	0.2	+83.67%	+2.62	Observed Frequencies <div>49</div>
B	19	9.8	0.2	+93.88%	+2.94	
C	8	9.8	0.2	-18.37%	-0.57	
D	2	9.8	0.2	-79.59%	-2.49	
E	2	9.8	0.2	-79.59%	-2.49	
[Note that for df=1, the calculated value of chi-square is corrected for continuity.]				[For df=1, this is the uncorrected value of chi-square.]		Expected Frequencies <div>49</div> Expected Proportions: <div>1.0</div>
chi-square =		28.24		<div></div>		
df =		4				
P =		<.0001		[P is non-directional]		

Table: 2 Sources: Primary Data

INTERPRETATION

Here the researcher tried to find the impact of the adoption of HRA practices improving the employee's performance. Chi-Square "Goodness of Fit" Test is used to test the hypothesis. P-Value is less than 0.0001. Hence, the alternative hypothesis is accepted. So, there is a significant influence of the adoption of Human Resource Accounting practices on improving the employee's performance in selected Government Hospitals in Mumbai & Suburban areas.

3RD HYPOTHESIS

H (0): There is no significant relationship between the year of experience of employees and the influence of the adoption of Human Resource Accounting practices on improving Organizational Performance in selected Government Hospitals in Mumbai & Suburban areas.

H (1): There is a significant relationship between the year of experience of employees and the influence of the adoption of Human Resource Accounting practices on improving Organizational Performance in selected Government Hospitals in Mumbai & Suburban areas.

Data Entry

	B ₁	B ₂	B ₃	B ₄	B ₅	Totals
A ₁	3	6	3	0	2	14
A ₂	1	8	3	0	0	12
A ₃	13	10	0	0	0	23
Totals	17	24	6	----	2	49

Chi-Square	df	P
17.66	8	0.0239

Table: 3 Sources: Primary Data**INTERPRETATION**

Here the researcher attempted to find the relation between the year of experience of employees and the impact of the adoption of HRA practices on improving Organizational Performance. Chi-Square Test is used to test the hypothesis. P-Value is less than 0.05. Hence, the alternative hypothesis is accepted. So, there is a significant relationship between the year of experience of employees and the influence of the adoption of Human Resource Accounting practices to improve Organizational Performance in selected Government Hospitals in Mumbai & Suburban areas.

CONCLUSION

After the Data Interpretation it can be concluded that:

1. Adoption of Human Resource Accounting Practices influences the performance of employees irrespective of the age of the employees in Government Hospitals in Mumbai and Suburban Area.
2. Adoption of Human Resource Accounting practices can improve the employee's performance in selected Government Hospitals in Mumbai & Suburban areas.
3. There is a relation between the year of experience of employees and the impact of the adoption of Human Resource Accounting practices to improve Organizational Performance in selected Government Hospitals in Mumbai & Suburban areas.

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IMPACT OF COVID-19 PANDEMIC ON CONSUMERS' ADOPTION OF VIRTUAL PLATFORMS FOR FITNESS ACTIVITIES: W.R.T. MUMBAI CITY**¹Chetna Paresh Kaklotar and ²Dr. Navin Mukesh Punjabi**¹Research scholar (pursuing Ph.D.), H. R. College of Commerce & Economics, Research supervisor²Vice-Principal, H.R. College of Commerce & Economics, Member Academic Council and Board of Governance, HSNC University, Mumbai**ABSTRACT**

We can see evident impact of covid-19 on Fitness Industry where by its existence itself was became question. Fitness Activities were totally stopped during pandemic period due to precautionary measures like social distance, home isolation etc. Due movement restriction, demand for new age digital fitness solutions has seen the upward trend. There were several businesses frozen totally or several tried to adjust their memberships fees to retain clients, others taken a chance and went online entirely. Pandemic forced Fitness industry to offer services in innovative way like Virtual and Hybrid model-based services which becomes new normal in current time. Solo entrepreneurs, Fitness trainers, Instagram influencers and celebrities have become popular through new business model (digital platform). The current study is on impact of covid-19 pandemic on consumers' adoption of Virtual Platforms for Fitness Activities w.r.t. Mumbai City. Primary data has been collected by google form-based questionnaire which is filled up by 120 respondents amongst 94 respondents are taken for the study. Findings showed that covid-19 pandemic has positive impact on consumers' adoptions of virtual platform for fitness activities to continue during this period. Physical platform is not now necessity for doing fitness activities.

Keywords: Digital Fitness, Online fitness adoption, Virtual platform, Hybrid model, Fitness Apps.

1. INTRODUCTION

“Necessity is the mother of All Invention” is well known proverb means the primary driving force for most new inventions is a need. We have seen radical changes in the way mankind was use to do things before, during and after pandemic. Health and fitness are not an exception in that. Extended lockdown, social distance and temporary closings of fitness centers disrupted many fitness businesses' and pushed them to accelerate digital transition and change business strategies, process and competencies. Virtual workout sessions, nutrition consultations and personal trainings, became the new normal. It is observed from Several studies and found that Indian retail fitness services are approximately six million active users in the country. These users are spending in the range of \$350 (INR 26,333) to \$400 (INR 30,095) on fitness services annually, making this industry a \$2.6 billion market.

COVID-19 IMPACT ON FITNESS INDUSTRY AND CONSUMERS

- Due to Covid-19 pandemic many small gymnasiums have been push to shut down. Larger ones have also incurred huge losses and unemployment for thousands of people associate with industry such as fitness trainers and support staff.
- Fitness centers had been closed physically. It's time to take as an opportunity for fitness industry to start up with innovative quickly and connect the customers virtually. Several weeks into the lockdown pushed consumers to adopt virtual platform and continue fitness journey. Customers have found flexibility, ease of use, and low-cost subscriptions of online fitness sessions like Zoom, You Tube live session, Fitness Apps etc.
- During lockdown period all fitness activities were stopped or became digital. It has been seen that download of health and fitness apps rising by 46% worldwide. India has the highest downloads - grew by 156%.
- Healthy fitness products and services consumption pattern has transformed totally. Earlier home gyms and online fitness classes were hardly known to anyone, now they became the norm in post Covid-19 world.
- There is increased in sale volume of cycles and home fitness equipment during and post pandemic period. While many service has seen serious threats on survival during this testing time, service like swimming and sport activities are those part of fitness activities which are negatively impacted.

2. REVIEWS OF LITERATURE

Amareesh Ojha (2020) stated one of her articles in financial express about digital fitness adoption by consumers like virtual yoga classes (87%) and high-intensity interval training (HIIT) cardio workouts such as Zumba (72%), aerobics (67%), and Pilates (22%) during pandemic period. 84% of fitness enthusiasts tried live-streaming fitness classes at least thrice during the lockdown compared with numbers in 2019, which stood at

29%. During the lockdown, 77% of Indians also tried to stay fit by combining household chores with virtual classes and DIY home workout routines.

Serhii Maksymenko (2020) stated that the fitness industry is undergoing a major transformation through a massive deployment of IOT applications and innovative artificial intelligence (AI) product offerings. The research firm Reports and Data predicted that the annual revenues for the fitness app market will reach \$14.64 billion by 2027 with around 100.2 million of fitness app users by 2024. AI-powered applications in the health, nutritional, and fitness sectors are finding exceptional consumer demand.

Pallavi Rao and Anirudh Joshi (2020) mentioned that active and healthy life needs routine health and fitness activities such as exercising, following nutrition and diet etc. This need has become holistic approach after the COVID-19 lockdowns. They also highlighted some design opportunities such as smart trackers, wearable bands, localized food and recipe app, language-based personalization and setting up “tech clinics” to help to manage their health and fitness.

As per Global report (2021) “home fitness equipment market was valued at USD 16,423.69 million in 2020 and is projected to register a CAGR of 2.75% during the forecast period (2020-2026).” Extended lockdown, quarantines period and social distancing are reasons for gyms shut down. Home workout culture booming during Covid-19 as fitness becomes holistic approach. Changed gyms into which is likely to highly boost the culture of home-workout and thus, boost the demand for fitness equipment in homes.

Dolly Kumar, Founder & Director at Cosmic Nutracos Solutions Pvt. Ltd. (April 2021) mentioned in articles that the pandemic has changed the health and wellness industry totally. She also focused on growing Demand for Nutritional Supplements, Rise in Awareness for Building Strong Immune System, Healthy Becomes Healthier Alternative and Heightened Emphasis on Mental Health.

3. OBJECTIVES OF THE STUDY

1. To study the challenges faced Fitness Industry due to Covid-19.
2. To analyze customers’ adoption of virtual platforms for fitness activities of online fitness services during covid-19.

4. HYPOTHESIS

H0: There is no significant impact of Covid-19 Pandemic on consumers’ adoption of virtual platforms for fitness activities.

H1: There is significant impact of Covid-19 Pandemic on consumers’ adoption of virtual platforms for fitness activities.

5. RESEARCH METHODOLOGY

Researcher has collected primary as well as secondary data pertaining to the above objectives and reviewed the literature on the topic concerned. Primary data has been collected from consumers who are doing fitness activities in Mumbai city by Google form. Sample size 120 respondents. Out of which 94 respondents are considered for the study. The secondary data has been gathered from published materials in various books, journals, newspapers, business magazines and various websites.

6. ANALYSIS AND INTERPRETATION

Researcher has collected data by framing google forms-based questionnaire. These questionnaires is sent to 120 respondents and out of 94 responses are considered for research study.

6.1 Table of Personal Profile of Respondents

Describe your work				
Age	Gender	Sedentary	Active	Physical demanding
15- 30	Male	2	7	1
	Female	5	12	0
30 - 45	Male	6	14	2
	Female	12	24	2
45-60	Male	0	3	0
	Female	1	1	0
60& above	Male	0	0	0
	Female	0	2	0

Source: Compiled from Primary Data

Above table indicates respondents' personal profile gender, age and nature of work. From the above data, it can be seen that active respondents are from the age group 30- 45 are more than other groups. Physical demanding respondents are very few.

Are you performing any Activities which help you to improve your Health and Fitness?		
Profession	YES	NO
Student	11	4
Homemaker	14	4
Self employed	10	6
Salaried	29	15
Retired	1	0

Source: Compiled from Primary Data

Above table describes profession and health and fitness activities of respondents. From the above data, it is seen that salaried group are performing activities which help to improve health and fitness. From the above 65 respondents are doing fitness activities and 29 respondents who are not performing any fitness activities.

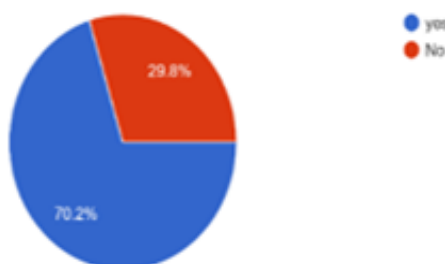
6.2 Frequencies of How long you are following above healthy lifestyles practice?		
How long you are following above healthy lifestyles practice?	Gender	
	Male	Female
0-2 years	17	27
2-5 years	7	19
5-10 years	9	6
More than 10 years	2	7

Source: Compiled from Primary Data

It can be seen from the above table that highest numbers of male and female are following healthy lifestyles practice in 0 – 2 years which is covid-19 pandemic period. Very few respondents have following healthy lifestyles practices more than 10 years.

6.3 Have you continued your fitness activities during (Covid -19) lockdown period

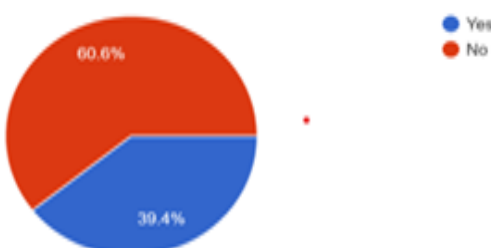
70.2% respondents are continued fitness activities during (covid - 19) lockdown period. 29% respondents are not continued the fitness activities during this period.



Source: Compiled from Primary Data

6.4 Have you adopted Virtual platforms for fitness activities during Covid-19

39.4 % Respondents have adopted virtual platforms for Fitness Activities during covid-19. 60.6% of respondents have not adopted virtual platforms for these activities.



Source: Compiled from Primary Data

6.5 Frequencies of If YES then which of the following virtual platforms are you using during Covid-19

Levels	Counts	% of Total	Cumulative %
Live streaming (You Tube, Face book Instagram)	19	20.2 %	20.2 %
Fitness Apps (Healthy Me, Shilpa Shetty yoga and fitness, cure Fit, FITTR etc.	9	9.6 %	29.8 %
Zoom	11	11.7 %	41.5 %
Other	16	17.0 %	58.5 %
Not applicable	39	41.5 %	100.0 %

Source: Compiled from Primary Data

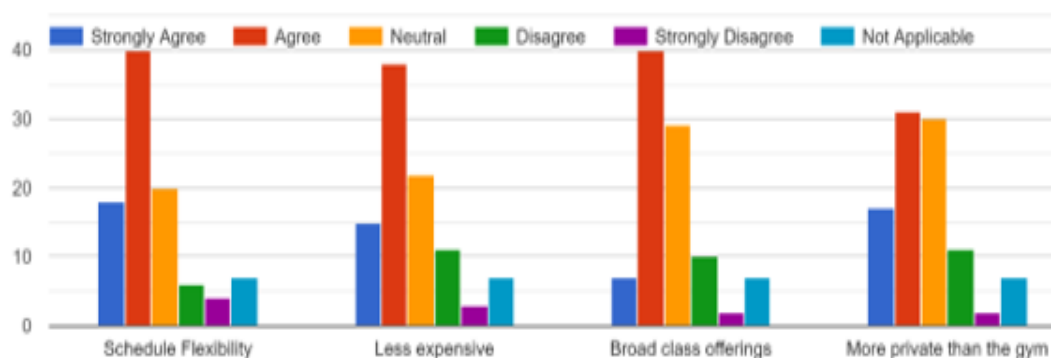
Above table indicates 39 respondents have not adopted virtual platforms. Fitness apps 9 %, Live streaming by You Tube, Face book, Instagram 20.2% and zoom 11.7% have adopted rest of the total respondents. 16 % of total respondents adopted other than specified virtual platforms.

6.6 Frequencies of If no then reasons may be

Levels	Counts	% of Total	Cumulative %
lack of time	29	42.6 %	42.6 %
lack of place	4	5.9 %	48.5 %
Expensive	5	7.4 %	55.9 %
Others	30	44.1 %	100.0 %

Source: Compiled from Primary Data

55.9% of the total respondents have reasons for not adoption of virtual platforms like lack of time, lake of place and expensive. While 44.1 % respondents have other reasons for non-adoptions.

6.7 Have you satisfied which of the following benefits by adopting virtual platforms for fitness activities

Source: Compiled from Primary Data

From the above graph it can be seen that respondents are satisfied by adopting virtual platforms during covid-19 period. Approximately 60 Respondents are strongly agree and agree for benefits they are getting from virtual adoption for fitness activities.

6.8 Frequencies of would you like to continue virtual platforms in future?

Levels	Counts	% of Total	Cumulative %
Yes	45	47.9 %	47.9 %
No	47	50.0 %	97.9 %
Not applicable	2	2.1 %	100.0 %

Source: Compiled from Primary Data

It is observed that 47.9% of total respondents are like to continue virtual platforms in future. While 50 % of total respondents will not continue virtual platforms in future.

6.9 Frequencies of which is your preferred platform for fitness activities you wish to see future preference.

Levels	Counts	% Of Total	Cumulative %
Physical (offline) platform	61	64.9 %	64.9 %
Virtual platform	26	27.7 %	92.6 %
Hybrid platform	7	7.4 %	100.0 %

Source: Compiled from Primary Data

Above table describes 61 respondents have preferred physical (offline) platform while 26 respondents want virtual platform for fitness activities. Very few respondents have preferred hybrid platform for fitness activities.

6.10 Frequencies of what challenges you are facing while doing virtual platform-based fitness activities

Levels	Counts	% of Total	Cumulative %
technical glitches interruption	14	14.9 %	14.9 %
Lack of Real-Time Form Correction	20	21.3 %	36.2 %
lack of personal interaction	35	37.2 %	73.4 %
Others	7	7.4 %	80.9 %
Not Applicable	18	14.9 %	100.00 %

Source: Compiled from Primary Data

From the above data it can be seen that Lack of Real-Time Form Correction and lack of personal interaction are major challenges than technical glitches interruption is facing while doing virtual platform-based fitness activities.

HYPOTHESIS TESTING

H0: There is no significant impact of Covid-19 Pandemic on consumers' adoption of virtual platforms for fitness activities.

H1: There is significant impact of Covid-19 Pandemic on consumers' adoption of virtual platforms for fitness activities.

Hypothesis testing is done by researcher from Data collection and Data analysis.

- It is observed that highest numbers of male and female are started to follow healthy lifestyles practice in 0 – 2 years which is covid-19 pandemic period. (Table 6.2)
- Researcher also noticed that 70.2% of the total respondents continued fitness activities and 39.4 % of total respondents have adopted virtual platforms for fitness Activities during covid-19. (Table 6.3 and 6.4)
- It is also seen that 58.5 % of the total respondents have adopted virtual platforms. (Table 6.5)
- Data also indicates that respondents are satisfied by adopting virtual platforms during covid-19 period. Approximately 60 Respondents are strongly agree and agree for benefits they are getting from adoption of virtual platform for fitness activities. 47.9% of total respondents are like to continue virtual platforms in future. (Table 6.7 & 6.8)
- Over all study demonstrates that covid-19 pandemic has positive impact on consumers' adoptions of virtual platform for fitness activities.

7. LIMITATION OF THE STUDY

Primary data are collected by google forms questionnaire from Fitness consumers of Mumbai City. Due to time, geographical and financial constraints a sample size of 94 respondents has been considered for the study.

8. CONCLUSION

- It has been concluded through data analysis and interpretations that covid-19 pandemic has positive impact on consumers' adoptions of virtual platform for fitness activities during covid-19 pandemic period.
- From data it can be also concluded that respondents have started healthy fitness practice period between 0-2 years (covid-19) period. By default, they were forced to adopt various virtual platforms.
- It can be concluded from over all study that during covid-19 pandemic period fitness consumers continued fitness activities by adoption of virtual platforms. Majority of respondents strongly satisfied with the

benefits from virtual platform-based fitness activities in spite of facing the challenges like Lack of Real-Time Form Correction and lack of personal interaction and technical glitches interruption etc.

- Researcher has also analyzed from the data that fitness consumers have preference for continue fitness activities for physical (offline), virtual platform and hybrid platform in future.
- Pandemic has brought a new way for consumers to do Fitness Activities. Now post pandemic period fitness consumers have new perception for fitness activities. Physical (offline) presence is not a necessity for doing fitness activities now. Pandemic forced Fitness industry to offer services in innovative way like Virtual and Hybrid model-based services which becomes new normal in current time. This new strategy is very effective and helped industry not only to sustain but to grow the business beyond the limits of physical constraints.

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IMPACT OF COVID-19 ON THE HEALTH OF COLLEGE STUDENTS: A CASE STUDY

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ABSTRACT

The Covid-19 affected people all over the world and College going students were also not spared from it. The impact of the virus affected not only the physical health of students but also the mental health of the students. Some students were able to cope with the situations whereas other crumbled under pressure. The research paper examines the mental health of students during the Covid times. The data for the research was collected from primary and secondary sources. Data was collected from 2719 students from various programmes. Major problems faced by students during the Covid was lack of finance, no motivation to excel and no adequate support system. The physical problems faced by the students during this time was eyestrain, headaches and weight gain. The paper suggest strategies that the students adopted to cope with the situation and which contributed in helping them improve their mental health. Exercising, mediating, yoga and undergoing counselling were strategies which helped them cope with eh Covid-19 situation.

Keywords: Mental Health, Impact, Covid-19, Students, College

INTRODUCTION

Covid-19 took the world by storm. The impact of Covid-19 was seen on various dimensions of an individual's life, i.e. on health- both physical and mental, financial, social, political and other parameters. The impact on health of individual's has been very high and took a toll on people's state of mind. In fact, when the pandemic was fatal in nature, those who were affected had to struggle to survive the infection. Even those who were not affected, had to undergo a great level of stress, the pandemic had created an atmosphere of fear, anxiety, and uncertainty. Health is the most important aspect for an individual irrespective of his/ her age. Health does not only include the physical well-being of a person, but it also includes the mental and social health of the person. If any one aspect is disturbed, the overall health of the person is affected.

During Covid-19, Individuals belonging to all age groups, genders, religions, castes, nations, etc were affected. The impact was felt on the lives of students also. Students in the age group of 18 to 21 years were also affected. Students were confined indoors, as now learning was taking place online and movement in the city was restricted. Some students were able to adapt to the changing environment whereas others struggled. The mental health of the students was affected as they had to function in an environment of uncertainty. The paper attempts to understand the impact of Covid-19 on the health of the students.

REVIEW OF LITERATURE

(Son et al., 2020) stated that most of the students indicated increased stress and anxiety due to the Covid-19 outbreak. Multiple stressors were identified that contributed to the increased levels of stress, anxiety, and depressive thoughts among students. This included fear and worry about their own health and of their loved ones, difficulty in concentrating, disruptions in sleeping patterns, decreased social interactions due to physical distancing and increased concerns on academic performance. To cope with stress and anxiety, individuals sought support from others and some of them adopted negative coping mechanisms. (Browning et al., 2020) stated that University students are increasingly recognized as a vulnerable population, suffering from higher levels of anxiety, depression, substance abuse, and disorder in eating habits compared to the general population. Therefore, when the nature of their educational experience radically changed—such as sheltering in place during the Covid-19 pandemic—the burden on the mental health of this vulnerable population increased.

According to (Zhai, Y.et.al. 2020), Universities have to take the responsibility of educating students on mental health and create platforms where they can seek help, whenever it is required by them. They further stated that College students should strengthen their mental health by following strategies which provide solutions to their specific needs. The role that the Universities play in helping students cope with Covid-19 is very critical and they must help students to tide over this crisis.

According to (Kleiman, et.al.2020), the anxiety in College students during Covid-19 was seven times greater than non-Covid-19 times. The anxiety among College students was more during days when cases and number of deaths due to Covid increased. College students experienced sadness with anxiety during Covid times and wanted to drink more or consume drugs to minimise the stress. Students were able to manage stress better when support was given to them by their friends and University.

RESEARCH OBJECTIVES

- To understand the impact of Covid-19 on the health of college students
- To analyse the ways in which the students tried to cope with Covid -19
- To recommend applicable solutions for coping with Covid-19

RESEARCH HYPOTHESIS

H0= Not all students have devised some way of coping with the health issues during lockdown

H1= All students have devised some way of coping with the health issues during lockdown

RESEARCH METHODOLOGY

The research is based on primary and secondary data. Published articles, news, blogs and research papers have been referred for the same. A primary survey has been undertaken of college students at the undergraduate level. The sample size is 2719 randomly selected students. The sampling method used is snowball sampling. The tool used for data collection is a mixed type of questionnaire prepared in Google Forms, the link of which was circulated through social media. The data has been analysed using MS-Excel.

ANALYSIS AND DISCUSSION

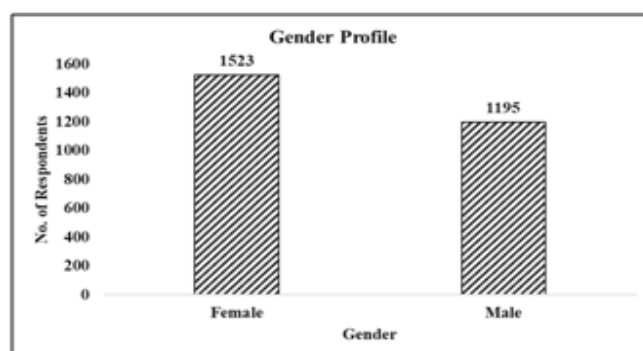
- **Covid-19 and Health of Students**

The students had a tough time coping with the Pandemic and the new way of learning through online lectures. The students felt that all their hopes, plans and aspirations were brought to a standstill, when the lockdown was announced. Some students suffered anxiety, stress and worried about what the future holds for them. Others were able to manage themselves and did not get disturbed by the situation. However, the health especially mental health was highly affected. The students could not meet their friends and teachers face to face, for a long time and those involved in sports, were not able to practice every day, which they found very disturbing. It was possible to conduct various activities online, but cultural events and sports events became difficult to manage online. The students who were interested in cultural events and sports events did not get the opportunity to showcase their talent due to the Pandemic. Along with this, the students who were affected by Covid-19 had to face a difficult situation at home and had to manage studies along with it.

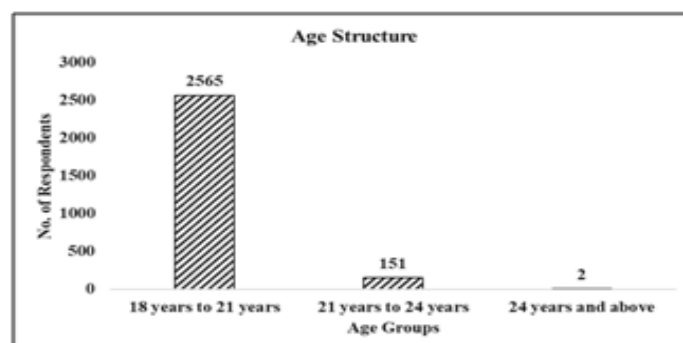
The findings from the primary data are as follows:

1. GENDER PROFILE

It is observed that maximum respondents are females followed by males. This is just a random occurrence as the survey has been conducted using snowball sampling. It only implies that the responses are of both the genders.

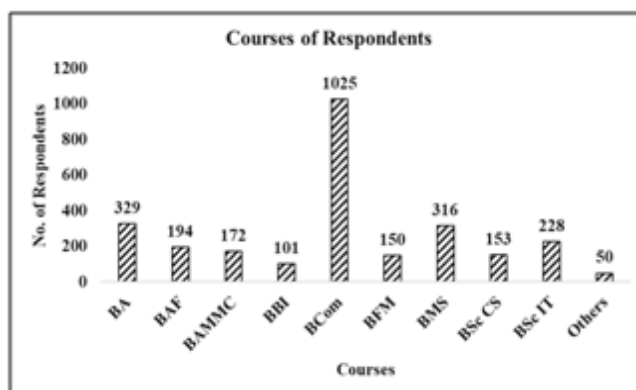
**2. AGE STRUCTURE**

The target samples are undergraduate students, maximum fall between the age group of 18 to 21 years followed by 21 to 24 years and above that. The mental health of students in this age group was studied.



3. COURSE

It can be seen that maximum respondents are pursuing regular B.Com, followed by BA, BMS and other streams. This implies that the opinions expressed in the survey include representation from all the streams of undergraduate education.



4. STUDENTS AFFECTED BY COVID-19

It is observed that only a few students were affected by the virus. This indicates that the students followed the instructions properly and took care of themselves appropriately. Hence, physical damage due to Covid-19 has been quite less among the students.

- Problems faced when affected

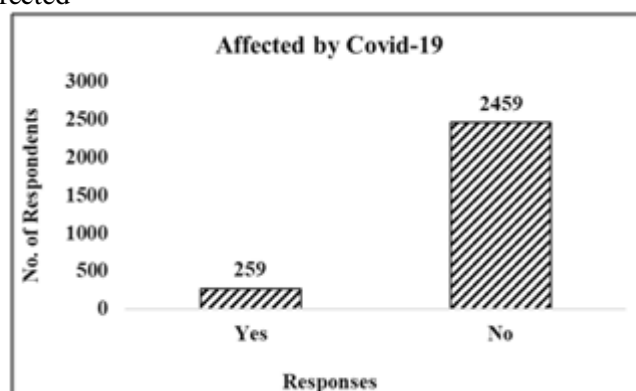


Table 01 Intensity of Problems Faced while the Respondent or Family Member when affected

Sr. No.	Problem	High	Low	Medium
01	Financial	58	98	103
02	Lack of motivation	105	61	93
03	No adequate support system	51	120	88
04	Lack of knowledge	39	122	98
05	Feeling lonely	116	58	85
06	Loss of a loved one	153	495	92

**Source: Primary Data Collection*

Table 01 represents the problems that were faced by the students when at least one member in their family was affected by Covid-19 virus. It is observed that intensity of financial problems has been medium in most of the cases. This may be due to the availability of free Covid-19 hospitals, family savings and unaffected source of income. The intensity has been high in case of lack of motivation which may be due to the negative atmosphere filled with fear of death, anxiety and uncertainty. Moreover, not being able to meet the near and dear ones made it even more depressing and boring. A considerable number of students have reported that they could not get adequate support system as other people were afraid of helping due to the contagious nature of the virus. In the initial days of the outbreak, nobody knew what is to be done to stop the spread of the virus. Hence, lack of knowledge led to several other problems. The virus is contagious and can be controlled only through quarantine and social distancing. Hence, many students have felt lonely during the lockdown especially if they were affected by the virus. The efforts put in by the local authorities is commendable in controlling the virus. It can be understood that students have gone through varied experiences during the lockdown affecting their overall health. Physical health has been affected due to contact with the virus whereas mental health has been affected

due to fear of getting the virus. Feeling of being lonely, not being able to meet people, restrictions on going out, etc. created an irritable atmosphere among the students and caused stress among them. The uncertainty of the studies increased anxiety and tension made it worst. Therefore, the students has been quite affected by the pandemic.

Table 02 Physical Problems Faced by the Students during the Pandemic

Problem	No. of Responses
Eye strain; Head aches	316
Head aches	292
Putting on weight	278
Eye strain; Headaches;Bad posture	204
Eye strain	202
Putting on weight;Fatigue;Eye strain;Head aches;Bad posture	158
Putting on weight;Eye strain;Head aches	144
Putting on weight;Eye strain;Head aches;Bad posture	128
Bad posture	111
Putting on weight;Head aches	111
Eye strain;Bad posture	89
Head aches;Bad posture	67
Putting on weight;Eye strain	66
Fatigue;Eye strain;Head aches	62
Fatigue;Eye strain;Head aches;Bad posture	62
Putting on weight;Bad posture	57
Putting on weight;Eye strain;Bad posture	56
Fatigue	40
Putting on weight;Fatigue;Eye strain;Head aches	23
Fatigue;Eye strain	22
Fatigue;Eye strain;Bad posture	22
Fatigue;Head aches	21
Putting on weight;Fatigue	21
Putting on weight;Fatigue;Bad posture	21
Putting on weight;Fatigue;Head aches	20
Fatigue;Head aches;Bad posture	19
Fatigue;Bad posture	13
Putting on weight;Fatigue;Eye strain;Bad posture	13
Putting on weight;Fatigue;Eye strain	12
Putting on weight;Fatigue;Head aches;Bad posture	7

**Source: Primary Data Collection*

Along with other problems, students have faced several other physical problems as well. Table 02 represents the problems that the students faced during the lockdown. It is observed that maximum students have suffered from eye strain and headaches due to continuous exposure to digital devices. Sitting at home with limited activity and movement led to increase in weight of many students. Due to sitting all the time, many students' posture was affected and they now experience back pains and other spinal issues. Some students also experienced fatigue.

Table 03 Psychological Issues Faced by the Students during the Pandemic

Problem	No. of responses
Mood swings	435
Anxiety;Mood swings;Irrational behaviour;Stress eating;Lack of appetite;Outburst and anger	170
Outburst and anger	140
Irrational behaviour	134
Anxiety	132
Anxiety;Mood swings;Irrational behaviour;Outburst and anger	126
Mood swings;Irrational behaviour	109
Mood swings;Irrational behaviour;Outburst and anger	108

Anxiety;Mood swings;Irrational behaviour;Stress eating;Outburst and anger	88
Stress eating	85
Anxiety;Mood swings	77
Mood swings;Outburst and anger	75
Lack of appetite	71
Anxiety;Mood swings;Outburst and anger	67
Irrational behaviour;Outburst and anger	61
Anxiety;Mood swings;Irrational behaviour;Lack of appetite;Outburst and anger	52
Anxiety;Mood swings;Irrational behaviour	50
Mood swings;Irrational behaviour;Stress eating;Outburst and anger	49
Mood swings;Stress eating	34
Anxiety;Irrational behaviour;Outburst and anger	32
Anxiety;Mood swings;Stress eating	32
Anxiety;Mood swings;Stress eating;Outburst and anger	32
Anxiety;Irrational behaviour	29
Anxiety;Outburst and anger	28
Anxiety;Stress eating	28
Mood swings;Stress eating;Outburst and anger	28
Mood swings;Irrational behaviour;Stress eating	26
Mood swings;Lack of appetite	23
Anxiety;Mood swings;Lack of appetite	22
Anxiety;Stress eating;Outburst and anger	22
Irrational behaviour;Stress eating;Outburst and anger	22
Anxiety;Mood swings;Irrational behaviour;Stress eating	21
Anxiety;Mood swings;Lack of appetite;Outburst and anger	21
Mood swings;Irrational behaviour;Lack of appetite;Outburst and anger	20
Anxiety;Irrational behaviour;Stress eating;Outburst and anger	18
Anxiety;Lack of appetite	18
Anxiety;Mood swings;Irrational behaviour;Lack of appetite	17
Mood swings;Irrational behaviour;Lack of appetite	17

**Source: Primary Data Collection*

Physical issues faced by respondents are treatable when the situation becomes normal, but psychological issues that have been faced by the students need to be addressed at the earliest. Such issues involve mood swings, anxiety, irrational behaviour, lack of appetite, anger outbursts and stress eating. These issues are a result of lack of interaction, lack of socialising and monotonous life. Restrictions on eating outside food due to the lockdown led to limited eating options for the students which also irritated them. Rapid changes in the atmosphere and the education system led to anxiety among them. Some resorted to stress eating and eventually gained weight. Hence, a variety of issues have been faced by each student.

It is important to know the strategies that can be used to cope with these problems. It has been found that the need for developing coping strategies was felt after months of suffering. When students realised that there is no certainty on the end of lockdown, they began to improvise themselves. For this, most of the students started exercising at home including yoga and meditation, few took online counselling sessions, learnt new skills, followed their hobbies, upgraded themselves with several online courses and many diverted their attention to studies, household chores and other meaningful activities.

HYPOTHESIS

H= All students have devised some way of coping with the health issues during lockdown

Ho= Not all students have devised some way of coping with the health issues during lockdown

This is a logical hypothesis as the primary data shows that all the student respondents have adopted some or the other coping strategy for the physical and mental disorders and issues which helped them to cope the stress. The coping strategies include exercising, yoga, meditation, social interaction through online mode, etc. which helped the students stabilize.

CONCLUSION

The study highlights the problems that the students of higher education have faced, in terms of physical, psychological and other issues. The situation has been stressing for those who have experienced Covid or have had their loved ones experience it. Most of the students have reported anxiety and stress during the lockdown and that they have found it very difficult to cope with the new system of examination. Along with all these, the new way of life has affected their posture and sensory organs to a great extent. Support from College, friends, family members and support groups will help students to improve their mental health.

RECOMMENDATIONS

- Online counselling sessions targeted at students of higher education can be introduced by the respective institutions for those who would like to seek help.
- Online experience sharing meets can be organised so that students know that they are not alone in the situation and that there are others who have gone through similar situations.
- Some more doubt solving sessions can be arranged so that those students who find it difficult to understand in the online mode can cope with the studies.

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CONSUMPTION PATTERN OF OVER THE COUNTER (OTC) DRUGS BY COMMERCE UNDERGRADUATE STUDENTS POST COVID-19 NEW NORMAL

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Infosys COO Mr. U.B. Pravin Rao quotes, "According to estimates by UNESCO, COVID-19 has affected nearly 1.2 billion students and youth globally." As we are slowly moving forward on the path of recovery from this hazardous pandemic, there is a substantial change in peoples' perception towards health and medication. What was considered to be an expertise of doctors or physicians became a household staple for common people. The paper mainly focuses on the consumption of Over-the-Counter (OTC) drugs by undergraduates of Commerce faculty who have started its consumption during the COVID-19 pandemic and hereafter. The study also focuses on the factors influencing the purchase of such drugs and level of awareness amongst the student community regarding it.

Keywords: COVID-19 Pandemic, New Normal, OTC Drugs, Undergraduate students, Consumption pattern.

INTRODUCTION

"We are encouraged by the rollout of safe and effective vaccines, but the truth is simple: No person is safe until all -everyone, everywhere- are safe, and no country is safe until all countries are safe."

- Amina Mohammed, Deputy Secretary-General, United Nations

The Novel Corona Virus or more commonly known as COVID-19 pandemic is a worldwide phenomenon that has affected the lives of billions of individuals on this planet for the past 2-2½ years. As we are slowly moving forward on the path of recovery from this hazardous pandemic, there is a substantial change in peoples' perception towards health and medication. What was considered to be an expertise of doctors or physicians became a household staple for common people. During this 2-2½ year, people came up with various excuses to use self-medication in the name of prevention from COVID-19.

Compared to the older generations the youth are especially aware regarding the pros and cons of using random medications. This pandemic has made us extra aware of our own body's health and needs. Although the general public today is more aware regarding the dire situation around, they are more prone to get entangled into the addictions arising out of constantly using self-medication

OVER THE COUNTER (OTC) DRUGS AND PHARMACEUTICAL MARKET

Non-prescriptive or over the counter (OTC) drugs as they are popularly known as nowadays are medicines which can be bought directly from retail outlets like pharmacies, grocery stores etc. without any verified prescription from the physician. The sale of OTC drugs are authorised by the regulatory bodies and is considered to be safe and well tolerated with almost little to no drug abuse potential. Over the years many drugs which were initially under the category of prescription drugs are now being available as OTC drugs such as diphenhydramine commonly known as Benadryl (cough syrup) or ibuprofen.

The United States Food and Drug Administration (FDA) reports that approximately 800 or more OTC active ingredients available globally helps in manufacturing more than 100000 OTC products of the pharmaceutical industry.

According to Mordor Intelligence report the Indian OTC market is expected to grow at a rate of 9.2% over a forecast period from 2019 to 2027. Due to the COVID-19 lockdown globally the traditional supply chain of these drugs had suffered a huge loss. On the other hand, online availability of these drugs increased steady due to the digitalization. A study in Open Access Journal conducted in August, 2020 titled, "Prevalence and Predictors of Self-Medication Practices in India: A Systematic Literature Review and Meta-Analysis", it is found that the rate of self-medication in India is as high as 53.57%, out of which middle-lower class records the highest i.e. 26.31%.

As one of the major emerging markets of OTC drugs, India provides a stable growth potential. This can mainly be due to India's increasing population and the growing awareness of healthcare in this pandemic.

REVIEW OF LITERATURE

Ram Dheeraj (2014) emphasised that advertising of the drugs affects consumer in many ways whether it is by recall, positive impression or create interest, it plays a role in decision process. The effectiveness of advertisements, the long-lasting impact it develops creates an interest amongst the respondents towards a particular medicine, which is affecting the decision process and positive impression of the consumer towards that particular medicine. The respondents viewed television as the most effective way of advertising, newspaper/ magazine advertisement and word-of-mouth following closely. The researcher showed that advertising of OTC medicines is a more effective medium for persuasion and buying decision. The researcher concludes that trend of self-medication is likely to increase due to increasing awareness of OTC drugs amongst consumers, all thanks to the extensive advertising by companies to promote their product.

Kayalvizhi S. (2015) summarized the existence of a significant relationship between the socio demographic variables of the consumers, their trust in the local pharmacist and their decision to purchase OTC drugs. The research suggests that the consumers often purchase medicines without prescriptions, without reading the information about the medicine and sometimes using old prescriptions for buying medicines. However, they do not maintain stock of these medicines and most rely on the words of their local pharmacists while buying OTC drugs. Although the respondents are aware of the existence of Consumer Redressal Forum/ Consumer Courts, they do not have full knowledge about the legal aids/ rights that protects them, in case of any side effects experienced due to non-prescribed medicines.

Kayalvizhi S. and Senapathi R. (2010) explain that the pharmacist's is merely a drug salesman rather than a healthcare provider. Majority of the respondents practiced self-medication in case of illness which they believed had similar symptoms to the illness they had suffered before and got treated. The researcher found that saving time was the major reason for self-medication as there was no need to visit the doctor. The study showed lack of knowledge amongst the respondents regarding self-medication and its pros and cons. The researcher suggests that there must be programmes to encourage awareness regarding these pro & cons at the same time the pharmacist must encourage the customers to purchase medicines with a valid prescription.

Dadhich A. and Dixit K. (2017) regards pharmacist as the catalyst in providing information regarding the OTC drugs, sales of a particular brand to the consumers, etc. It also revealed that respondents of the Jaipur city mostly opted for branded OTC drugs which were frequently advertised as they believed it to be more effective. The research focuses on how brand loyalty towards the branded OTC drugs lead to repetitive purchase which in turn strengthens the brand positioning of the pharmaceutical companies.

Shaji J. and Lodha S. (2010) emphasises that although several drugs are banned or restricted for sale in the developed countries such as USA these are still being sold in developing countries like India or underdeveloped countries like Mali. The research points out that it is important for the government to implement strict laws on various stakeholders of the drug distribution system such as manufacturers, wholesalers, retailers, etc. Awareness amongst the physicians, health professionals and also general public about the Adverse Drug Reactions (ADR) is of utmost importance which if taken in a well-defined and unified way can help the market to eliminate ADR permanently in the long run.

OBJECTIVES

The following are the objectives of the research conducted:

1. To examine the relationship between the purchase of OTC drugs/ medicines and the socio-demographic factors of the respondents.
2. To study the impact of advertisement by celebrities on consumers buying behaviour relating to OTC drugs/ medicines.
3. To analyse awareness amongst the undergraduate students relating to the pros and cons of OTC drugs/ medicines.

HYPOTHESIS

H₁: There is a significant relationship between demographic variables of the OTC Drugs consumers and their decision to purchase these drugs.

H₂: There is a significant relationship between the pharmacists/ chemist selling OTC drugs and the purchase decision made by the consumers.

H₃: Effective medium of advertisement leads to significant awareness amongst OTC drugs.

RESEARCH DESIGN**DATA COLLECTION**

The research data was collected via Google form from undergraduate students of Commerce Faculty from various colleges in Mumbai Suburban area of Andheri to Borivali. The respondents comprised of various Programmes under the Commerce Faculty such as B.Com., B.A.F., B.B.I., B.M.S., etc. A total of 100 respondents participated in the data collection via random sampling method.

TIME PERIOD

The research focuses on the time period when lockdown eventually came to an end in Mumbai i.e. April, 2021 to February, 2022.

LIMITATION OF THE STUDY

The data collected is from a limited number of respondents and for a limited time period i.e. post the implementation of relaxations in COVID-19 Lockdown rules; hence it cannot be applied as general theory for all the students in different faculties of similar institutes/ colleges.

DATA ANALYSIS**Table.1.1. Communalities**

	Initial	Extraction
Gender	1.000	0.398
Age	1.000	0.721
Area of College/ Institution	1.000	0.910
Programme under which currently enrolled	1.000	0.662
Class	1.000	0.763
When you get ill what do you usually do?	1.000	0.684
Extraction Method: Principal Component Analysis.		

Table. 1.2. Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.945	32.414	32.414	1.945	32.414	32.414
2	1.147	19.119	51.533	1.147	19.119	51.533
3	1.047	17.445	68.978	1.047	17.445	68.978
4	0.866	14.438	83.416			
5	0.647	10.777	94.192			
6	0.348	5.808	100.000			

Extraction Method: Principal Component Analysis.

Table 1.3. Component Matrix^a

	Component		
	1	2	3
Gender	-0.373	-0.506	-0.054
Age	0.823	0.032	-0.209
Area of College/ Institution	0.071	0.075	0.949
Programme under which currently enrolled	-0.586	0.483	-0.292
Class	0.856	-0.133	-0.112
When you get ill what do you usually do?	0.221	0.796	0.043
Extraction Method: Principal Component Analysis.			
a. 3 components extracted.			

Table1.1. Shows the common factors with which the factor analysis was done in order to achieve the result of the 1st hypothesis. Table 1.2. & 1.3 defines that out of the 6 components Age, Gender and Area of the institute

plays a major part in influencing the consumption pattern of the respondents, age being the most important factor.

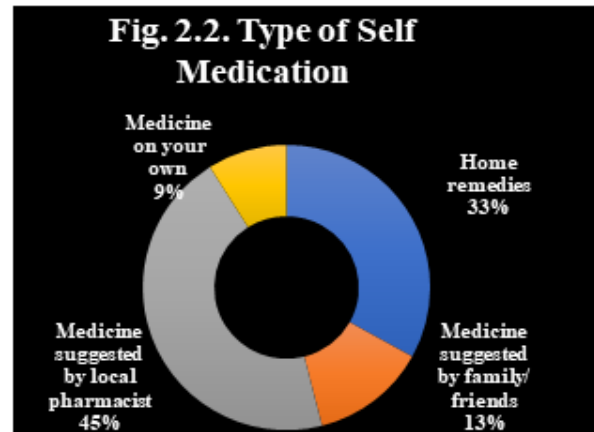
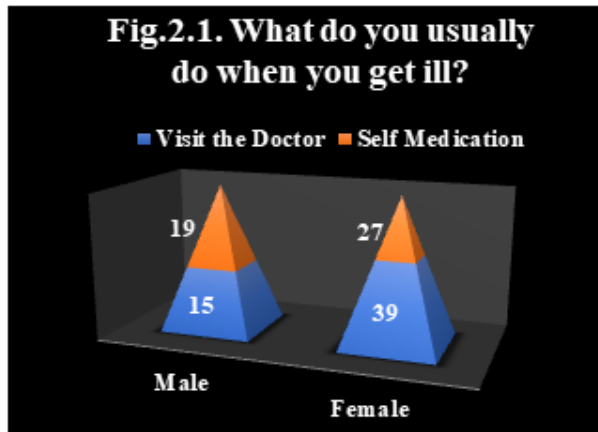


Fig.2.1. shows that out of the total respondents 54% visit doctor when they are ill whereas 46% rely on self-medication. Whereas Fig. 2.2. shows the type of self-medication used by the respondents. 45% of the respondents rely on the suggestions of their local pharmacist when it comes to purchasing OTC medicine for their illness, whereas 33% still prefer home remedies.

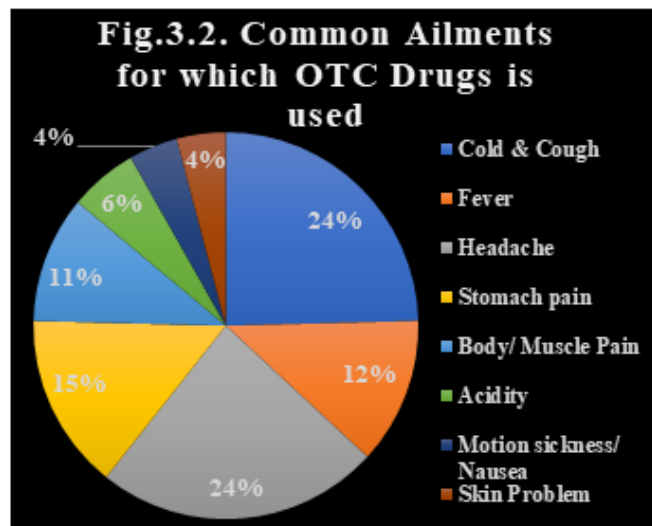
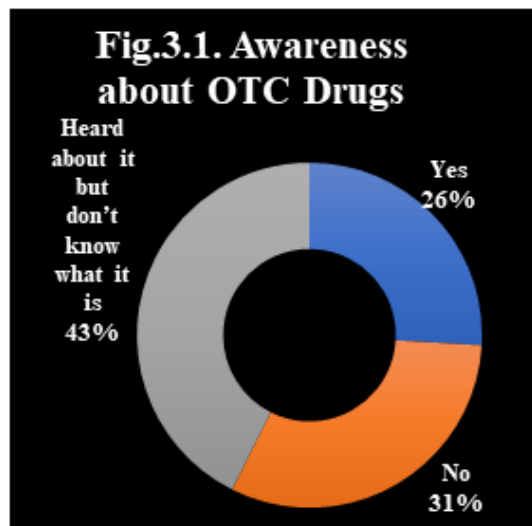
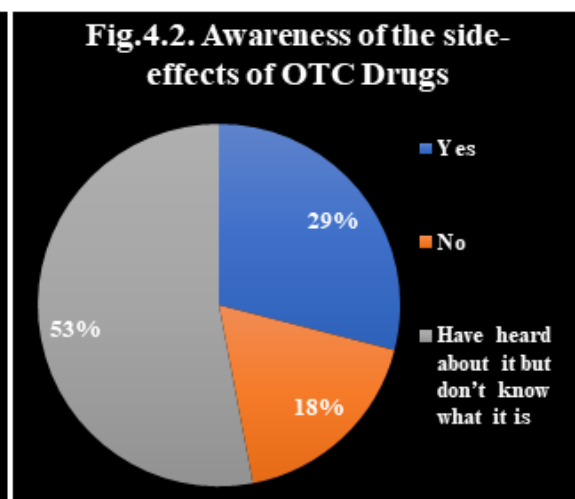
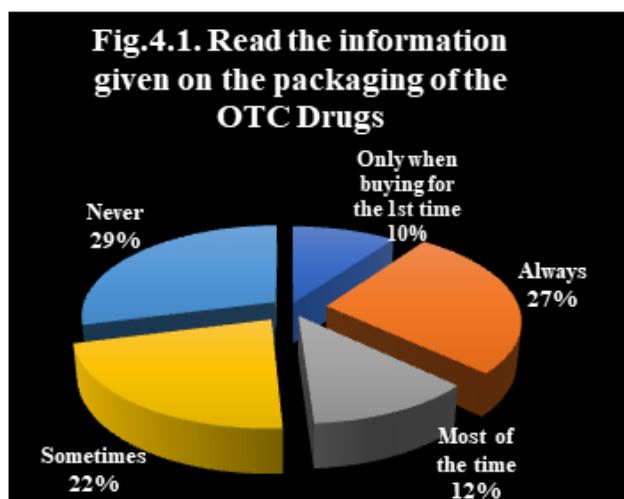


Fig. 3.1. shows that most of the respondents i.e. 43% have heard about OTC but don't exactly know what it is whereas 31% have no idea at all about such drugs. Whereas, Fig. 3.2. presents a list of common ailments that the respondents remember for which OTC drugs are available at their nearest pharmacy or grocery store, Cough & Cold, Headache and Stomach pain being the most relevant amongst these ailments.



In Fig. 4.1. it is seen that 29% of the respondents never read the information written on the packaging of the medicine, whereas 27% make sure to always read it and 22% respondents sometimes read the information on the packaging. Then there are 10% of the respondents who read the information when buying the medicine for the first time but thereafter do not read it when making a repeat purchase. Fig. 4.2. shows that 53% of the respondents are not aware of the side-effects caused by OTC medicine whereas approximately 47% are aware about the side-effects fully or partially.

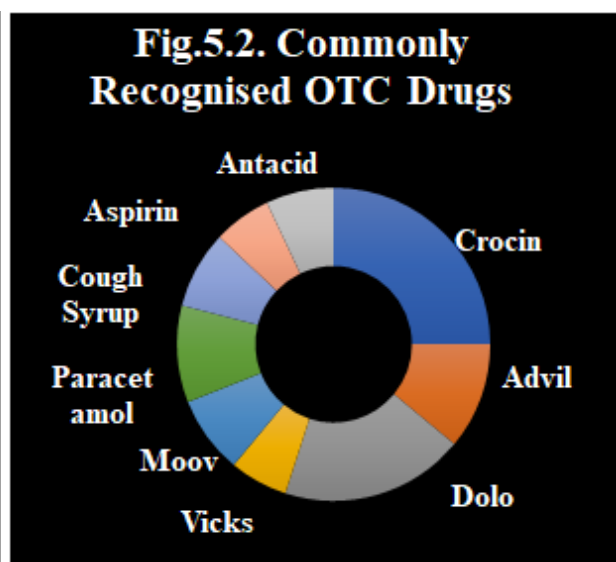
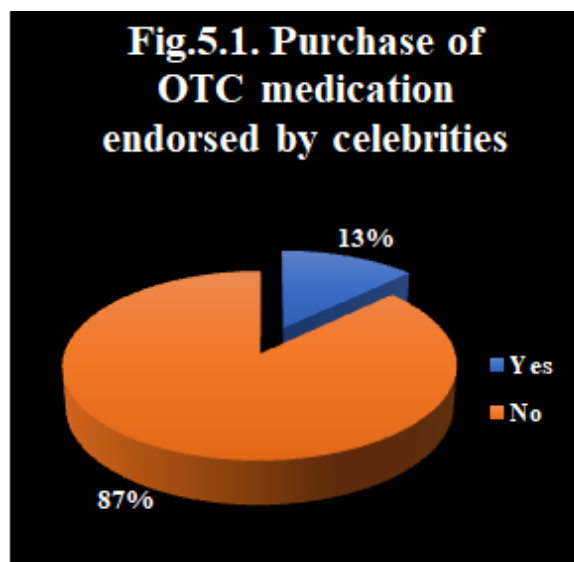


Table. 2. Hypothesis Test Summary

Hypothesis	Null Hypothesis	Test	Sig.	Decision
3	The categories of “Are you aware about NON-PRESCRIPTIVE or OVER THE COUNTER (OTC) DRUGS?” occur with equal probabilities.	One-Sample Chi-Square Test	0.311	Retain the null hypothesis.
3	The categories of “Are you aware of the Side-effects of OTC Drugs” occur with equal probabilities.	One-Sample Chi-Square Test	0.000	Reject the null hypothesis.
3	The categories defined by “Have you ever purchased medication endorsed by celebrities (actors, Sportspersons, etc.)” = No and Yes occur with probabilities .500 and .500.	One-Sample Binomial Test	0.000	Reject the null hypothesis.
Asymptotic significances are displayed. The significance level is .050.				

Fig. 5.1. shows that out of the total respondents 87% do not purchase OTC drugs advertised or endorsed by the celebrities like sportspersons or actors. This also indicates that a majority of the respondents are aware that although OTC medicines are available for consumption in the market without any prescription, it is not something that should be used under the influence of mere advertisements by their favourite celebrities. However, Table.2. shows that when considered as a part of whole awareness creation, even if the respondents do not purchase the products endorsed by the celebrities, these advertisements help them to get information about the names of the OTC drugs and its purpose.

Fig. 5.2. shows the most common and recognisable names in OTC drugs that the respondents can recall using or referring to others for use. Crocin and Dolo were the most recognisable names in the list as these names have become common in day-to-day use since the start of the pandemic. Other names included in the category were pain relievers like Moov, Cough Drops like Vicks, Cough Syrups, Advil, Aspirin and Paracetamol.

CONCLUSION

“Life doesn’t get easier or more forgiving; we get stronger and more resilient.”

- Steve Maraboli

The youth today is more knowledgeable than their elders, all thank to the era of internet and global connectivity. Although it can be seen that most usage of OTC medicine is amongst the females during COVID-19 Pandemic, this can be attributed to the fact that females need to create a balance between attending their online lectures as well as being a helping hand at home. It is also seen that inspite of increase in dependency on self-medication, people are still aware of the fact that they need an expert opinion. They do not tend to take unknown medications on their own nor do they simply buy any medicines based on the fact that their favourite celebrity is endorsing it.

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A STUDY OF IMPACT OF COVID-19 ON GST COLLECTION IN INDIA

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ABSTRACT

In the financial year 2019-20 the whole world had got setback and tremor due to pandemic ie spread of covid-19 virus. It had unbelievable struck on people health, life and livelihood due to world- wide lock down. Economy had lost its pace and reduced its GDP rate. The aim of this research paper is to study vibrant effect of epidemic on GST collection of Indian government and how it affects overall expenditure budget of entire system. In order to overcome this situation researcher has suggested different measures to bring the tax system on track. After investigating and examining the current impact, it has been observed that the government has given some relief to tax payers by extending due dates of payment, filing returns and waiving interest and penalties. Supply of goods and services were highly sensitized because of nation –wide lock down. Pandemic shows a significant difference in GST revenue collection between pre and post lock down era. The study will cover various aspect of government tax collection process specially GST and how it leads to reduction in GST revenue. It is concluded that the study will help to government to take necessary steps to generate more GST revenue which is lost due to epidemic.

Keyword: Covid-19, GST collection, Due date, Indian economy, Pandemic, Etc.,

INTRODUCTION

The Corona virus Disease (COVID 2019) spread from a seafood market in Wuhan city, Hubei Province, China to the entire world. The resultant death rate is more in some countries than the others. The developed countries like the United States of America, European countries and China has more number of deaths. The spread of coronavirus in deprived people would leave a terrific burden on the national health care systems. The disease has not even freed the wealthy people like celebrities, politicians, professionals and sports person throughout the world. The swelling of COVID-19 cases and the far-reaching mortalities has put an enormous pressure on the international healthcare systems. The socio-economic impact has horrified people at large. Many countries have applied quantitative easing and fiscal measures to reduce the anticipated economic downturn. There would be a shifting of pattern in the criteria of demand and supply.

The cost of goods and services, especially medical services has increased. All these complications and increase in cases of COVID-19 may pose a huge challenge to primary care providers who are providing health care at grass root level. Due to epidemic lockdown was imposed by most of the countries in the world. As a result, economic activities came to a halt. The production of goods and services were fallen drastically due to temporary closure of offices, factories and various work places. Supply chains were also severely disrupted. Thus, goods and services were not supplied in adequate quantities to meet the pre-existent demand. Demand and supply of products and services were highly affected. As trade and industry units were shut down, people lost jobs and wages. Due to the lockdown, buyers did not move out to purchase or access goods and services. Thus, aggregate effective demand also fell. This has a significant impact on government revenue collection mainly goods and service tax. Therefore government expenditure budget was adversely affected.

OBJECTIVE OF THE STUDY

- 1) To study the effect of Covid-19 pandemic
- 2) To study the effect of GST collection during pre and post lockdown period

REVIEW OF LITERATURE

Various studies have been conducted to measure the consequences of this pandemic on the economic slowness of countries and all over the world. Researcher all over the world try to understand the complications created by dangerous virus. They have suggested some measures to eliminate the damage created by the pandemic and accelerate the post-pandemic salvage process.

Mishra (2020) suggests execution of bold policy measures for constant economic growth and stability. He anticipates a fall in FDI movement, Investments and extensive outcomes on domestic businesses and multi -national companies.

AÇIKGÖZ & GÜNAY (2020) reveal that the pandemic has had unfavorable effects on employees, customers, supply chain, financial markets and others. They are of the opinion that pandemic has changed the global scenario regarding their policies for life, health and other activities. Researchers also study that the financial markets are suffered and on back-foot by pandemic.

Aljawaheri, Ojah, Machi and Almagtome (2021) summarize the impact of covid 19 lockdown on stock prices in Iraq and concluded that lockdown had negative impact on the market capitalization of firms stocks in Iraq stock market and returns in Indonesia.

Utomo and Hanggraeni (2021) also evaluated the impact of covid -19 on performance of share market. The authors tried to explain the effect of pandemic on different segments. As per the study it is observed that only basic industries are performed well where as others are under perform. Authors concluded that Covid- 19 pandemic and lockdown policies had a mingling impact on stock market returns in Indonesia.

RESEARCH METHODOLOGY

Secondary data was used exclusively for conducting research study. The study highlights on information gathered from various books, journals, government reports publication from various websites, newspapers which focused on Goods and Services Tax.

Covid-19 pandemic effect on GST collection in India.

GST is the most innovative reform in the history of Indian taxation system after independence. GST has integrated 17 indirect taxes. It has introduced with the intention to avoid tax on tax effect. It has created a common national market. India is 161st country in the world to adopt GST system. It is following dual system of GST which is based on Canadian model where both central and state government is sharing the revenue. GST is applied on supply of goods or services or both. It is based on destination principle and chargeable on value addition, therefore the final user bears the burden of proof. GST was commenced in India from 1st July 2017. It has tax rate of 0%, 5%, 12%, 18% and 28%.

Pandemic had made human life miserable. There was hue and cry for meeting basic requirements. There was a scarcity of essential commodities due to stoppages of supply because of worldwide lockdown. More than 50% of world's population has lost their livelihood. Casual and bonded workers are particularly exposed because of lack of social protection and access to quality health facility. During lockdown period many people lost their source of income hence they were unable to feed their families. Covid-19 virus had hampered the entire immunity system of human beings and this had an adverse effect on their health and life style. Supply of agriculture products were reduce because farmers could not carry on their activities on regular basis. Crores of people loss their jobs and find it difficult to meet their day to day requirements.

There had been an absolute carnage across all the sectors, however, some selective companies across different sectors made a comeback. We can broadly classify different industries 3 sections as below:

Worst affected sectors	Moderately affected sectors	At least affected sectors
Automobile	Oil & Gas	Pharmaceuticals
Real estate	Logistics	Education
Aviation	Textiles	IT/ITES
Travel & Tourism	Metals & Mining	FMCG/Consumables

Irrespective of the category to which the company belongs to, everyone is needing money at this critical time. While worst affected and moderately affected companies are needing money for survival, less affected companies are looking to grow inorganically by acquiring good targets at cheaper rates.

From April to June 2020, India's GDP fallen by a massive 24.4%. According to the latest national income predicts in the second quarter of the 2020-21 financial year (July to September 2020), the economy shrunk by a further 7.4%. As GDP has shown upward movement from 0.5% to 1.6% the recovery of GST was at low pace during third quarter and fourth quarter of financial year 2020-21. This means that the overall rate of GDP slimming down in India was 7.3% for the whole 2020-21 financial year.

In order to resolve the effect of epidemic government of India has increased their budget allocation towards health care system but which is lower than some highly developed country. Some fiscal measures are also taken for non- health care system. More worryingly, the Indian governments announced allocation in the 2021 budget for such measures does not show an increase, once inflation is taken into account.

GST COLLECTION

GST COLLECTION (Rs.in Crores)					
	2017-18	2018-19	2019-20	2020-21	2021-22
April		1,03,459	1,13,865	32,172	139708
May		94,016	1,00,289	62,151	102709
June		95,610	99,939	90,917	92849

July	21,572	96,483	1,02,083	87,422	116393
August	95,633	93,960	98,202	86,449	112020
September	94,064	94,442	91,916	95,480	117010
October	93,333	1,00,710	95,379	1,05,155	130127
November	83,780	97,637	1,03,491	1,04,963	131526
December	84,314	94,726	1,03,184	1,15,174	129780
January	89,825	1,02,503	1,10,818	1,19,875	140986
February	85,962	97,247	1,05,361	1,13,143	133026
March	92,167	1,06,577	97,590	1,23,902	
Grand Total	7,40,650	11,77,370	12,22,117	11,36,803	

Above data is extracted from <http://gstcouncil.gov.in/gst-revenue>

The month of February 2022 was obstructed by the Omicron wave that swept through the country and hence, the gross sales tax collection was lower than the record Rs 1,40,986 crore netted in January 2022. Goods and services tax (GST) revenues rose 18% in February 2022 to ₹1.33 lakh crore, official data released showed, indicating that the third Covid wave impact remained mild and did not hollow economic activity. Collections stayed above the ₹1.3 lakh crore marks for the fifth time, but dived from the record high of ₹1.4 lakh crore recorded in January 2022. Experts are of the opinion that there would be rise in GST collection in coming period as compared to estimation made in the budget. Despite the challenging pandemic effect in January 2022 it seems that GST collections are now on stable path and targets of financial 2022 could be achieved by the government.

The Centre has revised the target for GST collections for the current financial year from 6.3Lakh crore to 6.75 Lakh crore. According to Aditi Nayar, chief economist, ICRA, central GST revenues are likely to exceed the government's financial year revised estimates up by Rs.0.3 lakh crore "With the robust rise in GST e-way bill generation in February 2022, we expect a sequential uptick in the GST revenues in the current month Nair added. Finance ministry said in a statement that GST cess collection has crossed 10,000 crore mark due to recovery in certain key sectors like automobile sector. GST revenue collections in February 2022 are 18% more than February 2021 and 26% more than February 2020 which shows significant improvement. During the month, revenues from imports of goods were 38% higher and revenues from transactions including imports of services were 12% higher than the revenues from these sources during the same month last year, it said. However, the growth was divergent among states. GST collections raised the most over the preceding year in Odisha - from ₹3,341 crore in February 2021 to ₹4,101 crore in February 2022 at 23%. GST revenue of Maharashtra and Karnataka has recorded 21% while Tamilnadu GST collection is increased by 5%. It is noted that the central government has settled the state government by way of ₹26,347 crore to CGST and ₹21,909 crore to state GST from integrated GST

Remedial measures taken by Government to give relief to tax payers:

As per the ordinance issued by the government the time period was extended for filing appeal, furnishing return and other compliances under GST act.

1. Due date for the supply made for the month of May 2020 regarding furnishing form GSTR-3B was extended by government..

2. Period between 20th March 2020 to 29th June 2020 GST return dates and other compliances have been given grace period of time. Similarly time limit for validity of e-way bill has been extended.

3. Subject to certain conditions there was a waiver of penalties, late fees and interest for late submission of GST returns.

CONCLUSION

India is at vicarious situation in the fight against COVID-19. The outburst of Covid-19 has created global health, social and economic crisis. The lockdown announced by the Government for the prevention of the pandemic have flashed a sudden collapse in many business activities and operations. In the long run this has reduced the income of the entrepreneurs and the collection of GST. The unparalleled fall in supply of goods and services have reduced the revenue earned by the Government through GST.

With the increase in expenditure for getting a grip on the pandemic situation and reduction in revenue generation through GST and other tax regimes, the Government fund has been reducing. Thus, Government have taken several measures by providing relaxations in terms of interest of late fees and penalties, extension of

time to the public houses and the business units. The widespread pandemic has brought various operational and financial challenges for Indian business. During lockdown, 71.31% of the businesses suffered with cash crunch.

Indian government has to apply necessary fiscal measures to come out this unimaginable situation which has paralyzed the entire economy. Year 2020 and 2021 was considered as the worst period in 20th century which has destroyed the world economy and disturbed the life style of human beings. Government of India has to adopt sustainable development measures for the revival of the Indian economy. Therefore government has to generate additional revenue through GST without affecting the interest of various stakeholders.

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A STUDY ON CUSTOMERS PERSPECTIVE ON MOBILE BANKING DURING COVID-19 PANDEMIC IN MUMBAI REGION

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ABSTRACT

The Indian banking sector is experiencing success in implementing the mobile banking services and also growth in the number of customers adopting the same for fulfilling the banking operations. The COVID-19 pandemic has been a threat for all the sectors in the entire world but a major challenge was faced by the banking sector. The restrictions placed on the peoples movement due to the strict lockdown had affected the ability of the customers to visit the bank branches to accomplish their financial needs. The study tries to analyse the impact of the pandemic on the banking services provided to the customers and how the demographic profile of the customer influenced its adaptation. A well-structured questionnaire was used to collect the primary data from a total of 135 respondents from the Mumbai region during the pandemic period and was analysed using cross tabulation, percentages, statistical tools like and Chi-square. An academic research study aims to help in suggesting appropriate measures for banks in providing a highly safe and secured banking experience to its customers through the mobile banking platform.

Keywords: Internet and Mobile Banking, COVID-19 pandemic, banking strategies, security and safety.

INTRODUCTION

The COVID-19 which got to be known as a pandemic has brought revolutionary changes in the life of the people. It was forced people to adopt the unexpected online mode in their daily operations may it be work life, education, health care, financial needs, etc. People have adopted a behavioural shift in their day to day activities for fulfilling them. The pandemic has driven the marketing of the banking industry into accepting of the digital platform for fulfilling the banking operations. The digital transformation of the financial institutions is expected to benefit them from this behavioural change. Mobile banking may be defined as performing the banking transactions using a smart phone device from any place, at any time using the wireless communication technology. The users do not need to undergo any kind of branch visit for performing the required transaction. It can also be called as digital or cashless transaction. It is considered to be highly adopted by banks as well as customers. Cashless transactions feature performing the operations with the use of debit or credit card. The customers are seen to be adopting this mode of transaction due to various benefits derived from the virtual platform like transacting at any time from any place, avoiding carrying of physical cash ensuring safety, saving time by avoiding travelling and waiting in the queue, ability to perform the transaction quickly and accurately, saving on the travelling cost, access to the records at any time on the finger tip, a feeling of trust, etc.

Mobile banking is an application on the smartphone which acts a bank in your pocket. The bank expects the user to register or sign up for the mobile banking service. The application offers the user to transfer funds to other account, check account balance, get informed about any notification related to changes in banking term or offers from the banks, locate branches or ATM's near you, transfer fund to deposits, assign security settings, etc.

In banking business, it becomes very important to have good relation with the customers. A healthy and respectful relationship with the customers shall have higher possibilities of not only retaining them but also attracting new ones with the help of word of mouth. The 24/7 mobile banking availability has helped customers avoids branch visits and also accesses their account whenever required.

The mobile banking services also provide great benefit to the banks. The banks are able to manage the operations automatically which helps to save time and also cost. Mobile banking services enables the banks to eliminate the human resource required for its operations. It also helps to raise the efficiency and the quality of service provided. It also provides the customers with sufficient guidance to resolve issues all by themselves using the application. The automated system helps to store and process the data at a much greater pace than the manual system. It helps the banks to cut its operating cost enabling them to provide services at much lower rates than before.

Despite of the efforts made by the banks to keep their customers happy and secured, the mobile banking is not completely reliable. There are complains of certain unlucky customers who have experienced cyber threats and frauds. The customers using internet banking or even mobile banking services are highly vulnerable to scams.

Even losing a phone shall be a great threat to the customers as the criminals may try to log into the bank account which on being successful may cause a big loss to the customer.

REVIEW OF LITERATURE

Related studies have helped to highlight the situations and provide a support to this study; Covid-19 pandemic severely affected the Indian banking operations and also various industries across the world.

Ahmed Sohel S.M, Rayhan Shah Johir, Islam Ariful md, (2012) – The study identified the trouble and prospects of using mobile banking services in Bangladesh. The study aimed to identify benefits of using mobile banking for customers as well as the bank. It also detects the difficulties in using mobile banking and composes suggestions for its improvements on the basis of outcomes in Bangladesh.

Nilam Panchal, (2021) – The researcher in the study has argued that government interference is required to take effective decisions to lessen the uncertainty and financial stress in the economy. The study also suggested that relevant measures needs to me implemented to enable smooth functioning of the money as well as capital markets. The Indian banking system has tried to implement effective measures for the smooth conduct of the banking operations.

Patil., Anu Alex,(2020) – The study determined that most of the Indian Banks faced the concern of non-performing assets, non-recovery of loan, issues reported by customers, bad loans arising due to the pandemic and resulting shut downs. The pandemic period shows a rise in the number of internet or mobile banking users compared to the period prior to the pandemic.

Daniel, Gardan, Claudia,(2020) – The degree of mobile/internet banking services usage of the respondents has increased during the pandemic in comparison with the period before the pandemic. The study suggested the need for the banks to raise the efforts to offer financial literacy to all classes of their customers.

Tammana Muzawar, (2020) – The study identifies the non-safety and security of the customers to visit bank branches for furnishing their banking requirement. The banks have taken initiative to encourage their customers to fulfil their banking needs using the online platform through internet or mobile banking services. The study revealed that people have started adopting the mobile banking services considering the benefits of saving time, being cost effective, being reliable and convenience of using it.

PROBLEM STATEMENT

The Indian banking sector has witnessed a major challenge during the COVID-19 Pandemic. The banks had to review their business operations strategy and analyse the alternative approached to serve the customers. It was impossible for the banks to provide personal banking services to its customers which forced the banks to encourage the customers to adopt the contactless and paperless mode to the best extent. The bank employees encouraged the customers to avoid the branch visits and use mobile banking applications for fulfilling their routine banking needs. The pandemic has been a major factor to push customers towards use of internet or mobile banking services. The study aims to envisage the effect of COVID-19 pandemic on the banking sector in Mumbai region and the growth in the number of the customers based on the demographic profile towards using mobile banking services.

SIGNIFICANCE OF THE STUDY

The implementation of technology in fulfilling the banking operations being offered by the banks has brought a revolutionary change in the Indian banking sector. The customers have also shown a major change in their banking approach by adapting to the internet or mobile banking mode for fulfilling their banking needs. The study aims to determine the influence of the demographic variables such as age, gender and education qualification on the adoption of Mobile Banking services among customers in Mumbai during the Covid-19 pandemic.

OBJECTIVE OF THE STUDY

1. To determine the influence of age of customers' to adopt mobile banking services in Mumbai City during the COVID-19 pandemic.
2. To ascertain the influence of gender on customer towards the adoption of mobile banking services in Mumbai City during the pandemic.
3. To verify whether educational qualification affected customers' adoption for mobile banking services in Mumbai City during the pandemic.

HYPOTHESIS

H_0 – Age has no significant influence on customer adoption to mobile banking in Mumbai region during the COVID-19 pandemic.

H_0 – Gender has no significant influence on customer adoption to mobile banking in Mumbai region during the COVID-19 pandemic.

H_0 – Educational qualification has no significant influence on customer adoption to mobile banking in Mumbai region during the COVID-19 pandemic.

RESEARCH METHODOLOGY

The present study is conducted in the Mumbai region, the financial capital of the country. The study is based on the primary data collected from 135 respondents through a well-structured questionnaire. Of the total respondents, 37 respondents were such who have never used mobile banking due to various reasons. Data collected was analysed using cross tabulation, percentages and statistical tools like Chi-square.

DATA ANALYSIS

The primary data was collected from 135 respondents, of which all the responses were valid and usable for the study.

Table 1: Frequency based on Age and Use of Mobile Banking				
		Use		Total
		Yes	No	
Age	15 – 35 years	50	15	65
	35 – 55 years	43	18	61
	55 years and above	5	4	9
Total		98	37	135

(Source: Compiled from Primary Data)

The above table represents the frequency of the users of M-Banking based on the age. There were 98 respondents who use Mobile Banking off which a major are of the age below 35 years. There are only 5 respondents who use mobile banking but are above 55 years of age.

Table 2: Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.908 ^a	2	.635

(Source: Compiled from Primary Data)

The table 2 represents the Chi-Square analysis to determine the significant influence of age on the adoption of Mobile Banking services in Mumbai during the Covid-19 pandemic. The significant value 0.635 determines that there is no significance of age on the adoption of Mobile Banking. Thus the null hypothesis that Age does not significantly affect customers to adopt mobile banking has been accepted.

Table 3: Frequency based on Gender and Use of Mobile Banking				
		Use		Total
		Yes	No	
Gender	Male	52	16	68
	Female	46	21	67
Total		98	37	135

(Source: Compiled from Primary Data)

The table 3 describes the frequency of users for mobile banking on the basis of Gender. Respondents are almost same in each category i.e. male and female. The male respondents are who are users of mobile banking is a higher percentage than the females.

Table 4: Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Fisher's Exact Test				0.326	0.186

(Source: Compiled from Primary Data)

The table 4 represents the Fisher's Chi-Square analysis to determine the influence of Gender on the adoption of Mobile Banking services in Mumbai during the Covid-19 pandemic. The significant value 0.186 determines that there is no significance of gender on the adoption of Mobile Banking services. Thus the null hypothesis that Gender does not significantly affect customers to adopt mobile banking has been accepted.

Table 5: Frequency bases on Educational Qualification and Use of Mobile Banking				
		Use		Total
		Yes	No	
Education	Post Graduate / Masters	55	18	73
	Graduate	40	13	53
	Upto HSC	2	3	5
	Upto SSC or below	1	3	4
Total		98	37	135

(Source: Compiled from Primary Data)

The above table describes the frequency of users of mobile banking on the basis of educational qualification. The maximum of the users are either Master or Post Graduates. Even a major of the respondents who are graduates are users of mobile banking. There is only 1 respondent who is either SSC or below and using mobile banking service.

Table 6: Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.891 ^a	3	0.02

(Source: Compiled from Primary Data)

The table 6 represents the Chi-Square analysis to determine the influence of Educational Qualification on the adoption of Mobile Banking services in Mumbai during the Covid-19 pandemic. The significant value 0.020 determines that there is a significance of educational qualification on the adoption of Mobile Banking services. Thus the null hypothesis that Educational Qualification does not significantly affect customers to adopt mobile banking has been rejected.

MAJOR FINDINGS

1. A proportion of the respondents using mobile banking services distributed on the basis of age showed that 72.59% use the services off which in the age group of 15 – 35 years saw a higher frequency. A comparatively low respondent above the age of 55 years use mobile banking service.
2. 40.74% of the total respondents possessing post-graduation or master's degree used the mobile banking services followed by graduated which was 29.63% of the total responses.
3. The proportion of the male respondents was found to be more compared to the female respondents who used mobile banking services.

CONCLUSION AND SUGGESTION

Mobile Banking service has experienced a rapid growth in the number of users during the pandemic and it would soon take over all the other modes of banking. In the study it has been determined that the demographic variables age and gender has no significance on the adoption of mobile banking services during the COVID-19 pandemic in Mumbai region. Educational Qualification has significance on mobile banking adoption among customers in Mumbai during the pandemic.

The banking system needs to continuously analyse the changing customer needs and according come up with measures or strategies that shall be able to satisfy the customers. The banks need to ensure a provision of highly secured digital banking system to avoid any cyber scams or frauds. The banking sector needs to promote the mobile banking services more to create awareness among the customers highlighting its benefits and also the measures adopted by the banks to relieve its customers from the threats of being cheated.

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IMPACT OF COVID-19 ON LABOR WITH SPECIAL REFERENCE TO DHOBIGHAT

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ABSTRACT

Today, the world is going through a phase of a global epidemic that has adverse effects on all the regions universally. Disasters have the potential to disrupt everyday life. COVID-19 was first seen in the city of Wuhan, China, and today almost the whole world is vulnerable. Due to its widespread nature and lack of treatment, the virus has caused panic and fear in people around the world and has been closed in various countries and cities to prevent its infection. After China, the coronavirus outbreak was confirmed in different countries of the world. The World Health Organization declared COVID-19 an epidemic on March 11, 2020. COVID-19 or coronavirus disease has brought the world to a systemic standstill, putting the lives of billions of people around the world at risk.

One significant effect of the lockdown after the novel coronavirus epidemic is that Labour is in confusion, uncertainty, and worry about what will happen in the future. Workers have lost wages, and many of them have been fired. The health crisis merges his job insecurity. Today, all the countries of the world are affected by the Nobel Coronavirus, and the main problem is that there is still no permanent cure. Lockdown has been adopted as a way to deal with this epidemic, but how long will this epidemic last? How much more terrible effect will this have? What will be the impact of this epidemic on the primary, secondary, and tertiary sectors of the Economy? There are many such questions that are very difficult to answer. In this paper, we will explain the impact of the uproar on the Indian workers and the reasons for the plight of the workers during the pandemic period.

Keywords: Covid-19, Organized and Unorganized Sector.

INTRODUCTION

In this paper, we will analyze the impact of this epidemic on workers working in India, especially in the unorganized sector. According to the report of Economic Survey released in 2019, the unorganized sector accounts for 93% of the total workforce of the country (Economic Survey, 2019-20). In this sector, workers have to depend on daily payments for their daily needs. If for some reason, the laborer cannot work, they will not get wages, in which case they have to depend on their savings. But the level of wages is so low that even savings are not possible. Some workers have been contacted to find out the impact of the uncertainty of this epidemic on the entire standard of living of the workers so that their actual situation can be shown. Suppose we want to analyze the impact of this epidemic on these workers, first of all, to know details of Indian labors. The first patient of the coronavirus in India was found in Kerala on January 30, 2020 (www.hindustantimes.com, 2020). A lockdown was announced for 21 days in India on March 24, 2020 to prevent global epidemics. Let us tell you that this lockdown in the country ran in four phases (from 24-3-2020 to 07-6-2020). After this, the Central Government announced Unlock 1.0 from June 8, 2020, keeping in mind the economic system of the country. This decision has been taken by the government to reach the people trapped in other states to their homes and give a boost to the country's economy. Along with this, the government has also appealed to the people of the country to be careful and follow the rules of social distancing.

OBJECTIVES

- To know the effect of COVID-19 On Unorganized labor
- To analyze the reasons for the plight of workers in COVID-19

METHODOLOGY

In this study, the laborers working in the organized sector and unorganized sector (unorganized workers of Mahalakshmi Dhobighat and nearby organized workers) were selected as the research group. Data have been collected through observation and interviews to study the impact of COVID-19 on workers. This research has been done using qualitative research method. Information has been collected by interviewing people involved in the research group. The interview was taken by phone call. Further interviews were tabulated and summarized for observation notes. The findings are presented in the form of a table. (Present in table No.1). To see the real impact of COVID-19 on the workers, an attempt was made by contacting 50 workers from Organized and Unorganized (25-25) sector of Mumbai by phone to know about their actual situation. To prevent the spread of an epidemic, contact has been made through phone. Here the organized sector includes teachers, doctors,

clerks, mail carriers, etc., where labor laws are followed. The unorganized sector includes washermen, drivers, vegetable and fruit sellers, women with household chores, hawkers, factories workers, domestic tuition takers, and at-home small-scale industry groups, an area where somehow Labor law is not considered. The answer given by him is presented in table No.1. It became easy to clarify here that COVID-19 has the highest effect on the unorganized sector. But even those working in the essential services of the organized sector are not untouched by this epidemic. Some workers working in the unorganized sector did not have a smartphone so that they could be contacted only through audio calls. Be it the spread of Digital India or something, but all the unorganized laborers in the research group had their phones.

As soon as the lockdown was announced, skilled and unskilled laborers working in all organized organizations had to sit at home. The unorganized sector consists of handlers, domestic laborers, and workers engaged in construction work, workers working in factories, and workers doing, strenuous manual labor. The most adverse effect of the epidemic was on the laborers working in the unorganized sector, and they became unemployed due to the lockdown. In such a situation, the workers were preparing to leave the cities and return to their villages that the movement of trains also stopped. Buses also stopped with trains. Due to the closure of all transportation routes, the workers tried to travel on foot in panic. Still, the news of the death of many workers also came, some died of starvation, some died in a road accident, some died exhausted, some were also victims of epidemics. It is a matter of relief that some labors even reached their homes. The large group of workers living in the metros is from the unorganized sector, whose savings are very less and whose livelihood is made by daily wages. If this class of workers living in the metros was given adequate assistance at the regional level, then there would be no need to migrate the workers.

Table No.1 Impact of COVID-19 Organized and Unorganized Sector Workers

Items	Organized sector Workers	Unorganized sector workers
Income yield	Regular	Closed
Work	Work from home or no work	No work
Financial Situation	Strong	Poor
Social status	Remained the same or increased	Remained the same or decreased
Health Awareness	Aware and alert	Beware but not cautious
Rural migration	Minimum	Maximum
Children's education	Online	Closed

Source of Data: Information collected by the researcher.

The workers working in the organized sector in the lockdown continue to receive their salaries, so they did not face any kind of income-related problem. Workers are being paid their wages online or through other means. The lockdown did not affect their income, and they are being paid salaries like normal circumstances. The work of the unorganized sector was stopped entirely in the lockdown. To stop the spread of COVID-19, the laundry work at Mumbai's Mahalakshmi Situation **DHOBIGHAT** was stopped altogether, thereby closing the income route of thousands of Dhobi society working there. In the lockdown, vehicles like taxis, rickshaws were banned on the roads, and their drivers also became unemployed. Whether domestic workers or teachers taking home tuition, laborers working in factories, all had to stop their work due to the lockout, which also stunted their income. Thus, due to the loss of income of the workers of the unorganized sector due to lockdown, they are also helpless for necessary basic facilities.

The pattern of working of organized and unorganized sector workers in the lockdown has been analyzed according to the response given by the research group. Organized sector workers have to work according to the nature of their work. Teachers and clerks have to do their work in the form of online work from home. The doctors who are playing the central role in this epidemic have to work out of the house to provide their services directly. Mail carriers were asked to do some work as per the orders of the office, or they were not done any work for some time. People in the organized sector are not required to do partial, full, or no work in lockdown, depending on the nature of their work. If we talk about the economic action for the workers in the unorganized sector, then it is found that all their economic work was stopped in the initial period of lockdown. Still, very partial conditional work is allowed in unlock 1.0. The government of various states will determine this work. Mumbai, which has become the center of Covid-19, has not given any concession to the workers of the unorganized sector.

According to the financial status of the research group, the people of the organized sector did not face any financial problem of any kind because they were continually receiving income and their savings level was also high because their income level was high. As a result, their financial position remained strong even in

lockdown. Unlike the organized sector, the financial condition of the workers in the unorganized sector was very pathetic, and they were forced to live with the help of relief materials provided by the state government and by the NGO. Initially, the distribution of such relief material was done at the right time, but gradually the distribution of material started going uncertainty.

In this epidemic, if we talk about depression level, both groups were in a depression. The COVID-19 outbreak has brought the world to a standstill. People have suffered from adverse mental states due to the rapid spread of epidemics and the number of deaths due to this epidemic. The reason for people's stress is also true because no treatment has been found yet, nor can it be said that what will be the time frame of this epidemic. In lockdown, some organized sector employees who are involved with essential services have to go out of their homes for their work, in these cases their epidemic risk and how to protect themselves from this type of infection. They suffer from this type of stress, due to which their level of depression is very high. Now, if we talk about the laborers working in the unorganized sector, then the depression level of everyone was very high because they not only had to try to avoid the epidemic but also needed to make every day arrangements of basic facilities necessary to survive. Thus, the depression level of this group remained quite high due to economic, health related problems.

If we see in this lock down, every day people are sharing pictures of the help of laborers on social media. Some are giving bottles of water; some are giving packets of biscuits. The groups distributing the relief material do not hand over to the material until a good picture click by them. Today, in the epidemic people have become a trend to help labours and share it social media. These people crush the self-respect of helpless people to raise their standard. It is possible that these people are presenting themselves as role models so that people can help people by looking at them. But what will be the effect on the group taking such help? It also needs to be considered. Many unorganized sector workers in the research group acknowledged that they were assisted both at the government and private level. But while taking such relief material, they had to stand there and get ready to photograph with the material. Many domestic servants and laundry workers believed that it was quite objectionable for them. They have no work but are self-respecting, they can fulfill their needs by working but the lock down has stopped their work and affected their social status. Some women labours used masks to protect themselves from disease and to hide their identity, they were just doing this to maintain social status. The situation of workers in the unorganized sector has become pathetic in lockdown. There was no decline in the social status of the people working in the organized sector due to the lock down. The social status of doctors, police personnel etc. engaged in urgent services has become very good because these people are serving people regardless of their lives.

COVID-19 has created an atmosphere of vigilance in people about infection. We tried to check awareness of the epidemic from people working in organized and unorganized sector. There was an atmosphere of epidemic awareness among the people of both organized and unorganized sectors, but with awareness in the organized sector, alert was also shown by them. All measures were adopted to avoid the epidemic such as - Masks, sanitizers and gloves etc. to be used Groups of laborers working in the unorganized sector are aware of the COVID-19 transition, but due to limited resources, only masks (made of household cloth) or handkerchiefs are used by them. Some people are not even using this type of mask. The financial condition of this group is quite pathetic. Some people of this group were even saying that we will survive the disease but will die of hunger. How can they be expected to be cautious in this situation?

A large number of laborers live in a small room in metros, in such a situation social distance is not possible and the risk of infection increases. In the research group, people in the unorganized sector considered suffocated housing as the main reason for migration. In a place where many people live together in a small room. There are four walls in the name of convenience, the rest have to go to public areas every day for their needs such as water, toilets and relief material. With this situation, the workers felt it is right to migrate to their place of origin due to problems like unemployment, starvation, financial tightness and epidemic. Workers have a close relationship with migration. The horrific form of migration by this epidemic is being seen today. The hardships faced by workers in COVID-19 migration are far more terrible than the outbreak of an epidemic like Coronavirus disease. The migration was done by using rail tracks, highways, forest route, walking, bicycle, auto rickshaw, tempo, trucks, buses, trains, large containers for liquid materials, cement mixer, etc. Most of the unorganized sector workers have died due to such accidental migration rather than COVID-19. In order to get rid of the disease and the journey which these workers started due to lack of facilities in urban areas, many road and rail accidents also happened with them.

There are children in the unorganized sector education is disrupted as many do not have smart phones. Children, who have smart phones, are also deprived of online education provided by their teachers due to

problems of data connection, charger etc. Online education of organized sector or resource-rich children is going on.

Covid-19, whose initial spread was from the people who returned from foreign travel, but today the workers are most affected in the unorganized sector. This unorganized sector has a big hand in running the country's economy, yet there is no concrete provision to protect it.

CONCLUSIONS AND SUGGESTION

There are some suggestions on what can be done immediately to deal with this epidemic

- Considering the possibility of hoarding, supply chain disruptions, and lack of work opportunities, there is a need to provide material directly to the workers.
- Cash transfer is necessary for direct assistance to workers in India.
- In all the states, strict instructions should be given to the police not to harass, assault, or demand money from the migrant workers trapped in the cities.
- The stadium, community hall, etc. should be used to provide shelter to migrant workers temporarily.
- Testing of COVID-19 should be made free for workers, whether they are run by private laboratories or by the government. The cost of testing of COVID-19 in Mumbai has been reduced from Rs 4500 to Rs 2800. This amount is too much for the workers. This test should be free.

India is a densely populated country, which is actively making efforts to keep a large population healthy by using limited health resources efficiently. How fearful the future of COVID-19 will be is also uncertain. Along with fighting the epidemic, India is also preparing to be alert from neighboring countries like China, Nepal, and Pakistan.

In India, the government is taking many steps to give relief to laborers, but the laborers returned from the cities to the villages have started coming back to the cities. Why are these workers leaving their original place and returning to the city? Why is the state government unable to stop its workers? Is the relief material being given to the workers fulfilling their needs? The answers to the questions are still pending. The government will have to consider these.

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IMPACT OF ONLINE TEACHING OF ACCOUNTANCY SUBJECT ON COMMERCE STUDENTS DURING LOCKDOWN PERIOD

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ABSTRACT

In the year 2019-20 entire world experienced a never seen before pandemic of covid19 leading to lock down. It brought about drastic changes in the way of functioning in every aspect. In academic field the traditional offline teaching was replaced by mobile based online teaching. The major Universities also prescribed online teaching for the students and so teachers learnt new techniques of online teaching by delivering lectures through online platforms like whiteboard, Google meet, MS team, zoom etc. The teaching of theory subjects was quite satisfactory but it created a lot of problems in teaching and understanding the practical subjects like Accountancy and Finance. Major subjects in Accountancy are Advanced Financial Accounting, Cost Accounting, Financial Management, Strategic Cost Management, Performance Evaluation, Management Accounting, Direct Taxation, Indirect Taxation, Investment Analysis Portfolio Management, International Finance, Commodities and Derivatives etc. The accountancy subject includes a lot of calculations, totaling, application of formulas, ratio analysis. So, it becomes quite difficult to write very long numerical solutions as well as finding the final conclusion. The learning outcome of the Accountancy subject students is to enable them to develop financial modeling, help decision making, help preparation, presentation and interpretation of financial statements and all these requires a lot of calculations and use of formulas and functions. During the online study of Accountancy a student may be vulnerable to network issues, limitations of mobile data, battery problems, outdated status of mobile apparatus, abrupt sounds in surrounding, continuous updating of apps, information explosion, lack of physical proximity, lack of concentration being at home, uneasiness due to lack of movement, swelling of eyes, blurred vision, and brain hampering due to constant screening. But it also gave advantages like saving time, money and energy in travelling, saving oneself from exposure to infection, convenient timings, ease of answering exam, more stress on multiple choice questions for testing knowledge, decrease in difficulty level etc. The main objective of this research is to find out the impact of online teaching of accountancy subject on commerce and management students. For this study secondary data and primary data through questionnaires was collected from the students of various degree colleges of Commerce and Management.

Keywords: Online teaching, Accountancy, Lockdown, Covid19, Online platforms

INTRODUCTION

Finance is the lifeblood of any business organization. Financial statements and Accounts are prepared to know the profitability and the financial position of any business organization. The process of accounting involves preparation of subsidiary books, ledger, balancing, trial balance and ultimately the financial statements are prepared and presented as per the financial reporting standards. The financial statements are useful to many stakeholders like owners, financial institutions, vendors, suppliers, workers, government, Trade union and the society.

Under BCOM, BMS, BAF and other Commerce courses many subjects related to Accountancy are studied namely Financial Accounting, Cost Accounting, Financial Management, Direct Tax, Indirect Tax, Portfolio Management, Commodities and Derivatives, International Finance etc. This subject gives a profound knowledge of diversifying and complicated business and accounting transactions. These sums are mostly practical oriented and therefore require a detailed numerical solution, which involves numerical calculations, use of formulas, ratio analysis, finding out net present value, discounted value, future value, compounding etc. The accountancy subjects develop the student's capability to solve this simulated and real-life practical problems.

During the covid-19 pandemic period there was a mandatory lock down by the government. This lock down brought all the things to halt including the educational institutions. Colleges in Mumbai were shutdown for an indefinite period because of increase in number of cases infected by Covid 19 and increase in deaths. Due to closure of commerce colleges and shutdown, offline teaching system was adopted. The teachers worked very hard to adapt to the online teaching systems. The teachers vigorously mastered the technique of delivering the lectures through online platforms on devices like compute, laptop, mobile and tablets.

Due to new technique the teachers as well as the students were very much enthusiastic in the beginning. Online Teaching also gave advantages like saving time, money and energy in travelling, saving oneself from exposure to infection, convenient timings, ease of answering exam, more stress on multiple choice questions for testing knowledge, decrease in difficulty level etc. The online technique went very smooth for theoretical subjects but after sometime the students started feeling difficulties in understanding the practical subjects. The accountancy subject being mostly practical oriented was found difficult to teach as well as to learn by the students on online mode. Gradually when the level of difficulty started increasing students were feeling frustrated and depressed for not able to do the calculations smoothly on online platforms. Some Teachers also started to teach basic and very simple problems on the online platform without touching the complicated and advanced adjustments and computations. This again made the students the feeling of learning nothing new and challenging and this created a lack of interest in the students and many of the students started remaining absent for the online accountancy sessions. The students who were appearing simultaneously for professional exams like CA, ICWA, CS etc. were facing lot of frustration and lack of interest.

Apart from the difficulty of understanding and comprehension of accountancy subjects there were other technical weaknesses and limitations like network problem, lack of attention, lack of communication, lack of understanding etc. During the online study of Accountancy a student may be vulnerable to network issues, limitations of mobile data, battery problems, outdated status of mobile apparatus, abrupt sounds in surrounding, continuous updating of apps, information explosion, lack of physical proximity, lack of concentration being at home, uneasiness due to lack of movement, swelling of eyes, blurred vision, and brain hampering due to constant screening. The university of Mumbai instructed the affiliated colleges to conduct the exams online in MCQ format which helped the students to ease their frustration and overcome lack of confidence in accountancy subject.

OBJECTIVES OF THE STUDY

1. The main objective of this research is to find out students' perception towards online teaching of the accounting subject during lockdown period of covid-19 pandemic.
2. To find out the student's preference of online teaching method over traditional teaching method after covid-19 pandemic.

REVIEW OF LITERATURE

1. Sumitra Pokhrel and Roshan Chetri (2021): As of July 2020, 98.6, % of learners worldwide were affected by the pandemic representing 1.725 billion children and youth from preprimary to higher education in 200 countries (United Nations 2020) therefore making learning possible and available from homeschooling has been the need of the hour. The broadly identified challenges with e-learning are accessibility, affordability, flexibility, learning pedagogy, life-long learning and educational policy.

2. Murgatroid, (2020). Many countries have substantial issues with a reliable Internet connection and access to digital devices. While, in many developing countries, the economically backward children are unable to afford online learning devices, the online education poses a risk of exposure to increased screen time for the learner. Therefore, it has become essential for students to engage in offline activities and self-exploratory learning. Lack of parental guidance, especially for young learners, is another challenge, as both parents are working. There are practical issues around physical workspaces conducive to different ways of learning.

3. Rouf Ahmad Bhat, Sanjay Kumar, Arshad Ahmad Najar, Anita Deshpande (2021): This research article makes a critical review of e-learning during the COVID-19 crisis. The challenges will always hinder the effective implementation of online learning in-depth. These challenges and factors may be internal or external such as lack of skills towards computer and e-learning technologies, unwillingness, disinterest, and demotivation etc. Eventually, this increases the stress level among the faculty, creating a condition of mental health issues in a wider perspective. The results indicate that online learning has affected students in Jordan and the UK similarly. The same problems faced in Jordan are also faced by students in the UK. Students from both countries have experienced drop-outs and increased absenteeism due to technological constraints. Additionally, professors from both Jordan and the UK have commented that online education is recognised as a response to the lockdown rather than as a sustainable platform to exclusively conduct classes online.

RESEARCH METHODOLOGY

The research is based on secondary as well as primary data. Secondary data includes various journals, articles internet sources. The primary data is collected through structured questionnaire in Google form through survey current students of different colleges. Collected information is classified and presented in form of tables and diagram

Sample Size and Sampling Method

Total 50 students' responses were collected by stratified random sampling method from the respondents comprising of current students belonging to BCOM, BMS and BAF from all academic batches of different colleges in Mumbai.

DATA ANALYSIS

1. Demographic Information: The researcher collected basic demographic details to evaluate the impact of Online teaching in the subject of Accountancy which is shown in Table 1.

Table 1: Frequency Table

Variable	N	%
Age		
15 to 18	04	8.00
19 to 21	37	74.00
22 to 25	09	18.00
Gender		
Male	21	42
Female	29	58
Class		
First year	37	74
Second year	07	14
Third year	06	12
Stream		
B.COM	27	54
BMS	12	24
BAF	11	22

Source: Primary Data

Frequencies and percentages were calculated for age, gender, class and stream. Table 1 reveals that 74% of the respondents were from the age group of 15years to 18 years and 18 % were from the age group of 22 to 25 years. About 58 % of the respondents were female and 42 % were male. Nearly 74 % of the respondents were from First year class, 14 % from Second year class and 12 % from Third year class. It was found that 54 % of the respondents were from B. Com., whereas 24 % from BMS and 22% from BAF stream

2. Use of Online Teaching: The researcher was keen on knowing the number of respondents who had experience in Online teaching in the subject of Accountancy.

Table 2: Online Teaching

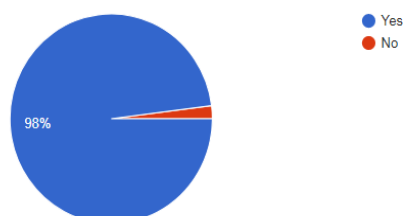
Variable	N	%
Online Teaching		
No	01	02.00
Yes	49	98.00

Source: Primary Data

Figure 1 Online Learning in the subjects of Financial Accountancy during Lockdown

Did you Study accountancy subjects on online platform during the lockdown period.

50 responses



Source: Primary Data

Table 2 and figure 1 indicates that 98 % of the respondents had experience of online learning in Accountancy subjects during the lock down period, whereas only 2 % mentioned that they had no experience of online learning in the subject of Accountancy.

3. Preference towards the Use of Various Technology for Online Learning in the Subject of Accountancy:

The researcher was keen on knowing what mode of technology is preferred for learning practical subject like Accountancy.

Table: 3 Frequency of Device Used for Online Learning

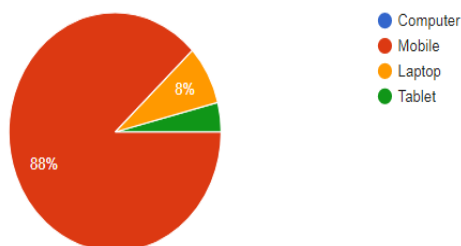
Variable	N	%
Device		
Computer	00	00
Mobile	44	88.00
Laptop	04	08.00
Tablet	02	04.00

Source: Primary Data

Figure 2

Which device do you prefer to use for online learning of accountancy subject

50 responses



Source: Primary Data

Table 3 and figure 2 reveals that 88 % of the respondents used Mobile Phones for online learning of Accountancy subjects, whereas Laptops were used by 8 % and Tablets was used by only 4 % of the respondents.

4. Various Platforms Used for Online Teaching in the Subject of Accountancy: The researcher felt that it was essential to examine the various platforms used for Online teaching in the subject of Accountancy.

Table 4 Various Platforms Used for Online Teaching of Accountancy Subjects

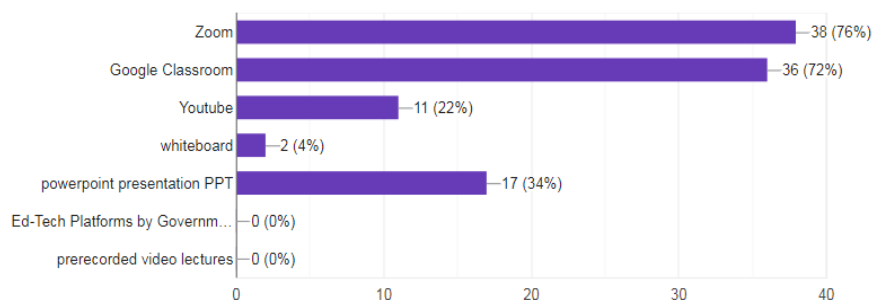
Various platform used for online teaching of accountancy subjects			Strongly Agree	Agree	Disagree	Strongly Disagree	Total
OTP1	Zoom	Frequency	28	10	8	4	50
		%	56	20	16	8	100
OTP2	Google class room	Frequency	24	12	7	7	50
		%	48	24	14	14	100
OTP3	You tube	Frequency	7	3	30	10	50
		%	14	6	60	20	100
OTP4	White board	Frequency	0	2	40	8	50
		%	0	4	80	16	100
OTP5	PowerPoint	Frequency	12	5	30	3	50
		%	24	10	60	6	100

Source: Primary Data

Figure 3

Which online platform did you use to study accountancy subject online?

50 responses



Source: Primary Data

Table 4 and figure 3 indicates that 76 % of the respondents used Zoom platform for online learning of accountancy subject. Similarly, 72 % respondents preferred Google class room. You tube and PPT was used by 34 % and 22 % respectively. It was also seen that only 4 % preferred whiteboard for online teaching of Accountancy subjects. The details are represented in figure 3.

5. Benefits of Online Teaching of Accountancy Subjects: The researcher felt it was essential to examine the benefits derived by online teaching in Accountancy subject.

Table 5 Advantages of Online Teaching of Accountancy Subjects

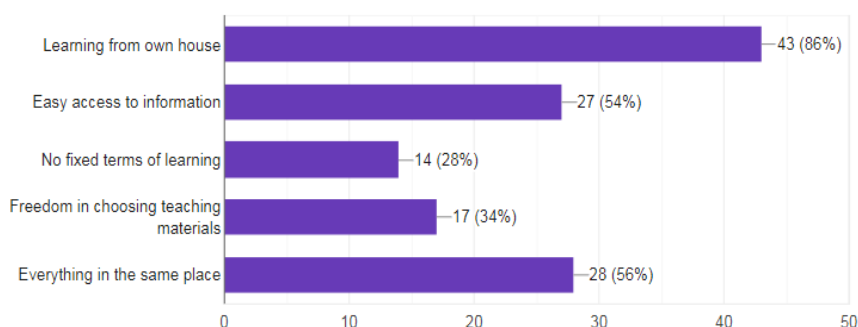
Advantages of online teaching of accountancy subjects			Strongly Agree	Agree	Disagree	Strongly Disagree	Total
OTA1	Learning from own house	Frequency	30	13	4	3	50
		%	60	26	8	6	100
OTA2	Easy access to information	Frequency	20	7	13	10	50
		%	40	14	26	20	100
OTA3	No fixed terms	Frequency	4	10	30	6	50
		%	8	20	60	12	100
OTA4	Freedom in choosing material	Frequency	7	10	30	3	50
		%	14	20	60	6	100
OTA 5	Everything in same place	Frequency	20	8	12	10	50
		%	40	16	24	20	100

Source: Primary Data

Figure 4

What are the advantages of using online platform ? (multiple answers applicable)

50 responses



Source: Primary Data

Table 5 and figure 4 shows that, the advantage of learning from own house was strongly agreed by 60 % of the respondents but 8 % disagreed. The advantage of easy access to information was strongly agreed by 40 % respondents but disagreed by 26 % respondents. The advantage of No fixed terms was disagreed by 60 % respondents but agreed by only 8 % respondents. Nearly 40 % of the respondents strongly agreed about the advantage of everything in same place, but 24 % of the respondents disagreed.

6. Problems faced by the Respondents during Online Teaching in Accountancy Subjects

The researcher felt that during online learning the students faced a number of problems. Hence the researcher asked pertinent questions to the student respondents regarding various problems faced by the students.

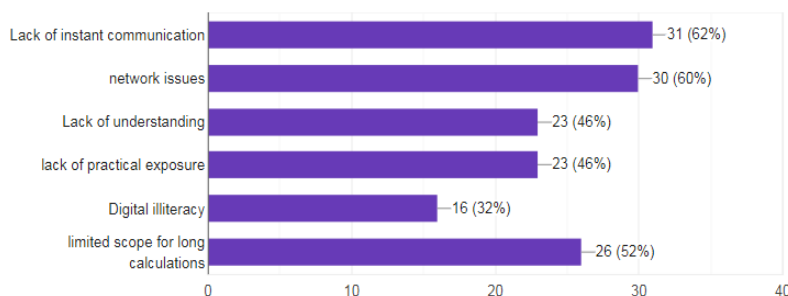
Table:6 Various Problems Faced by the Respondents during Online Teaching of Accountancy Subjects

Various platform used for online teaching of accountancy subjects			Strongly Agree	Agree	Disagree	Strongly Disagree	Total
OTD1	Lack of instant communication	Frequency	20	11	10	9	50
		%	40	22	20	18	100
OTD2	Network issues	Frequency	28	12	8	2	50
		%	52	24	16	4	100
OTD3	Lack of understanding	Frequency	23	10	10	7	50
		%	46	20	20	14	100
OTD4	Lack of practical exposure	Frequency	23	10	8	5	50
		%	46	20	16	10	100
OTD5	Digital illiteracy	Frequency	10	6	20	14	50
		%	20	12	40	28	100
OTD6	Limited scope for long calculations	Frequency	26	10	6	8	50
		%	42	20	12	16	100

Source: Primary Data

Figure 5

What problems do you face while using online platform for learning accountancy subject
50 responses



Source: Primary Data

Table 6 and figure 5 reveals that the respondents faced a number of problems. Respondents reported that 40 % of the respondents strongly agreed that lack of instant communication was the main problem, however 20 % of the respondents disagreed to the same question. The disadvantage of Network issues was strongly agreed by 52 % respondents but disagreed by 8 % respondents. The disadvantage of lack of understanding was strongly agreed by 46 % respondents but disagreed by only 20 % respondents. Nearly 46 % of the respondents strongly agreed about the disadvantage of Lack of practical exposure, while 40 % of the respondents disagreed about the disadvantage of Digital Illiteracy. 42 % of the respondents strongly agreed about the disadvantage of 'limited scope for long calculations.

7. Preference for Subjects for Online Learning:

The researcher wanted to know from the respondents about the preference of subjects for Online learning.

Table: 7 Subject more understood on Online Platform

Variable	N	%
Which subject is more understood on online platform?		
Commerce Theory	39	78.00
Accountancy	11	22.00

*Source: Primary Data***Figure 6**

Do you think which subject is more understood on online platform

50 responses

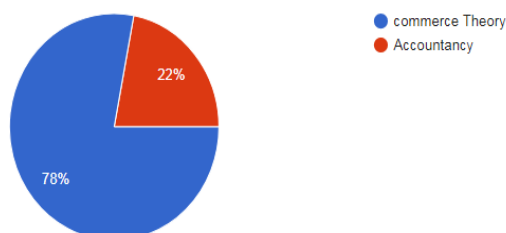
*Source: Primary Data*

Table 7 and figure 6 clearly indicates that that 78 % of respondents think that Commerce Theory can be more understood on online mode and only 22 % think that Accountancy can be taught in better way on online mode.

8. Effectiveness of Online Teaching:

The researcher wanted to examine the effectiveness of Online teaching. Hence the respondents were asked to give their views on online teaching which is shown in Table 8.

Table: 8 Effectiveness of Online Teaching

Variable	N	%
Offline teaching of accountancy subject is effective over online teaching		
No	33	66.00
Yes	17	34.00

Figure 7

Do you think online mode of teaching accountancy is effective than the traditional offline mode

50 responses

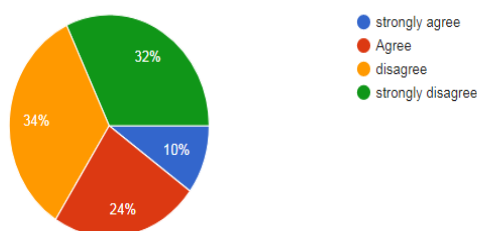


Table 8 and figure 7 reveals that as far as the Effectiveness of Online Teaching of Accountancy subject is concerned nearly 66 % have disagreed whereas only 34 % think that Accountancy subject can be taught effectively on online mode.

CONCLUSION

1. It was observed that zoom, Google meet and you tube videos are highly experienced by the students due to the practical exposure. Whiteboard may be useful for practical numerical. Live chatting is not as satisfactory because it sometimes disturbs the ongoing sessions. Hence majority has opted and experienced the Zoom, Google Class and PPT methods as more satisfactory tools.

2. It was found that majority of the students has given preference to online methods only for teaching theory and not for accountancy subjects. Traditional way of offline teaching can be more effective for practical subjects as per majority of the participants. Even in the pandemic period online teaching for accountancy subject is not effective as per 66 % of the participants.

3. From the study it was observed that majority of the students were in agreement that there are various challenges and limitations of online teaching and Lack of instant communication, Network issues, Limited scope for long calculations and Lack of practical exposure was the major concern showed by the respondents.

4. It was highly agreed by the 78 % students that online teaching method can be effective for theory subjects but for teaching accountancy subjects, involving numerical calculations and formula-based problems, online teaching may not be that effective. So it can be concluded that the majority of the students do not prefer online mode of learning of accountancy subject as they find it ineffective, however online mode can be used for learning of theory subjects.

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STAYCATION – A NEW VARIANT OF TOURISM IN COVID-19

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Tourism Industry being one of the largest contributors to the GDP of India has seen a gradual growth in the past few years due to the efforts of both Private and Public Sectors. Amongst the various types of Tourism, staycation has been starting to emerge as a new form of tourism. In this study the aim is to learn about the concept of staycation, various motives of choosing staycations and understanding the view of people with regards to staycation with the help of primary data collection through structured questionnaire. Study reveals that staycation is a new tourism concept wrapped in the old concept and have a huge scope. The researcher has further provided few suggestions to promote staycations in India.

Keywords: Vacation, Travel, Staycation

INTRODUCTION

Tourism Industry being one of the largest contributors to the GDP of India has seen a gradual growth in the past few years due to the efforts of both Private and Public Sectors. Tourism being a service industry is intangible in nature where the geography and topography of the country is its main advantage which attracts tourists from all over the world. Amongst the various types of Tourism, staycation has been starting to emerge as a new form of tourism. In this study we aim to learn about the essential features of staycation tourism, definitions and meaning of various concepts, how the travel industry works, the management of staycation Tourism in India. In this project we will understand the different perspective on the study of Stay cation and its changing facets. One can also refer to the survey conducted on a small scale of responses based on their views on staycation tourism. A staycation is a play on the word "vacation" and means spending time off in or near your own home, rather than traveling to another location. People take staycations for many reasons, including but not limited to saving money, avoiding travel, and taking advantage of what is available in their town or city. The meaning of a staycation depends on the individual and how they view a staycation. For some, it is a camp-out in the backyard. For others, an in-state road trip a few hours from home.

OBJECTIVES OF THE STUDY

1. To study in brief the concept of staycation tourism
2. To understand the motive of tourist with regards to staycation.
3. To assess the business potential of staycation tourism in India.

SIGNIFICANCE OF THE STUDY

Travelling has become a rising trend in recent years, and our hectic lifestyles hasn't stopped the trend, but has in fact, led to a rise in multiple short breaks. Hotels and travel portals have identified this trend too. For example, the Independence Day-long weekend will allow travelers to bag attractive deals both for short getaways and within the cities for staycations. Keeping coronavirus in mind people generally go for a staycation in their own city. A staycation offers the smartest possible solution - genuinely necessary change without giving trouble over family and cooking tasks. Covid 19 has given the rise to staycation tourism in India as the people are tired of been sitting in front of screen and need a staycation. Although the staycation wasn't in trend until 2019 but soon after that it is coming to a trend right now. Staycation has been identified by hotels and great deals are been given and also the covid – 19 has effected the hotel and tourism. People has started knowing about staycation more during the pandemic. Many people consider staycation as best because one doesn't need a long leave for that nor need great planning and are inexpensive. Staycation is most preferred during the weekend and banks holidays.

SCOPE OF THE STUDY

Staycation tourism is the new concept which is coming to a trend recently because of the pandemic and creating awareness among the people for the place within their state which they did not explore yet. Study focuses on understanding in depth the actual scope of staycation tourism in India and also its varied aspects. The study also tries to find the future potential for staycations tourism in India with the rising concept and how much can it succeed

RESEARCH METHODOLOGY

Secondary information was collected from various reference books, journals, published and unpublished reports, websites and news articles. Primary data was collected using standardized questionnaire. Population under study was young generation that belongs to age from 20 to 35. Convenient quota sampling method was used for collecting primary data. Sample size of the study was 150. But researcher was able to collect responses from 168 respondents. Data collected was analyzed using excel program.

Staycation Tourism

A staycation (a combined of "stay" and "get-away"), or holistay (a combined of "holiday" and "stay"), is a period wherein an individual or family remains at home and takes an interest in recreation exercises inside road trip distance of their home and doesn't need for the time being accommodation. The word staycation means stay (which means stay-at-home) and vacation. The expressions "holi stay" and "day cation" are additionally some of the time used. The term staycation originated in North America, as is indicated by the 'vacation' part of the word. It was originally used to refer to the activity covered by the first half of our definition, meaning a holiday in which you stay at home and enjoy all its comforts while visiting places nearby.

A staycation is a form of domestic tourism. It is essentially involves undertaking tourist-based activities that are located not too far from home.

Wixon (2009) defined staycation as 'a vacation in which the vacationer stays at home, or near home, while creating the environment of a traditional vacation'.

Vackova (2009) prescribes that a staycation involves the exploration of the environment close to where the tourist lives, such as staying in a city hotel or exploring the countryside near their home.

So it is clear from these definitions that a staycation means staying in or close to your home.

Staycations accomplished prominence in the U.S. during the monetary emergency of 2007–2010. Staycations likewise turned into a famous wonder in the UK in 2009 as a frail pound authentic made abroad occasions fundamentally more expensive. In 2020, staycations got mainstream because of the Coronavirus pandemic.

Staycation involve various tourist-based activities which are wide ranging. A staycationer can indulge into various activities like attending an event, visiting local nature spot, visiting museum or theme park, taking spa, countryside walks or it may be not to leave house at all and take part in virtual tourism.

Factors Swaying Staycations

There are many reasons which persuade people to opt for staycations. Some common motives are as follows:

1. **Economic Environment:** The economic environment is directly influencing and dictates many industries, including tourism industry. Money is the most crucial factor on deciding vacations. If money is tight, vacations are often the first thing to go. It is been observed in the history of tourism wherein people have been reluctant to travel because of economic downturn. During such phase people have less disposable income, low liquidity makes people opt for staycations.
2. **Political Disturbance:** Political turmoil makes people reluctant and scares them to travel, in such scenarios people chose to stay home and takes staycations.
3. **Easy Travel:** Some people are worriers; they do not like hassle of travelling and hence choose to undertake tourist activities within their nearby area which does not require a lot of travelling. People having children, work commitments, disability, illness, most of the times prefer to take staycations.
4. **Good Travel Options:** Some cities and states are located with beautiful natural, event based and man-made attractions which persuades people to explore their own cities and opt for staycations.
5. **Vocal for Local:** Corona Virus pandemic have made people realized the importance of supporting local community, which has made further rise in choosing local destinations.
6. **Security Issues:** One of the reasons for choosing staycation is fear and insecurity which has been caused due to violence and terror attack. Many people after such attacks loose confidence and take holiday closer to home.
7. **Epidemics and Pandemics:** 2020 saw the Coronavirus sweep across the world, causing havoc on the tourism industry. Epidemics and pandemics had put temporary halt to travel industry and have immobilized the tourism industry. During pandemics staycations are the only options available for tourist.

Advantages of Staycation

1. **Cost:** One of the most important reasons for staycation is its affordability. Though staycations can be expensive depending on what activities one chooses.
2. **Easy:** Staycations are comparatively much easier as there are no barriers of language, currency, culture etc.
3. **Supporting the local community:** Taking a staycation is a way to help boost the local economy. Staycations often support local businesses.
4. **Ecological Improvement:** A staycation is a boon for sustainability, no flights and less transport emit less CO₂ which will help in reducing ecological imbalance.

Disadvantages of a Staycation

1. **Limited Choice:** Many cities and small towns have very limited attractions which makes the choice for staycations very difficult.
2. **Lacks Excitement:** One of the main purposes of travel is fun, excitement and thrill, travelling local is exciting but not as enthralling as visiting exotic destinations with new culture.
3. **Repetitive:** Due to limited options sometimes, staycations can be repetitive. Many times, there are no good deals and offers available for staycations.

Data Analysis and Interpretation

1. **Age Distribution** Amongst the respondents 91.7 percent were of age group between 20- 30 years and 8.3 percent were of age group of 31- 40

2. **Gender Distribution:** Amongst the respondents 37.5 percent were female and 62.5 percent were male.

3. **Marital Status Distribution:** Amongst the respondents 85.2 percent were single and 14.8 percent were married.

4. **Occupational Distribution:** 67.5 percent were working professionals, whereas 12.5 percent were businessman, 20 percent were students

5. Qualification Distribution:

As the research is done moreover with reference to millennials, we can see that 76.2% respondents were graduate, 17.3% were post graduates, 4.2% were Professionals & the remaining 2.54% were undergraduate.

6. Income Distribution

It was been observed that 26 percent of the respondents were having 60000 to 200000 income group p.a. 42 percent were from income group of 200000 to 500000, 22 percent were from 500000 to 1000000 income range and 10 percent were from 10 lakh and above income group.

Table 1 Awareness about the Concept of Staycations

Particulars	Percent
Yes	60.5%
No	33.5%
Maybe	6%

Source: Primary Data

From the above table it can be observed that 60.5% respondents are aware of the concept of staycations and 6% respondents are not sure that whether the activities they had undertaken comes under staycation or not. It was observed that 33.5 percent are not aware about the staycation concept hence there is a need to promote and create awareness about it through advertisement, social media and other integrated form of marketing communication.

Table 2 Frequency of in State Travel in a Year

Particulars	Percent
Once in while	18.6%
Rarely	32.2%
Quite Often	39.0%
Regularly	10.2%

Source: Primary Data

From the above table it is observed that 10.2 % respondents plan their one day trip regularly , hence there is wide scope of enhancing staycations,39% respondent plan their within state travel quite often. But the 32.2% of respondents plan their trip rarely. It can be observed here that if the company focuses on these group their frequency of travel can be increased and hence there can be more conversion rate for staycations.

Table 3 Preference on Spending on Staycations

Particulars	Percent
Below Rs. 1000	16.1%
Rs. 1000-Rs. 2000	31%
Rs. 2000-Rs. 5000	33.9%
Rs. 5000 Above	19%

Source: Primary Data

From the above table it is observed that 33.9% respondents like to spend 2000-5000 Rs., 31% respondents like to spend 1000-2000 Rs., 19% respondents like to spend 5000 and above Rs. & there are only 16.1% respondents like to spend below 1000Rs. Thus, the travel company needs to fit in the package deals for staycations within the minimum range of 5000.

Table 4 Preference for Accompanying Person

Accompanying Person	Responses
Family	10.7%
Friends	75%
Cousins/relatives	7.2%
Solo (alone)	7.1%

Source: Primary Data

As the majority of respondents are young, from the above table it can be observed that the majority of respondents i.e. 75% would like to go with their friends as they all being crazy and many of the adventure stuffs at staycations. Cousins/relatives with 7.1% respondents indicate that many times, all the cousins of same age group enhances their bond when they travel together. 10.7% respondents like to go with their family. And only 7.1% respondents like to go solo. Thus, the package deals need to be made more taking into considerations family and cousins which are of similar age group.

Table 5 Preference on Type of Staycation Activities liked by the Respondents

Staycation Activities	Responses
Stay at hotel	15.3%
Camping for a day	19.2%
Mini Road Trip	25.8%
Exploring the city	29.5%
Homestay	10.2%

Source: Primary Data

The above table depicts the preference of respondents towards staycation activities. It was observed that the most preferred activity undertaken for staycation is exploring the city in which the respondents reside. The second most preferred activity by respondents is taking a mini road trip to nearby destinations. 19.2 percent of respondents preferred camping sites, hence giving rise to new form of camping and glamping tourism near beaches, mountains and valley. 15.3 percent of respondents were more inclined towards staying in hotels and resorts in their own country and pampering themselves by exploring luxurious side of staycations. Homestay were the least preferred activity in staycation tourism.

Table 6 Factors Influencing Staycation

Factors	Responses
Less travel	22.2%
Great deals and offers	25.1%
Inexpensive and Frequent	26.8%
Pandemic	25.9%

Source: Primary Data

The above table shows the factors which influence people to take staycations. Pandemic have really hit tourism industry and due to blocking of borders by states and countries many people explored different activities of

staycation tourism. 26.8 percent of respondents preferred staycation as they are inexpensive as compared to national and international travels and can be planned frequency. It was observed here that the monotony of life makes it more important for people to travel and the rise in frequency is a positive sign for the growth of state and regional tourism. Deals and offers are always one of the lucrative sources to influence people to travel, thus good deals on resorts, camping sites and varied instate activities can influence people for staycations. Busy and hectic life schedule, work commitments, makes less travel as one of the influencing factor for staycation.

SUGGESTIONS

1. Government and Ministry of State Tourism should understand the importance of staycations and enhance and support more staycation activities to promote inbound tourism activities.
2. It was observed that with the rise in frequency of travel there is huge scope of staycations, hence the tourism industry should build in such infrastructure which promotes activities such as walk in the city, ride a bicycle campaign, movie screening, camping, glamping, tour your own city, picnic, beach day out, attending events in city, food tour of city, live music, visit to library, visit to local and national parks, birdwatching, volunteering, rent a bike and take city tour, explore neighboring city or town or village,
3. Be creative and try giving unique experience to the tourist to enhance staycation activities.
4. Promoting staycations using various social media platforms, blogs, contests, offers and good deals, best all-inclusive packages, reasonable and value-based pricing strategies, can enhance and motivate people to opt for staycation tourism.
5. Making and creating awareness about home staycation activities as many people are not aware about virtual tourism, home based tourism activities which is a very trendy and popular concept in western countries. Activities like movie night, board game night, learning new hobby, home spas, sleep-cation, binge watching,
6. People are moreover not aware about the tourist attractions and places to be explored within their own states hence the State Tourism Development Corporations have to create good promotional campaigns, informational messages regarding the tourist attractions in the state and design beautiful marketing strategies to motivate travel within the state.

CONCLUSION

It can be concluded that staycation have a wide scope in India and in the coming years staycations will boom in the tourism market. Through the survey we can conclude that most of the people have been doing staycations since years but are not well versed with the concept of staycations. Staycations can help people not only explore new place or beauty within their state but can also help people to grow their bonds with their family and friends. Staycation also help people to enhance their own states economy and can act as one very good tool to promote balanced regional growth and help local business vendors and create more employment opportunities. Staycation will become a popular tourism in the coming year because of its unique concept, inexpensive nature and is less cumbersome as compared to other tourism. Staycation will help the state government to promote the place which is not yet discovered and help in economy of the state which will enhance the GDP of the country.

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REBOOTING: EMPLOYEE ENGAGEMENT THROUGH DIGITAL TRANSFORMATION DURING PANDEMIC IN THE BANKS

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ABSTRACT

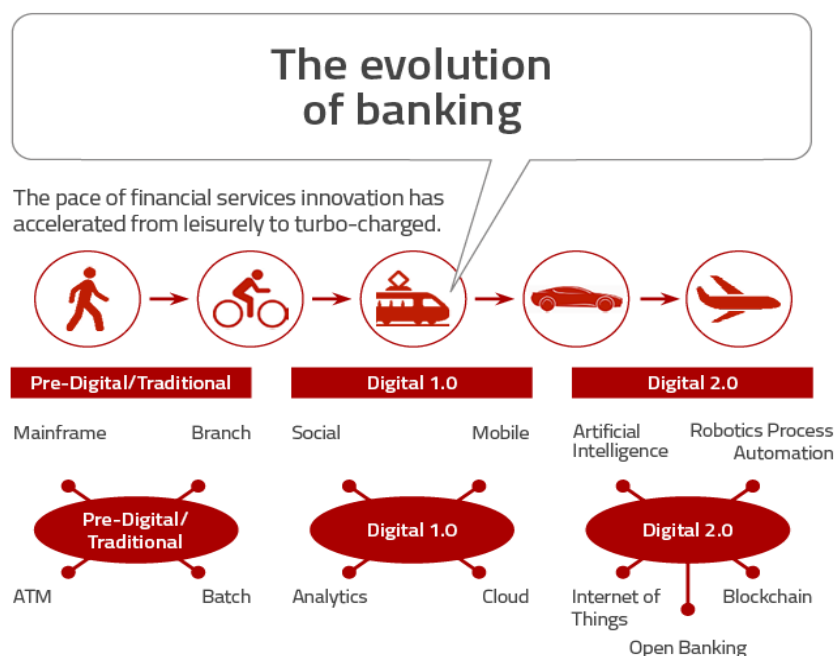
Banking industry is one of the key sector which drives the economy of any country. During pandemic, banking has seen a transformation in serving the customers as well as engaging the employees. The reason for better effectiveness and high productivity in the business even during pandemic time is due to embracing digital transformation. It has made the jobs of bank employees very interesting and collaborative among employees and their customers. Banks are undergoing Digital Transformation process.

People have a perception that digital transformation is all about the technology but it is more to do with the engaged employees who drives it. Engaged employees lead to better customer engagement and higher profits. Researcher have explored that how it has led to customer and employee engagement in the tuff times of pandemic in the banks. Adoption of digital tools has been extensive during peak of COVID 19 and continues still as the business is in VUCA (volatility, uncertainty, complexity and ambiguity) environment. Digital tools have been an enabler to engage remote workforce. Embracing digitalization is not the luxury these days, but has become the necessity of every organization. Digital transformation has been accelerated multi-folds and whichever banks or industry have not kept the momentum, have lost customers and employees to the competitors and are likely to decline from mature stage to the extinct phase of the business.

Keywords: Employee Engagement, Digital Transformation, Omnichannel, Employee Engagement, upskilling, reskilling, reverse mentoring, digital workplace, digital maturity model

INTRODUCTION

Digital transformation commonly known as DX “is a term used in business world where companies are coping to keep up with changing business environments due to customer demand and technology”. Digital transformation is not an option it is either take it or leave it.

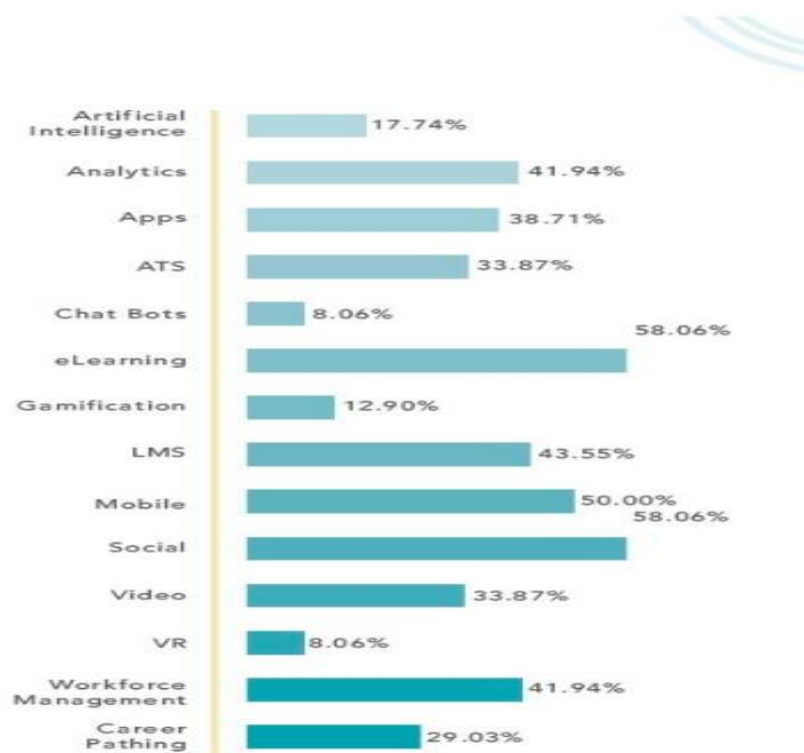


Uses of Digital tools in the banks for customer retention

Banks have moved from Digital 1.0 implementation of SMAC to Digital 2.0, where digital tools have been able to serve the customer better leading to customer engagement and finally retention. Artificial Intelligence have been acting as conversational assistants, helpful in regulatory compliance (Anti- Fraud), underwriting, advisory role in wealth and portfolio management to the customers. Chatbots have been helpful in solving customers queries 24*7. Robotic Process Automation (RPA) have cut down the repetitive work of employee to 80% due to which skilled employees can concentrate more on the place where manual intervention is required. Internet of

Things (IOT) helps in identifying the psychology of the customers. It helps in increasing the kiosks for better services. Design Thinking is used in understanding the people behaviour and designing products and services for them.

Kevin Kruse one of the best-selling author of NY Times has defined **employee engagement** as “The emotional commitment the employee has to the organization and its goals.”



Implementing social media Source:sproutblog

Organization are using Social Media in various ways, whether it is serving the customers and enhancing their experience or whether it is recruiting the candidates from any corner of the world. Employee get well connected through internal social tools of the organization whether it is solving queries, receiving feedback or taking instructions. Facebook is used if the content to be shared is really lengthy whereas Twitter is used when some short news is to be reflected. Employers can track employee engagement in open social media with the help of hashtags and key words. Employees have been able to upskill and reskill themselves, which helped them to support the customers during the pandemic times and Digital tools have promoted the inter personal relationship between the senior and subordinate with the help of reverse mentoring

Communication channels backed by digital tools during COVID 19

Emails, Video: Videos can be used in various ways to provide the information, it could have message by the seniors, instructions, short films, inspirational videos etc.

Social media and networks: Organizations uses Facebook, LinkedIn, what's app and other tools across all the employees

BYOD: Bring Your Own Device This concept have encouraged employees to use the Organization's applications on their phones, tablets etc.

Video Conferencing: Organization can conduct online selection procedures, induction programs, coaching and mentoring sessions, board meetings, trainings, webinars, performances review.

Virtual townhall: Through this platform the CEO or business head establishes the connect and conversation with all employees via collaboration tool and drives towards common organizational objectives.

Company Blogs: Blogs written by Company's employees on events, achievements. news are the ways to collaborate with the employees, it improves Company Culture too

Instant Messaging: It is one of the commonly used tools which have allowed employees to stay connected and communicate quickly. Its added features like graphics, collaboration tools, white boarding have helped in getting real – time messages.

Self Service Portal: Employees solve their queries on their own with the self-service portal. It could be instructions of performing the tasks or queries on the processes.

Chat Bots is a kind of software which ease in providing solution to the employee queries instantly.

Dashboard: Effective story telling is done via Dashboards which promote collaboration. Most of the Organization's reflect important reports on Dashboards.

Discussion Rooms: This is a centralized discussion portal. It is used to encourage communication and collaboration with the Employees of different departments who do not interact on the regular basis with the help of discussion.

Enterprise Social Networking: It is Organizations Social Networking Tool where employees collaborate with the help of intranet via message boards, live chats, discussion forums. These tools also helps in connecting employees from different departments as well.

Podcasts: Important common messages can be send as a part of audio and video clips to the employees on their mobile phones.

Digital Work place Frank Schonefeld defines the digital workplace as the “ *totality of the required access infrastructure, applications and device platforms of information or knowledge workers who need them to perform their work tasks and engage in Collaboration*”. Digital work place is from the business applications, core application, HR applications to emails, instant messaging, social media tools, employees meeting on a regular basis online Technology is used at it best in digital work place so it is very easy to refer changing rules and regulations and complying to changed mandates

LITERATURE REVIEW

Paul Miller, 2014, in his book “*The Digital Renaissance of Work*,” has explained the digital work place suitable for the future. There is one important parameter which should be kept in the mind and that is people or employees of the organization. Digital tools and technologies cannot be imposed on them. Digital transformation gives freedom to the employees the flexibility to work remotely that is also one of the reason that employees would like to be a part of transformation.

Jennifer Buchanan, Beth Kelley 2016; in the Deloitte white paper has explained that technology is an enabler to employee engagement. Technologies have led to redesigning of work. Use of digital tools and technologies have made co-workers closer. Employees can share their ideas, information immediately. Digital technologies have helped in positioning the Organization and stating its culture in various social media like LinkedIn, Facebook, Glassdoor.

Supriya Srivastava, 2016, opines that bank gains a competitive advantage above other banks on the skills possessed by the employees. Hence, Banks are giving too much importance to skill development. It not only improves the results of the Banks but helps employees in focusing on the vision and objectives of the Organization. Effective skill developed programs will improve the efficiency of the employees and helps in catering to better customer service and loyalty.

Aris Apostolopoulos, 2020; Survey on upskilling and reskilling has a positive impact on the employee engagement during COVID times. Survey found that 90 percent of the employees are facing skill gaps or will face very soon in the future may be in another five years. Organizations have started working on the gap specially during this COVID times, there has been online and offline training programs arranged by the Organization to upskill and reskill the gaps. Due to improvement in the hard and soft skills of the employees there is an upward move in the productivity and employee engagement.

Mr Sailendra Routray, 2020; in the article in India today mentioned few important employee engagement tips to the Organization facing issues in engaging their employees during this pandemic. There must be instant communication tools like messaging platforms, video conferencing and other social media tools for exchange of information

Rallyware, 2020; Organization must invest money in upskilling and for reskilling employees that would lead to better retention of employees. Training budgets need to be revised to take care of the changing needs of

employees. New Learning Management Systems should be introduced. COVID times where all the employees are working remotely and there has to be some tracking system which monitors the training needs

Research Gap: There has been a very limited research on digital transformation with reference to human factor and its engagement levels. Researcher aims to add value to the senior managers and the academicians by studying, in what ways can digital tools help to uplift the engagement levels of employees and is the work place digitally equipped.

RESEARCH METHODOLOGY

Sample Size

Sample size for this research were 25 respondents. All the respondents were mid to senior bank employees from Private Banks having a considerable size of team members reporting to them.

Data Collection

Google form was made and same was circulated amongst the respondents.

OBJECTIVES

To explore the digital tools helpful in employee engagement during pandemic times in the Banks.

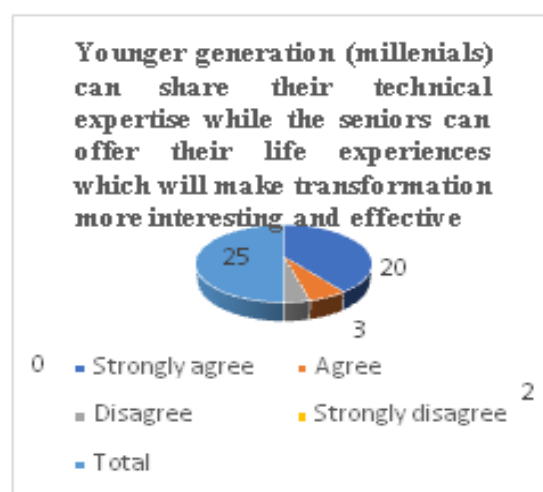
To study as how reskilling and upskilling have enhanced employee and customer engagement during COVID times.

To evaluate reverse mentoring as an effective tool for employee engagement during pandemic

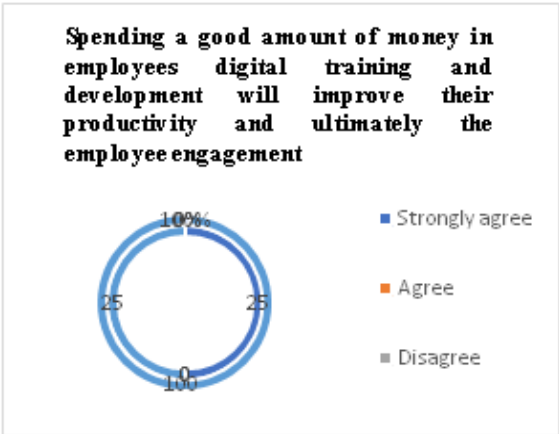
To understand the suitable digital workplace leading to employee engagement for future



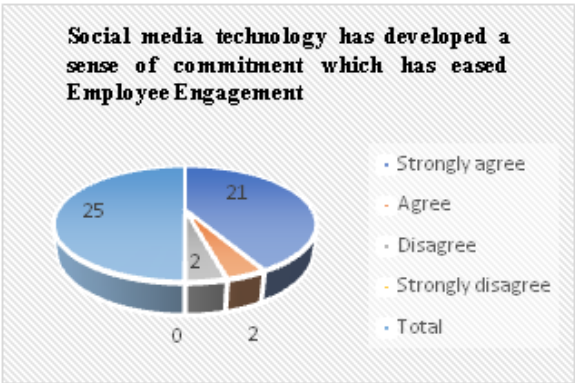
Analysis : Out of 25 respondents , 24 respondents believe that due to digital tools their work has eased off and they are able to understand the team members better.



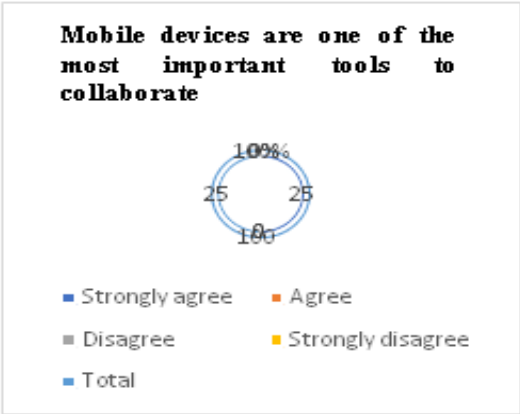
Analysis : Out of 25 respondents , 20 respondents strongly agree 3 respondents agree 2 disagree that due to better digital acumen younger generation prefer sharing technical expertise which make employee experience and collaboration with senior employees is effective



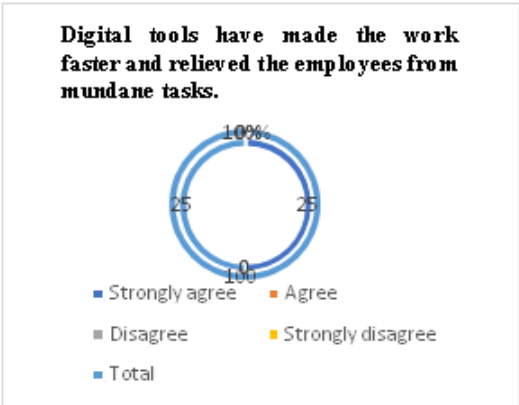
Analysis : Out of 25 respondents , all the respondents believe that investing in digital tools for training and development will improve employee productivity and in turn employee engagement.



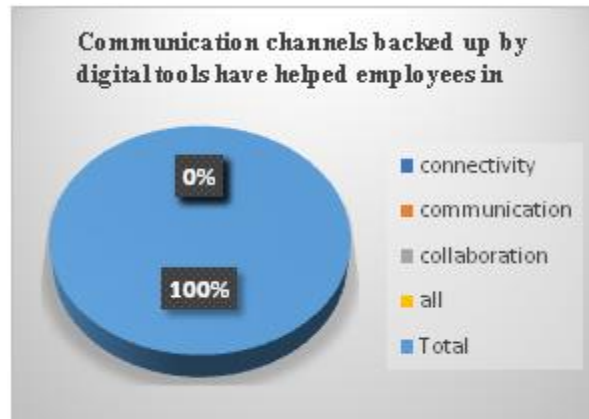
Analysis : Out of 25 respondents, 23 believe that social media technology has led to employee engagement.



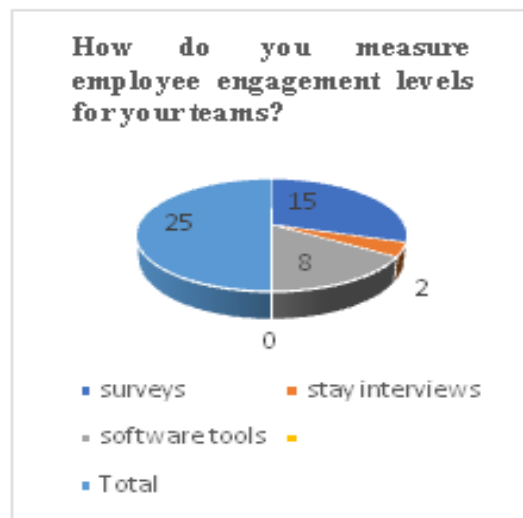
Analysis : Out of 25 respondents, all of the respondents agree that mobile device gives flexibility and is a great tool to collaborate.



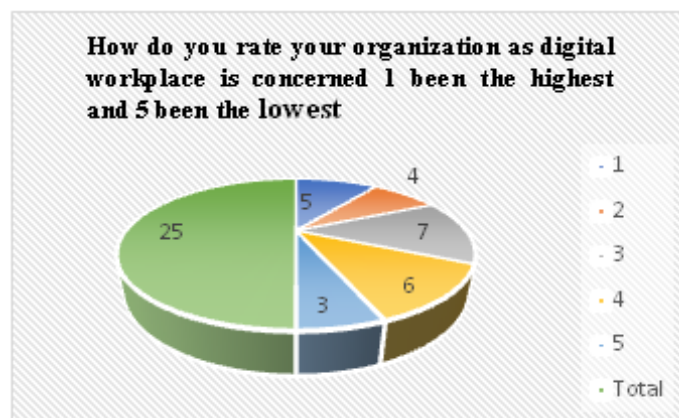
Analysis : All the respondents agree that since the banks have embraced digital tools the employees don't have to get into mundane activities and due to which they could concentrate on their personal growth and development which help them to serve the customer better



Analysis : Digital tools been helpful for the banks in connectivity, communication and collaboration.



Analysis : Most of the senior professionals follow employee surveys and interviews as way of engaging the employees. Few feel that employee engagement tool would be a better option.



Analysis : Only 20 to 30% of managers feel that banks are well equipped and have the best digital work place

RESULTS

As per the findings it has been observed that digital tools implemented in the Banks like artificial intelligence, RPA, chatbots etc have been helpful to take care of the mundane activities of the bank employees and they are responsible for customer engagement . During the pandemic , there have been many digital tools used in banks to communicate , collaborate and connect with the employees like town halls, podcast, dashboard, discussion rooms, Enterprise Social Networking.

It has been seen that due to covid 19 , banks have introduced many digital services which has helped customers to use the services seamlessly. To ensure that customers are helped with all the bank services online , bank employees had been retrained and upgraded in their skills so they are aware about the latest digital skills. Banks employers have supported employees to upgrade their skills via various e-learning platforms be it m-apps or even many banks had a tie up with training/educational institutions.

Bank employees have encashed the pandemic time to get tuned to all the latest digital skills. Not only that employees can log in to the mobile apps and attend the training modules as per their pace. Even now when banks are calling the employees back to work same flexibility has been given to the employees. To keep a check on the employee engagement levels during pandemic times, it has been found that banks been doing pulse surveys with that employee engagement software tracks the engagement levels of the employee time to time.

During pandemic, employees of all the levels were taken care with reverse mentoring initiative. Due to this not only junior employees get an opportunity to train senior employees on the technical and digital know how but also the senior employees share their experiences. It creates a feeling of sense belongingness amongst the employees. Off late reverse mentoring has been used as a very effective tool in employee engagement. There is still a lot of scope for banks to be the best digital work place. Considering, still employees work in the rotational basis and few of them would be working remotely. It is essential for Banks to come up with the robust digital work place.

CONCLUSION

In today's scenario banks can only attain competitive advantage if it has a strong customer base. Customers will be happy if they are served well. Road to happy customer goes via happy and engaged employee. However, researcher would like to give few **suggestions -:**

Though we are getting back to normal lives and to the offices back, still many banks have decided to provide flexibility to the employees by providing hybrid model. Implementing gamification at workplace can really reduce the stress and anxiety levels amongst the bank employees. As we move out of COVID Phase, industry needs to revisit on the digital budgets. Organization must spent money on Learning Management System which could track the training needs of the employees. Using social media will not only motivate employees but it would also provide important information about the employees to the employer, in all employers will be able to understand their people better.

Every organization including Banks need to invest and revisit the communication channel. As the key to engage the employees in the future lies in 3 C's i.e. Connectivity, Communication and Collaboration.

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EFFECTS OF COVID-19 ON THE ACADEMIC PERFORMANCE OF COLLEGE STUDENTS AND THEIR LEVEL OF SATISFACTION WITH ONLINE TEACHING IN SOUTH MUMBAI**¹Ms. Kainat Kapadia and ²Dr. Rajeshwary Govindappa**¹Research Scholar, K.P.B. Hinduja Research Centre, Mumbai²Principal, Ghanshyamdas Jalan College of Science, Commerce and Arts, Malad Mumbai**ABSTRACT**

COVID-19 Pandemic has been a global serious issue that negatively impacted the humans' life. The outbreak of COVID-19 affected more or less every sector, including educational institutions across the world especially South Mumbai colleges educational system. For this purpose, the researcher aimed to probe the effects of COVID-19 on the academic performance of students and their level of satisfaction with online teaching. It also explored the significant difference in academic performance of students along with their satisfaction level with online teaching across gender. There were 150 respondents, including 90 males and 60 females, from the selected colleges of South Mumbai. Descriptive and inferential statistical analyses were employed. The findings of the study revealed that COVID-19 has negatively affected the academic performance of college students and the students were highly dissatisfied with online teaching during this critical moment. Besides, the study revealed significant differences in the academic performance of students and their level of satisfaction with online teaching across gender. The finding of the study will help educational managers and higher education leaders to review and adopt policies for teaching and learning in emergency cases. It will also help lecturers to design a proper plan and improve their instruction.

Keywords: COVID-19, Academic Performance, Level of Satisfaction and Online Teaching.

INTRODUCTION

COVID-19 was first discovered in Wuhan, China on December 2019. It is one of the worst pandemics in human history. The COVID-19 pandemic's effect on human life has almost no boundaries. It has changed the lifestyles of billions of people as they are forced to lose work, stay at home, and learn from home. The main negative effects of the pandemic in many countries are actually caused by complete lockdowns and millions of deaths. The education sector is one of the sectors most affected by the COVID-19 pandemic. Educators and students worldwide were forced to shift to online learning. The transformation process of face-to-face teaching began to online teaching where thousands of teachers and students were allowed to employ this platform. Since then, universities have experienced online teaching as the new phenomenon during the COVID-19 pandemic where there was no prior preparation for such an emergency case. During the last two decades, online teaching has grown and changed dramatically due to various reasons. College and university lecturers are more interested in teaching and learning with online approaches. Despite of this growing interest in online teaching, students satisfaction level remains the most concentrated indicator of online teaching experience. Student's satisfaction level can be linked to a variety of factors, including students–teachers' interaction, students–students' interaction, course assessment quality, internet quality, self-efficacy, and students' learning process. Hence, one of the affected outcomes of COVID-19 can be the academic performance of students as they experience their first attempt towards online teaching and therefore, their level of satisfaction from online teaching can also be significant to be measured.

REVIEW OF LITERATURE

1. E.S. Atlam, Ashraf. E, M.M. A.Raouf, Osama and Ibrahim Gad (2021), in their article on 'A new approach in identifying the psychological impact of COVID-19 on university student's academic performance', has used the statistics and machine learning approaches especially on university students psychological health. The sample size of 1766 respondents were distributed to university students in three Arab countries: Egypt, Jordan, and Saudi Arabia. The results showed an evident correlation between student's psychological health and the use of online education during the time COVID-19. The results also showed that there is a positive relationship between digital tools used for online education and the academic performance of students.

2. Abdul Qawi Noori (2021), in their article on 'The impact of COVID-19 pandemic on students' learning in higher education in Afghanistan', investigate the impact of the COVID-19 pandemic on students' learning in higher education in Afghanistan. The data were gathered using an online survey questionnaire from 592 randomly selected students. The finding showed that the students did not experience a constant online teaching and learning during the COVID-19 pandemic. In addition, the qualitative finding revealed that the students had problems with internet and technological facilities in their learning.

STATEMENT OF THE PROBLEM

Education has been hit particularly hard by the COVID-19 pandemic with 1.53 billion learners, impacting 87.6% of the world's total enrolled learners. College closures can affect deaths during an outbreak either positively, through reducing transmission and the number of cases, through reductions in the health-care workforce available to care for those who are sick. This in itself create a problem because online education requires an excellent infrastructure. Every student needs to be accessible to online or distance education. But unfortunately access to the internet is not the same everywhere. Not only students but also teachers and families are affected by the negative effects of the COVID-19 pandemic on education. Going to College is the best public policy tool available to raise skills. While the college time can be fun and can rise social skills and social awareness. For the vast majority of children who loose opportunities to learn because of the pandemic, it will be hard to recover from those losses, the harder the longer the period of physical isolation from other students and teachers.

OBJECTIVES OF THE STUDY

1. To investigate the effects of COVID-19 on the academic performance of students.
2. To study the level of satisfaction with online teaching.
3. To explore the significant difference in academic performance of students along with their satisfaction level with online teaching across gender.

HYPOTHESIS OF THE STUDY**HYPOTHESIS 1**

H0: There is no significant difference in academic performance of students across gender.

H1: There is significant difference in academic performance of students across gender.

HYPOTHESIS 2

H0: There is no significant difference in satisfaction level with online teaching across gender.

H1: There is significant difference in satisfaction level with online teaching across gender.

METHODOLOGY OF THE STUDY

The current research study used a quantitative research design in which the online survey questionnaire was adapted. To collect the data the link of the survey was shared to the respondents on their WhatsApp and asked for their voluntary participation. The obtained data were analyzed through descriptive statistics to identify the frequency, percentage, of the respondents' demographic profile as well as to measure their level of satisfaction with online teaching. The present study was carried out in South Mumbai where all the respondents (150 college students of K.P.B Hinduja College, H.R College, K.C College and Maharashtra College) including 90 male and 60 female students participated in the study. Their ages ranged between 18 and 30 years old. The selection process of the sampling was employed through the simple random sampling. The questionnaire consists of three sections designed with five points Likert scale ranging from 1 to strongly disagree to 5 to strongly agree.

Data Analysis and Interpretation of the Study

Table 1 Age and Gender of the Respondents

Gender	Age	Frequency	Percentage
Male	18 years-25 years	60	40%
	25 years-30 years	20	13.3%
	Above 30 years	10	6.7%
Total		90	60%
Female	18 years-25 years	35	23.3%
	25 years-30 years	22	14.7%
	Above 30 years	3	2%
Total		60	40%

Source: Primary Data

The above Table 1 depicts that 40% of the male respondents belong to the age group of 18 years-25 years, 13.3% of male respondents belong to the age group of 25 years-30 years. 23.3% of the female respondents belong to the age group of 18 years-25 years, 14.7% of the female respondents belong to the age group of 25 years-30 years. Thus, it concluded that most of the respondents are in the age group of 18 years-25 years.

Table 2 Descriptive Statistic of Preference of Teaching mode by Gender and Age

Age			Gender		Total (Frequency)
			Male	Female	
18 years-25 years	Preference	online teaching	15	10	25
		face-to-face teaching	35	25	60
	Total		50	35	85
25 years-30 years	Preference	online teaching	5	2	7
		face-to-face teaching	20	18	38
	Total		25	20	45
Above 30 years	Preference	online teaching	4	1	5
		face-to-face teaching	11	4	15
	Total		15	5	20
Total	Preference	online teaching	15	12	27
		face-to-face teaching	75	48	123
	Total		90	60	150

Source: Primary Data

The above Table2 depicts, that the preferences of teaching mode by gender and age. There are 15 male respondents and 10 female respondents with the age of 18–25 preferred to have online teaching session. While 35 male respondents and 25 female respondents of the same age preferred to have face-to-face teaching. 5 male respondents and 2 female respondents who had age range of 25–30 preferred to have online teaching while 20 male respondents and 18 female respondents of the same age range preferred to experience face-to-face teaching. To consider the overall preferences by gender, it is indicated that 27 respondents preferred to have online teaching classes while the majority of the respondents 123 in total are happy with face-to-face teaching.

Table 3: The Effects of COVID-19 on the Academic Performance of College Students
(SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA-Strongly Agree, F-Frequency)

No.	Academic Performance Items	SD		D		N		A		SA	
		F	%	F	%	F	%	F	%	F	%
1.	I enjoyed completing online courses.	80	53	20	13.3	10	6.7	25	16.7	15	10
2.	Performing well in this course made me feel good about myself.	82	54.6	25	16.7	15	10	8	5.3	20	13.3
3.	I felt that online education was a good course to advance my studies and that there were dramatic changes in my academic performance	78	52	26	17.3	16	10.7	5	3.3	25	16.7
4.	Completing this course moved me closer to attaining my career goals.	77	51	24	16	14	9.3	16	10.7	19	12.7
5.	During the COVID –19 outbreak, I organized my time to do everything the teachers asked me to do.	82	54.7	33	22	12	8	13	8.7	10	6.7
6.	During the COVID-19 outbreak, I have improved my communication and creativity skills by taking classes online.	74	49.3	19	12.7	15	10	22	14.7	20	13.3

7.	During the COVID-19 pandemic, I actively answered the teacher's questions and participate in classroom learning.	90	60	6	4	10	6.7	19	12.7	25	16.7
8.	I have faced some technical problems browsing the university website during the COVID-19.	89	59.3	12	8	16	10.7	12	8	21	14

Source: Primary Data

The above Table 3 depicts that the majority of the college students have either 'Strongly Disagree' or simply 'Disagree' on each item about the academic performance of the students. Thus, it is concluded that COVID-19 has negatively affected the performance of students in many aspects such as their ability to perform well in each course activity, their performance in doing assignments, and their grades.

Table 4 Students Level of Satisfaction with Online Teaching during the Outbreak
(SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA-Strongly Agree, F-Frequency)

No.	Level of Satisfaction Items	SD		D		N		A		SA	
		F	%	F	%	F	%	F	%	F	%
1.	I am satisfied with the webinars, seminars, and courses offered based online.	87	58	23	15.3	5	3.3	15	10	20	13.3
2.	I am satisfied with the instructors' various online teaching approaches.	84	56	3	2	9	6	23	15.3	31	20.7
3.	I am pleased with the motivation and quality of teachers' work in online courses.	68	46	29	19.3	31	20.6	12	8	10	6.7
4.	My interactions with teachers are satisfying in online teaching.	84	56	29	19.3	1	0.7	26	17.3	10	6.7
5.	I have adequate technical support from my university.	57	38	45	30	13	8.7	23	15.3	12	8
6.	I am satisfied with the online teaching policies that have been implemented by my university.	90	60	8	5.3	7	4.7	15	10	30	20
7.	I am satisfied with the assessment made by our teacher in online courses.	53	35.3	39	26	17	11.3	13	8.7	22	14.7
8.	I am satisfied with the Wi-Fi provided for online teaching	82	54.7	9	6	25	16.7	18	12	16	10.7

Source: Primary Data

The above Table 4 depicts that the level of satisfaction revealed among the college students were highly dissatisfied with online teaching during the COVID-19 outbreak. The respondents showed dissatisfaction from the webinars and courses presented through online mode along with the instructor's approaches and follow up with online sessions during the pandemic.

Table 5 Academic Performance of College Students across Gender
(SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA-Strongly Agree, F-Frequency)

No.	Academic Performance Items	Gender	SD		D		N		A		SA	
			F	%	F	%	F	%	F	%	F	%

1.	I enjoyed completing online courses.	Male	50	33.3	10	6.7	10	6.7	5	3.3	15	10
		Female	30	20	10	6.7	0	0	20	13.3	0	0
2.	Performing well in this course made me feel good about myself.	Male	72	48	5	3.3	5	3.3	8	5.3	0	0
		Female	10	6.7	20	13.3	10	6.7	0	0	20	13.3
3.	I felt that online education was a good course to advance my studies and that there were dramatic changes in my academic performance	Male	43	28.7	11	7.3	6	4	5	3.3	25	16.7
		Female	35	23.3	15	10	10	6.7	0	0	0	0
4.	Completing this course moved me closer to attaining my career goals.	Male	47	31.3	4	2.7	9	6	16	10.6	14	9.3
		Female	30	20	20	13.3	5	3.3	0	0	5	3.3
5.	During the COVID –19 outbreak, I organized my time to do everything the teachers asked me to do.	Male	52	34.6	13	8.7	8	5.3	9	6	8	5.3
		Female	30	20	20	13.3	4	2.7	4	2.7	2	1.3
6.	During the COVID-19 outbreak, I have improved my communication and creativity skills by taking classes online.	Male	44	29.3	4	2.7	10	6.7	17	11.3	15	10
		Female	30	20	15	10	5	3.3	5	3.3	5	3.3
7.	During the COVID-19 pandemic, I actively answered the teacher's questions and participate in classroom learning.	Male	60	40	1	0.7	5	3.3	14	9.3	10	6.7
		Female	30	20	5	3.3	5	3.3	5	3.3	15	10
8.	I have faced some technical problems browsing the university website during the COVID-19.	Male	79	52.6	2	1.3	6	4	2	1.3	1	0.6
		Female	10	6.7	10	6.7	10	6.7	10	6.7	20	13.3

Source: Primary Data

The above Table 5 depicts that percentage of male respondents are more 'Strongly Disagree' and simply 'Disagree' on all the items of academic performance as compared to that of female respondents. The Table also indicates that there is an inequality in the influence of COVID-19 on the academic performance of students between males and females. This is because most of the female students are deprived of having access to technological tools and applications.

Hence, the null hypothesis is rejected and the alternative hypothesis is accepted indicating that there is a significant difference in the academic performance of students across gender during the COVID-19 outbreak.

Table 6 Students Level of Satisfaction with Online Teaching across Gender
(SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA-Strongly Agree, F-Frequency)

No.	Academic Performance Items	Gender	SD		D		N		A		SA	
			F	%	F	%	F	%	F	%	F	%
1.	I am satisfied with the webinars, seminars, and courses offered based online.	Male	67	44.7	13	8.7	2	1.3	7	4.7	1	0.7
		Female	20	13.3	10	6.7	3	2	8	5.3	19	12.7
2.	I am satisfied with the instructors' various online teaching approaches.	Male	60	40	2	1.3	4	2.7	4	2.7	21	14
		Female	24	16	1	0.7	5	3.3	19	12.7	10	6.7
3.	I am pleased with the with the motivation and quality of teachers' work in online courses.	Male	40	26.7	20	13.3	20	13.3	5	3.3	5	3.3
		Female	28	18.7	9	6	11	7.3	7	4.6	5	3.3
4.	My interactions with teachers are satisfying in online teaching.	Male	64	42.7	19	12.7	1	0.7	6	4	0	0
		Female	20	13.3	10	6.7	0	0	20	13.3	10	6.7
5.	I have adequate technical support from my university.	Male	33	22	20	13.3	8	5.3	20	13.3	9	6
		Female	24	16	25		5	3.3	3		3	
6.	I am satisfied with the online teaching policies that have been implemented by my university.	Male	60	40	4	2.6	3	2	5	3.3	18	12
		Female	30	20	4	2.6	4	2.6	10	6.7	12	8
7.	I am satisfied with the assessment made by our teacher in online courses.	Male	33	22	29	19.3	7	4.7	8	5.3	7	4.7
		Female	20	13.3	10	6.7	10	6.7	5	3.3	15	10
8.	I am satisfied with the Wi-Fi provided for online teaching	Male	52	34.7	5	3.3	9	6	13	8.7	11	7.3
		Female	30	20	4	2.6	16	10.7	5	3.3	5	3.3

Source: Primary Data

The above Table 6 depicts that percentage of male respondents are more 'Strongly Disagree' and simply 'Disagree' on all the items of satisfaction with online teaching as compared to that of female respondents.

Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore, it can be concluded that there is a significant difference in the students' level of satisfaction with online teaching across gender during the COVID-19 outbreak.

CONCLUSION OF THE STUDY

COVID-19 negatively affected the academic performance of College Students. It was also found that students were highly dissatisfied with online teaching during the COVID-19 crisis. The findings showed that there was a significant difference in the academic performance of students across gender, as well as a significant difference in the level of satisfaction with online teaching was found across gender. Finally, a strong positive correlation was identified between academic performance and their level of satisfaction with online teaching. Therefore, it is recommended for the Colleges and all the involved stakeholders to provide online teaching applications, provide professional training for online teaching applications and devices, provide Wi-Fi facilities, provide

cheap internet packages, and provide virtual resources. Also, it is recommended for teachers to provide interactive and comprehensive online services along with supportive guidance that could enhance the students' level of satisfaction with online teaching. As the finding of this study concerning the correlation between academic performance and satisfaction level showed a positive relationship, it is indicated that low performance results in high dissatisfaction with online teaching.

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TO STUDY THE IMPACT OF COVID19 PANDEMIC ON LIFE INSURANCE PUBLIC AND PRIVATE SECTOR IN INDIA

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ABSTRACT

India's insurance industry plays an important role in the country's economic development. The monopoly was broken up and the market was deregulated in 1999, resulting in double-digit growth in both the life and non-life sectors. This industry provides a variety of benefits, including life and health insurance, as well as savings and investment opportunities. Despite being a major country with the world's second-largest population, India's insurance penetration is low when compared to China, Japan, and Germany. The study examines a number of factors, including the first year premium, the sum assured, the number of lives covered under group schemes, and the number of policies issued, as well as the overall performance of the life insurance firm.

COVID-19 had a mixed impact on the insurance market, with certain products seeing tremendous growth and others seeing significant declines. The current Covid-19 outbreak and shutdown have had a major impact on India's insurance industry. The industry of life insurance in India is declining as the number of corona positive patients rises. The insurance industry not only protects against life and non-life dangers, but it also employs a large number of people and provides about 7% of an economy's total GDP when combined with the banking sector.

As a result, it's critical to look into how the Covid-19 pandemic would affect India's public and private life insurance markets. The purpose of this research is to investigate and assess COVID-19's overall impact on the insurance sector, with an emphasis on the steps that may be taken to better prepare the industry to deal with similar outcomes in the future. Information from the regulatory authority's website is used to assemble and analyse the study's findings. Secondary data for the study was acquired from a variety of sources, including newspaper articles, internet blogs, websites, and life insurance company annual reports.

Keywords: Covid19 Pandemic, Life Insurance Sector, LIC, Private Insurance companies, Policy Premium, Customers Claims settlement

INTRODUCTION

The World Health Organization has declared COVID-19 a global pandemic, a viral disease that has damaged humanity and paralysed a country's economy (Director-General, 2020). Corona virus, commonly known as Covid19, has quickly attacked a variety of socioeconomic factors. In just a few months after the first case was reported in Wuhan, China in December 2019, the virus quickly spread around the globe. 7.71 million People in India have been infected, with 41.3 million people impacted globally.

Following the worldwide spread of the Corona virus, India's central government issued a state of emergency across the country, affecting all enterprises. The Indian economy has suffered as a result, with GDP falling from 4.5 percent to -23.9 percent in the first quarter of FY2020 (ET 2020). Despite the fact that the insurance industry has not been spared, insurers have responded quickly to the crisis. The business of life insurance companies in India has increased from 11.36 percent to 18 percent (Brand India, 2020). In order to minimise a large number of defaults, insurers have permitted clients to take advantage of premium payment breaks.

Life insurance is a type of insurance that compensate with sum of money on the death of the policy holder or at the time of maturity, depending on the conditions of the policy.

Under the IRDA Act of 1999, the Insurance Regulatory and Development Authority (IRDA) **is an apex body of life insurance companies (Public and Private Sector)**. The mission of the IRDAI is to defend policyholders' interests, to regulate, promote, and assure the orderly expansion of the insurance business, and for matters related to or incidental thereto. It establishes insurance sector restrictions under Section 114A of the Insurance Act of 1938. Since the year 2000, new insurance companies have been registered in compliance with legislation. Monitors insurance industry actions to ensure the industry's long-term health and the preservation of policyholders' interests.

In India, total Life Insurance Companies selling life insurance policies are 57. Life Insurance Corporation (LIC) is the only public-sector life insurer. India is ranked tenth out of 88 countries in the life insurance industry, according to data published by Swiss Re.

2.73% share of India's in global life insurance market. The earning of the life insurance companies through insurance premium was Rs. 5.73 lakh crores in the financial year 2019-20. Similarly, we have seen that 13.42% insurance premium received by private life insurance companies. Total 288.47 lakh new life insurance policies were issued by the Life insurance companies out of which Life Insurance Corporation has issued 218.96 lakh policies and Private Life Insurance companies has issued 69.50 lakh policies. Due to Covid19, Life Insurance Corporation (LIC) has settled 96.69% claims and Private Life insurers has settled the claims on the slightly high i.e. 97.18% on an emergency fast track basis.

Investment and Recent Development in Life Insurance Sector in India

1. Click Pay will be offered by BillPay, a subsidiary of the National Payments Corporation of India (NPCI). ICICI Prudential Life Insurance partnered with NPCI
2. HDFC Life Insurance's acquired a 100% stake of Exide Life Insurance with the approval of Competition Commission of India (CCI) in 2021.
3. IRDAI has appointed PhonePe as a broker for life and general insurance products selling. Now Life insurance companies will reach out to 300 million users to provide insurance advice.

OBJECTIVES OF THE STUDY

1. To study the significant role of life insurance in the nation's economic development
2. To study the impact of Covid 19 Pandemic on Life Insurers public and private in India.
3. To study the new developments taken by life insurers in India due to the COVID-19 Pandemic.

REVIEW OF LITERATURE

1. **Winck, (2020)**, the effects of the Corona virus were felt all over the world. The novel coronavirus has infected people in over 200 countries and territories. There are currently 158 million confirmed cases and 3.29 million deaths, with more on the way (COVID-19, 2020). The severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), a highly infectious flu strain, is the primary cause of this illness. It has been the world's worst crisis, from the first recorded case in China's Wuhan city to the spread of the virus to every other country on the planet. In just 42 days, the WHO upgraded COVID-19's status from Public Health Emergency to Global Pandemic. COVID-19 pandemics are rare, their impact has been felt for a long time. At the end of 2020, approximately 170 countries had the lowest GDP per capita, resulting in a global economic contraction. According to the study, the G20 economies have shrunk by 3.4 percent year on year, resulting in the loss of approximately 400 million full-time jobs and approximately US\$3.5 trillion in lost income for people worldwide.
1. **Mckinsey Report (2020)**, in the report, it is seen that the life insurance sector has good opportunities in upcoming years. There is a high demand for life insurance policies as the number of life-threatening risk factors increases as a result of a lot of uncertainty about health issues and a financial crisis caused by COVID-19 and other man-made calamities. As the lifestyle of the middle class has changed due to the increase in income level, the life insurance sector is tapping into this opportunity. They are developing new life insurance customised products to meet the needs of every individual in society and to meet the people's demand. Technology infrastructure is also developing to meet the demand of the life insurance sector and support the insurance sector to enhance their relationship with policyholders.
2. **Dr. C K Hebbar et. al, (2014)**, Information Technology has always played a critical role in the operations of every insurance company. In fact, of all the business establishments in the facility sector, life insurance companies were the first to adopt computerization as an indisputable part of their global operations. With the entry of private insurance players, competition has increased, and the insurance sector now plays an important role. Although the use of information technology is not new to the insurance sector, we may see limited computerization in various departments of insurance companies, including the major players, over the last several year.
3. **Griffith Insurance Foundation (2020)**, has explained that employees of the life insurance sector will continue to play an important role in creating bounds with the customers, given them personal attention and solving their queries spontaneously and helping them to clear their claim settlement on time and guiding them of the terms and conditions of the policy on time to time and always available to assist them. Digital technology advancement has also help the employees to solve the customers' problems quickly. Employees able to keep a track record their business operations digitally.

RESEARCH METHODOLOGY

This research is exploratory research design in order to study the after effect of Covid-19 on life insurance sector in India. The study is based on a qualitative research. Secondary data was obtained from various IRDA reports, websites, online reviews and newspaper articles and blogs.

Data Analysis: In the current study, data is analysed in terms of simple trend analysis and growth rate. Secondary data is used for data analysis.

Limitations: The following are some of the current study's limitations:

- (1) The study is based solely on secondary data that is currently available. The primary data is not taken into account.
- (2) The research has concentrated on quantitative data rather than qualitative data.
- (3) The research looked at the subject from a macro perspective rather than a micro or company level.

Data Analysis of the Public Sector – LIC Insurance Company and Private Sector Insurance Company for the FY – 2019 – 2020 and 2020 – 2021**1. Premium Underwritten by Life Insurers****Table No. 1 - Premium underwritten by LIC and private sector**

Insurer	Premium (Crore)	Premium (Crore)
	2019 - 2020	2020 - 2021
LIC	379389.60 (12.41%)	403286.55 (6.30%)
Private Sector	193520.59 (13.42%)	225444.48 (16.50%)
Total	572910.19 (12.75%)	628731.04 (9.74%)

Source: Irda Annual Report – 2020 - 2021

The following inference is drawn from the above table.

The life insurance industry has earned a premium income of 4 lakh crores in 2020-21, and 3 lakh crores in the year 2019 – 2020. While private sector insurance companies has received premium of Rs. 2 lakh crores in the year 2020 – 2021 and Rs. 1.9 lakh crores in the year 2019 – 2020. From the above table is it seen that Life Insurance corporation has earned double premium amount from the private insurers in the both the year.

2. New Individual Policies Issued by Life Insurers (In Lakh)**Table No. 2 - Policies Issued by Life Insurers**

Insurer	2019 - 2020	2020 - 2021
LIC	218.96 (2.30%)	209.75 (-4.21%)
Private Sector	69.50 (-4.05%)	71.52 (2.89%)
Total	288.47 (0.69%)	281.27 (-2.49%)

Source: IRDA Annual Report – 2020 - 2021

The following inference is drawn from the above table.

In comparison of the LIC and Private sector, LIC has issued 209.75 lakh insurance policies in the year 2020 – 2021 and 218.96 in the year 2019 – 2020. Whereas Private Insurance policies has issued 71.52 lakh policies to its customers in the year 2020 – 2021 and 68.50 lakh policies in the year 2019 – 2020. It is observed that maximum policies have been issued by the Life Insurance Corporation of India in both the financial year.

3. The operating expenses of the life insurers**Table No. 3 - The operating expenses of the life insurers**

Insurer	2019 -2020	2020 -2021
LIC	34568.04 (18.46 %)	34989.52 (1.22%)
Private Sector	25552.96 (16.42%)	26432.76 (3.44%)
Total	60121 (17.58%)	61422.29 (2.16%)

Source: IRDA Annual Report – 2020 - 2021

The following inference is drawn from the above table.

In 2020-21, life insurers' operating expenses increased by 2.16 percent (increased by 17.58 per cent in 2019-20). In 2020-21, the operating expenses for the life insurance business were 61,422 crores (60,121 crores in 2019-20). LIC's operating expenses increased by 1.22 percent, while private insurers' expenses increased by 3.44 percent. The operating expenses ratio for the industry as a whole fell from 10.49 percent in 2019-20 to 9.77 percent in 2020-21.

4. Claims of Life Insurers

Table No. 4 – Claims of Life Insurers – Death Claim, Maturity, Surrender / Withdrawal, Annuities / Pensions and Others

Insurer	2019 -2020	2020 -2021
LIC	252760..62	285121.81
Private Sector	98706.08	113650.66
Total	351466.7	398772.47

Source: IRDA Annual Report – 2020 - 2021

The following inference is drawn from the above table.

The LIC paid benefits Rs. 2.86 lakh crores in 2020-2021, and Rs. 2.53 lakh crore in 2019-2020. In 2019-2020, private insurers paid out Rs. 1.13 lakh crores and 98,706 crores in benefits in the years 2020–2021. The life insurance industry paid out Rs. 3.99 lakh crore in benefits in 2020–2021, compared to Rs. 3.51 lakh crore in the previous year 2019–2020.

5. Paid Up Capital of Life Insurers (Crore)

Table No. 5 - Paid Up Capital Of Life Insurers (Crore)

Insurer	As at March 31, 2020	Additional during 2020 - 2021	As at March 31, 2021
LIC	100		100
Private Sector	27987.96	258.41	28246.37
Total	28.087.96	258.41	28.346.37

Source: Irda Annual Report – 2020 - 2021

The following inference is drawn from the above table.

As of March 31, 2021, the total capital of life insurers was Rs. 28,346 crore. Private sector insurers invested an additional Rs. 258 crore in the industry between 2020 and 2021.

SUMMARY AND CONCLUSIONS

1. The current Covid-19 outbreak and closure has had a significant impact on India's insurance industry. The virus quickly spread throughout the world. In India, 7.71 million people have been infected, with 41.3 million people affected globally. In the first quarter of FY2020, GDP fell from 4.5 percent to -23.9 percent.
2. Life insurance companies' business in India has increased from 11.36 percent to 18 percent. There are 24 life insurers and 34 non-life insurers in the country. The only public-sector life insurer is the Life Insurance Corporation (LIC).
3. Life insurers in India have made a number of new developments.
4. On a global scale, several life insurance companies have already begun to diversify their portfolios into a wide range of capital-markets products.
5. Life insurance companies were the first to incorporate computerization into their global operations. Competition has increased due to the entry of private insurance players.
6. The percentage of new life insurance policies purchased by individuals has increased in both public and private insurers. As well as an increase in the amount of premiums received by life insurers. LIC has made the largest claim settlement payment.
7. Insurers are making immediate changes to enable digital customer support and access.
8. Insurers will need to continue to adapt and proactively implement new methods of communication. Claims processes must consider the impact of government assistance and compensation to customers and businesses on overall claims exposure.
9. Insurers should carefully review the terms and conditions of their most pertinent policies in advance of increased case volumes and potential legal challenges.

FUTURE ROAD AHEAD

1. The life insurance industry's has made various innovations and amendments in the regulatory framework, which has improved the business performance of the insurance industry.

2. By the end of 2022, the insurance industry as a whole is expected to be worth \$ 280 billion. The country's life insurance industry is expected to grow at a rate of 14-15 percent per year over the next three to five years.
3. Increasing middle class family income level, more young people are buying insurance policies and growing awareness about the importance of the life insurance will help life insurance sector to grow further.
4. India is the second-largest insurance technology market in Asia-Pacific, accounting for 35% of the US\$ 3.66 billion insurtech-focused venture investments made in the country.

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IMPACT OF COVID-19 PANDEMIC ON TEACHING IN COLLEGES IN MUMBAI

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The COVID-19 Pandemic has distressed the entire nation and challenged the traditional educational system. Educational Institutions like Schools, colleges, etc. had been physically closed down due to the lockdown due to the pandemic. Face-to-face teaching had stopped and the teachers and the students had to shift to the online mode of education. Several teachers had to face the challenge of adopting new ways of teaching. During the Pandemic phase, the teaching and learning system of colleges has changed significantly. The objective of this research is to study the impact of the COVID-19 pandemic on teaching in various Mumbai colleges. The study is based on the primary data collected with the help of a questionnaire and secondary data. Data was in relation to teaching mode, which was faced during the COVID-19 Pandemic by Mumbai college teachers.

The researcher aims to provide an empirical report on the impact of the COVID-19 pandemic on teaching in colleges in Mumbai. As college plays an important role in educating young people, the COVID-19 pandemic effect on the educational sector is very crucial. During the Pandemic phase, the teaching system of colleges has been changed significantly.

Keywords: COVID-19, Impact on Education, Teaching, Digital education, Online teaching.

INTRODUCTION

The first occurrence of the COVID-19 Pandemic happened in Wuhan, China in December 2019. It was a major outbreak that has affected almost all the global countries and territories. One by one each country implemented lockdown in their respective nations. The first country to implement lockdown was China. Wuhan city was first to put on lockdown on 23rd January 2020. By late April, all the countries went under lockdown by one by one following each other from the safety of their nation. Lockdown in other term means a mass quarantine order which enables people to stay safe at home. College life is the best part of life for every child. A student never forgets their college life. They develop their social life and personality development in college. Also, for a country's economic growth, education is playing a very important role. Students can learn better in the classroom when they meet their teachers face to face. The teacher plays the role of a friend to them and helps them develop their social life and learn more effectively. Due to the COVID-19 pandemic, most of the countries have to close down their schools, colleges, universities, and educational institutions. It seems that COVID-19 has stopped the social life of the students. But due to the great efforts of our government, students are getting their education through online mode and continuing their studies. In this way, teaching is becoming an ongoing online process without any trouble. There are some positive as well as negative impacts that are seen in our country for digital teaching in the COVID-19 pandemic.

OBJECTIVES

The objectives of the present study are

1. To understand the impact of the COVID-19 Pandemic on mode of teaching.
2. To highlight the major changes faced by teachers and their preferences of teaching.
3. To highlight the pre- and post-changes in teaching style and preferences, as a result of COVID-19 pandemic.

RESEARCH DESIGN

Type of Research: The research is an empirical study based on a survey method.

Sources of Data collection: In this study, both primary and secondary data have been used. Primary data have been gathered through a structured questionnaire, while secondary data have been collected from websites, articles in journals, and books.

Sampling Design: The study is based on the primary data collected from the 63 respondents from the Mumbai college teachers based on convenient sampling.

Data Analysis: Descriptive tools and techniques such as graphs, percentages, frequency tables, etc. have been used for analysing the data.

SCOPE AND LIMITATION OF THE STUDY

A key limitation of our study is its sample size as were very small in number. Further research can be done by taking a good sample size and enlarging the number of colleges or universities under study. Secondly, we have only analysed the teaching tools to find out the impact of the COVID-19 pandemic on teaching. Further studies in this context may be done by including the satisfaction level of teachers, their comfort level, job security level, payroll, etc.

FINDINGS AND INTERPRETATIONS

Sample Description: Demographic questions (e.g. gender, age, educational qualification, stream of education) were asked in order to define characteristics of the sample. The sample consists of 63 respondents of which 31.7% were male and 68.3% were female. 55.56% of total respondents were within the age group of 31-50 years and 65.08% were postgraduates and 69.84% were from the commerce stream. The sample profile presented in Table 1 shows details of the sample.

Table 1: Sample Profile

	N=63	Percentage
Gender		
Female	43	68.25%
Male	20	31.75%
Age		
31-50 years	35	55.56%
51 years and above	11	17.46%
Below 30 years	17	26.98%
Educational Qualification		
Doctorate	19	30.16%
Graduate	3	4.76%
Post Graduate	41	65.08%
Stream		
Science	6	9.52%
Management	2	3.17%
Library	1	1.59%
Law	1	1.59%
Commerce	44	69.84%
Arts	9	14.29%

Findings in relation to the use of teaching mode before COVID-19:

The researcher wanted to find out the teaching mode prior to COVID-19 pandemic so as to understand the prior situation of teaching mode and the results were as follow:

1. 76.2% of the respondents used the offline mode of teaching.
2. 12.7% of the respondents used online mode of teaching
3. 11.1% of the respondents used a hybrid mode of teaching.

Interpretation: Major respondents were using the offline mode of teaching and very few respondents were using the online mode of teaching.

Findings in relation to use of teaching mode after COVID-19:

The researcher wanted to find out the teaching mode after the COVID-19 pandemic so as to compare it with the prior mode of teaching and the results were as follows:

1. 44.4% of the respondents used a hybrid mode of teaching.

- 42.9% of the respondents used online mode of teaching
- 12.7% of the respondents used the offline mode of teaching.

Interpretation: Major respondents are now using a hybrid mode of teaching and very few respondents are using the offline mode of teaching.

Findings in relation to online teaching experience of a teacher before COVID-19:

In this question, the researcher wanted to know the number of respondents having online teaching experience before COVID-19 and found as follows:

- 90.5% of the respondents never taught students online before COVID-19.
- 9.5% of the respondents have taught students online before the COVID-19.

Interpretation: Major respondents never taught the students online before the COVID-19 whereas very few taught the students online before the COVID-19.

Findings in relation to the most used online teaching tool:

The researcher wanted to know that which online tool was used the most by teachers for online teaching education and found as follows:

- 39.7% of the respondents' used the zoom application for online teaching.
- 34.9% of the respondents have used Google meet application for online teaching.
- 6.3% of the respondents have used online quiz makers and online video tools each for online teaching.
- 4.8% of the respondents have used MS-team applications for online teaching.
- 3.2% of the respondents have used document management tools the most for online teaching.
- Balance 1.6% of the respondents have used online whiteboards and Skype each.

Interpretation: Zoom and Google meet were the topmost online teaching tool amongst the teachers. Other online tools like YouTube, skype, Ms-team, whiteboards contribute very little to online teaching.

Findings in relation to the most preferable online teaching tool:

The researcher wanted to know the most preferable tool by a teacher for online teaching to students and result found as follows:

- 34.9% of the respondents prefer the zoom application most for online teaching.
- 25.4% of the respondents prefer Google meet application for online teaching.
- 9.5% of the respondents prefer online whiteboards for online teaching.
- 7.9% of the respondents prefer to use document management tools for online teaching.
- 6.3% of the respondents prefer to use online video tools like YouTube, loom, and quiz makers each for online teaching.
- 3.2% of the respondents prefer to use MS-team applications for online teaching.
- 3.2% of the respondents would prefer all of the above-mentioned tools.
- 1.6% of the respondents would observe and accordingly select the tools for online teaching.
- 1.6% of the respondents would not prefer online tools.

Interpretation: The zoom application is the most preferable online tool for teaching amongst the teachers. Google meet is at the second most preference level and the rest applications are less preferable for online teaching after the COVID-19.

Findings in relation to the impact of COVID-19 on teaching style:

The researcher wanted to know the opinion of a teacher whether the COVID-19 had affected their teaching style for the students and result found as follows:

- 34.9% of the respondents were strongly agreed with the statement.
- 33.3% of the respondents agreed with the statement.

3. 12.7% of the respondents strongly disagreed with the statement.
4. 9.5% of the respondents were neutral and disagree with the statement.

Interpretation: Major respondents were agreed that COVID-19 has affected the teaching style for the students.

Findings in relation to increase in expenditure for teaching equipment due to COVID-19:

The researcher wanted to know whether the COVID-19 pandemic has increased the teacher's expenditure towards teaching equipment and result found as follows:

1. 33.3% of the respondents agreed with the statement.
2. 25.4% of the respondents strongly agreed with the statement.
3. 20.6% of the respondents were neutral to the statement.
4. 11.5% of the respondents strongly disagreed with the statement.
5. 9.5% of the respondents disagreed with the statement.

Interpretation: Major respondents were agreed that COVID-19 has increased the expenditure for teaching equipment like computers, laptops, tablets, mobile, etc.

Findings in relation to increase in expenditure towards internet service provider due to COVID-19:

The researcher wanted to know whether the COVID-19 pandemic has increased the teacher's expenditure towards internet service provider and result found as follows:

1. 39.7% of the respondents strongly agreed with the statement.
2. 23.8% of the respondents agreed with the statement.
3. 14.3% of the respondents were neutral to the statement.
4. 11.1% of the respondents strongly disagreed with the statement.
5. 11.1% of the respondents disagreed with the statement.

Interpretation: Major respondents were agreed that COVID-19 has increased the expenditure towards the internet service providers.

Findings in relation to change in teaching style and preferences due to COVID-19:

The researcher wanted to know whether the COVID-19 pandemic has changed the teaching style and their preferences due to COVID-19 and found as follows:

1. 38.1% of the respondents strongly agreed with the statement.
2. 30.2% of the respondents agreed with the statement.
3. 14.3% of the respondents were neutral to the statement.
4. 9.5% of the respondents disagreed with the statement.
5. 7.9% of the respondents strongly disagreed with the statement.

Interpretation: Major respondents were agreed that COVID-19 has changed the teaching style and their preferences in their organisation.

Findings in relation to the uses of online teaching tools more due to COVID-19:

The researcher wanted to know whether a teacher started using online tools more due to COVID-19 pandemic and result found as follows:

1. 47.6% of the respondents strongly agreed with the statement.
2. 27.0% of the respondents agreed with the statement.
3. 9.5% of the respondents were neutral to the statement.
4. 9.5% of the respondents disagreed with the statement.
5. 6.3% of the respondents strongly disagreed with the statement.

Interpretation: The majority of the respondents were agreed that the uses of online teaching tools have increased due to the COVID-19.

Findings in relation to spending more time on online platforms after COVID-19:

The researcher wanted to know whether a teacher started spending more time on the online platform after COVID-19 pandemic and result found as follows:

1. 50.8% of the respondents strongly agreed with the statement.
2. 22.2% of the respondents agreed with the statement.
3. 9.5% of the respondents were neutral to the statement.
4. 9.5% of the respondents strongly disagreed with the statement.
5. 7.9% of the respondents disagreed with the statement.

Interpretation: The majority of the respondents were agreed that they have started spending more time on online tools after COVID-19.

Findings in relation to the most preferable mode of teaching:

After the above questions, the researcher wanted to know the preferable mode of teaching of a teacher in their organisation after so many changes faced by them and result found as follows:

1. 81% of the respondents would prefer the offline mode of teaching.
2. 19% of the respondents would prefer an online mode of teaching in their organisation.

Interpretation: The majority of the respondents would continue to offline mode of teaching whereas very few respondents would prefer the online mode of teaching in their organisation.

CONCLUSION

From the above analysis, it is visible that the COVID-19 pandemic does have impact in the form of the changing style of teaching. It was found that the majority of teachers had adopted either online or hybrid mode of teaching post COVID-19 pandemic. There is a significant increase in the expenditure towards digital equipment and towards internet service provider by teachers. The majority of teachers had never taught the students online before COVID-19 and had to face the digital education. There is a change in the preference of teachers from offline mode to the online mode. Some of the teachers are willing to adopt the online mode of teaching in their organisation. But still the majority of teachers would prefer the offline mode in their organisation.

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A STUDY ON CHALLENGES FACED BY CANDIDATES DURING E-RECRUITMENT DUE TO COVID -19 PANDEMIC

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ABSTRACT

There is a shift in the process of recruitment from traditional to electronic mode. The main purpose of this study is to identify various problems and challenges faced by the individuals in E-recruitment. Parametric one sample t-test is used to examine the significance of the problem. It is seen that Technical glitches, Inability to convince, Distraction at home, connectivity issues, Fear of technology, Lack of Infrastructure, Lack of personal touch, Develop rapport were significant problems contributing challenges in E-recruitment and lack of E-communication skills, poor video quality, Environment (No feeling of actual interview) were not significant problems. Further study can be conducted by applying exploratory factor analysis technique.

Keywords: E-Recruitment, Online Interview, Covid, Pandemic

INTRODUCTION

Recruitment means a process wherein the organization identifies, attracts, selects, shortlists and lastly interviews probable and competent candidates for different jobs to be performed in an organization either permanently or on temporary basis. It also means selecting candidates for selecting them to do unpaid roles. In most of the organization the job of performing the recruitment process is generally carried out by the Human Resource personnel, managers or the specialists hired for recruitment purpose. In the case of employment in the public the recruitment process is being carried out by specialists search consultancy and commercial recruitment agency who perform the task of hiring competent candidates for different posts. Also the use of Artificial Intelligence (AI) is being used on a large scale today for the recruitment purposes because of advent of ICT.

E-recruitment refers to a process wherein the organization uses web-based technologies as to attract, assess, select, recruit and board or selects the candidates who are skilled and competent for performing the job within the organization. As because the reach of internet has spread across a larger scope, organizations are turning towards performing the task of recruitment most probably from the online portal by creating their own website for completing this task. By the way of the e-recruitment process, the organizations are able to reach at a wider scale for attracting the potential employees. The organizations can develop their own e-recruitment platforms, or may apply HR software for the e-recruitment purpose or else can also hire recruitment agencies which use e-recruitment techniques for recruiting purpose.

Importance of E-Recruitment

Reduced time-to-Hire: In E-Recruitment, the organization can establish real-time interactions with the candidates and also it provides for round the clock i.e. 24x7 job searching activities that the job seekers can leverage. The organizations if looking for probable candidates for any particular job, can post about the same on the website within a span of 20 minutes on their website or any job search site such as Naukri.com and may start getting CVs from candidates who are or who may be interested in applying for the same. The post normally remains active on the portal for a span of 30 days and as and when the applicants come across can apply for the same with the company. Whereas in newspapers ad it takes almost a weeks' time to get the ad printed.

Reduced cost-of-Hire: The cost of online posting of the job on the online portals is more lower than the costs which is incurred in the traditional manner of searching candidates for a particular job. The cost of posting online is almost 90% lower than the cost of going through the traditional way. Also, the company does not have to pay to the recruitment agencies for the same as this can be handled by the company itself.

Wider Reach for Employers: In traditional method, the recruitment activity is most probably restricted by geographical, industrial or any other such parameters. But on the other hand, with the use of online portals companies are able to reach to a wider audience who may be interested in taking up the job.

Wider Reach for Candidates: The probable candidate is also benefitted with this e- recruitment channels, as it allows them to reach to a wider scope to get insights about where the opportunities of job are available. They through the use of internet facilities, are more able to search jobs in such companies or industries of which they may not have any knowledge before. They can just apply for that particular job just with clicking the mouse. Also, they can also post their resumes on this online job portals, wherein the employers may contact them if they are interested.

State-of-the-Art Filtration Tools: Most of the famous job sites like Naukri.com uses and offers their customers who are basically organizations looking for candidates, provides them with latest technologies and other such premium benefits that can add up to the company. Also it enables for filtering of the criteria which can help the job seekers to find a job that may suit their qualifications and competencies.

Branding Opportunity for Employers: The employers may use their job postings for leveraging their brand image and enhancing the value of the brands among the jobseekers. The more attractive is the brand image of the company, the more likely are the probable candidates apply for that company.

Also due to the COVID19 phase and because of the lockdown, the offices and industries have been shut down, and because of this most of the candidates are working from home. Employers are also looking for candidates and conducting interviews and selection from taking interviews either on calls or through video calls. The employees selected are also given to work from home. It is also being seen that the use of e-recruitment has increased more during the lockdown phase due to absence of face-to-face interviews.

REVIEW OF LITERATURE

1. **Martinez-Gil J. (2014)** examined in their study that the cost of hiring individuals for different jobs has been increased considerably. It is mainly because of the complex situations arising in the labour market and also the scattering of employees over a larger geographical boundary. The companies have come out with various plans and strategies to make the process of e-recruitment more flexible for applicants who apply from the online portals. The companies are trying to make solutions wherein the system can only solve the problems if any arises. Apart from this there are many challenges that have been making e-recruitment a difficult process. The issues faced during e-recruitment can be solved through a disciplined knowledge management process known as semantic processing. It can help in making the process of e-recruitment more attractive for the applications applying for different positions.
2. **Alamro S. et al (2018)** described in their study that by implementing e-recruitment processes to its systems, this has created major competition between different firms in the market. The researchers have surveyed their study by analysing a case study of military domain where the implementation of e-recruitment had not been successful. The researchers have analysed and found out two major problems that have been encountered with the process of e-recruitment i.e. 1) complexities in implementation of e-recruitment for reuse purposes while recruiting, and; 2) complexities arising while representing and scoping the problems and difficulties in finding accurate solutions. The researchers through Problem-Oriented Conceptual Model had tried in identifying the problems that have aroused because of e-recruitment.
3. **Wozniak J. (2015)** pointed out in the research paper that E-recruitment can be defined as using technology for recruiting new talents within an organization. The researcher is of the view-point that the use of e-recruitment differs from one country to another country and the main factor responsible for this deviation is the technical structure prevailing in the countries which is highly distinctive from one another. The researchers try to explain that there are four different levels of e-recruitment methods which can be used for explaining the deviation. The researcher has surveyed this deviation by understanding the difference of the impact of e-recruitment in USA and in Poland. Also, for all the four methods the pros and cons are also highlighted. Also, the researchers have emphasized on the fact that the more the goodwill the firm enjoys, the more will be its e-recruitment process be successful.
4. **Holm A. (2010)** conducted in her study that the main objective behind the conduct of this study is to ensure that what impact does e-recruitment has on the operational working of the organization and with activities of business related to e-recruitment. For conducting the study, the researcher included 3 well-established business organizations. These studies were conducted during the year 2008-09 in Denmark. The findings discovered that there are few limitations as to the concept of e-recruitment which are greater diversity in the qualities of the applicant, overloaded resumes, lack of e-communication skills and competencies, problems related with confidentiality of the applicants and lack of personal touch to the candidates.
5. **Esch P. et al (2018)** surveyed in their study the techniques which the organizations are lately adopting and adapting to the social media platforms for communicating and attracting new talents to the organization. Many firms are attempting to replace a part of the e-recruitment process with social media application like Snapchat. The researchers conducted survey in which participants were asked about the organization's strategy in relation with recruitment procedure. The participants were told to upload their videos on their platform, which the participants deemed to be risky with relation to their privacy. Hence, the candidates are then less likely to apply for job.

6. **Khatun A. et al (2015)** identified in their study that because of the ever-increasing use of Internet facilities has led many organizations adopt to the means of online recruitment procedures to be implemented. The research study highlights the opinions and attitudes of the probable candidates on the use of Internet for recruitment purpose. Around 204 survey questionnaires were given to those candidates who regularly used internet for searching jobs. The candidates gave the feedback that the companies should provide for more of the information and tools for better access to their recruitment websites which can more efficiently help the candidates with the recruitment application process.
7. **Sceulovs D. et al (2017)** mentioned in their study that the main aim of the study is to examine the concept of e-recruitment on the basis of the Business Model Ontology framework for providing helpful implications as to e-recruitment process as a particular business model. The main objective for implementing this model is for creation of a useful model for the company which will help the company in efficiently managing its human resources. The impact of e-recruitment on the first-time job seekers is that they are not really interested in using the online method for giving interviews, communication glitches, inability to attract the job seekers and negative feedback. The researchers conclude that organizations should think of effective solution for addressing the issues related to e-recruitment.

OBJECTIVES OF THE STUDY

1. To examine the significant problems faced by the individuals in E-recruitment.

Hypothesis

Ho: There is no significant problems faced by the individuals in E-recruitment (average problem < 3)

Ho: There is significant problems faced by the individuals in E-recruitment (average problem > 3)

RESEARCH METHODOLOGY

Data Collection Method

The researcher uses descriptive research design. Under survey method Non-probability convenience sampling method was used for data collection. Data was collected for the period of one month from the individual of Mumbai region. Data were collected by the means of structured questionnaire. There were total two parts in the questionnaire. Part I was related to the demographic profile of the individuals and part II was related to various indicators contributing problems by the individual in E-recruitment measured on a five-point Likert type scale with 1 being “very low problem” and 5 being “very high problem”.

SAMPLE SIZE

The sample size for the current study was 110 individuals of Mumbai region.

Data Analysis and Interpretation

For current analysis researcher uses parametric technique one sample t-test through SPSS 24.

Table No-1

Gender	Frequency	Percent
Male	60	54.55
Female	50	45.45
Total	110	100

Data was collected from total 110 individuals out of which 60 consist of male individuals and 50 consist of female individuals

Table No-2 Problems Faced During E Recruitment during Covid

Statements	Mean	t value	P value	Result
Technical Glitches	4.02	14.910	0.000	Supported
Inability to Convince	3.78	13.795	0.000	Supported
Distraction at Home	4.21	15.423	0.000	Supported
connectivity Issues	3.77	13.790	0.000	Supported
Fear of Technology	4.16	15.201	0.000	Supported
Lack of Infrastructure	4.14	15.101	0.000	Supported
Lack of Personal Touch	3.90	14.105	0.000	Supported
Develop Rapport	4.11	15.050	0.000	Supported
Lack of E-Communication skills	2.61	1.46	0.067	Not Supported

Poor Video Quality	2.50	1.34	0.082	Not Supported
Environment (No feeling of actual interview)	2.12	1.23	0.093	Not Supported

Source: Primary Data

P value less than level of significance 5% (0.05) indicates that the null hypothesis is rejected and Technical glitches, Inability to convince, Distraction at home, connectivity issues, Fear of technology, Lack of Infrastructure, Lack of personal touch, Develop rapport are significantly contributing to the problems in E-Recruitment and p value more than level of significance 0.05 indicates lack of E-communication skills, poor video quality, Environment (No feeling of actual interview) are not significantly contributing to the problems and challenges in E – Recruitment.

CONCLUSIONS AND SUGGESTIONS

The results reflect that major issues faced during the online interview by the candidates are technical glitches, inability to convince, distraction at home, connectivity issues, fear of technology, lack of infrastructure, lack of personal touch and developing rapport. A candidate can however control few challenges such as **expressing himself in a better manner, creating a conducive environment for the interview and developing confidence for the online interview**. However certain challenges such as connectivity issues and technology glitches are beyond one's control. With this pandemic we have realised that virtual world will be the new normal. Hence, we all have to upgrade our knowledge and skills so as to be technology savvy.

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A STUDY ON IMPACT OF COVID-19 PANDEMIC ON DIGITAL TRANSACTIONS WITH REFERENCE TO MUMBAI CITY

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ABSTRACT

COVID-19 has been an unprecedented crisis for the entire mankind. Ample of lifestyle and business changes are witnessed amid corona virus. It is believed that it led to the decline and slowdown of economic activities around the globe. On the other hand, it has come up with so many opportunities for everyone to rise again. This paper aims to understand the impact of COVID -19 on digital transactions and to know the types of transactions where digital payments have increased or decreased after COVID-19 in the city of Mumbai. In a bigger picture it has been observed that during lockdowns digital transactions have decreased because of the freezing of few sectors like aviation, hospitality, entertainment, etc. However, spike has also been seen of first-time users in digital transactions in the sectors like grocery shopping online and offline, paying electricity bills, telephone bills, and paying salary to their staffs.

Keywords: COVID-19, Pandemic, Digital payment, Transactions

I. INTRODUCTION

Meaning of Digital payment

According to Razor pay, a leading online payment company defines Digital payments as - “Digital payments are transactions that take place via digital or online modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use electronic mediums to exchange money.” In other words, digital payments are the transactions which uses electronic medium for making payment for certain sum of amount and where physical money is not involved. Digital payments can be done online as well as offline. Transfer of money can happen from debtor’s bank account to creditor’s bank account using devices like mobile phones, Point of Sales, E-Wallets, Credit/Debit Cards. There is no physical transaction between both the parties.

The Indian government has taken numerous steps to promote and support digital payments in the country. The government's goal for the 'Digital India' campaign is to establish a 'digitally empowered' economy.

Trend of Online Payment from January 2020 to December 2021

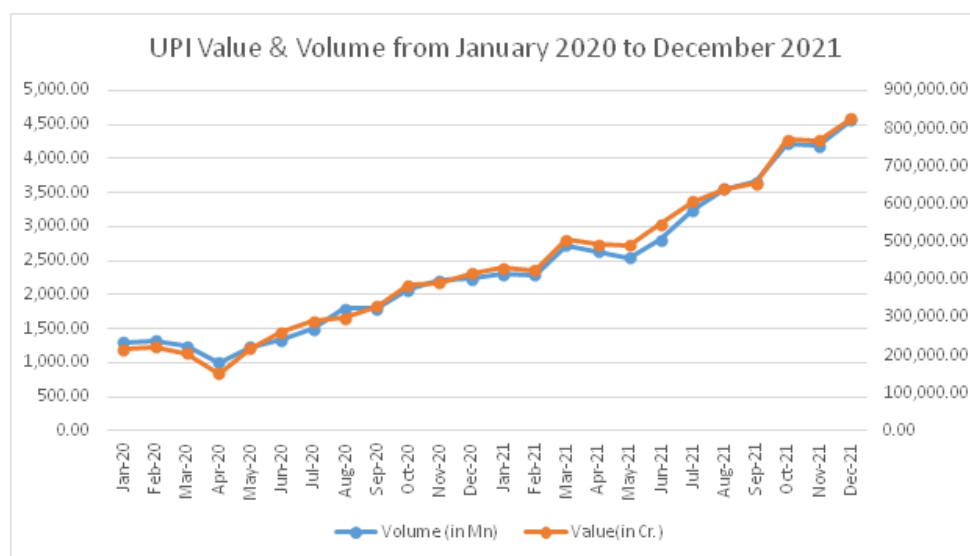


Figure 1: Total value and volume of UPI

Source: <https://www.npci.org.in/what-we-do/upi/product-statistics>

According to the NPCI data, UPI value and volume both has seen a decline of approximately 30% in April 2020 as compared to January, 2020. Decline is due to the lockdown which was imposed by Ministry of Home Affairs , Government of India in the notification no. 40-3/2020-DM-I(A) dated 24th March,2020. Whereas, since January 2020, to December 2021, UPI volume has increased approximately by 250%.

II. LITERATURE REVIEW

- Rashmi Gujrati, (2017) India's march towards faceless, paperless, and cashless economy. She has discussed about the threats which are there for both consumers and mobile application developers and how these can be overcome. Emphasis has been given on educating the population, and how important it is to create a cashless economy.
- Jain A., Surupria A., & Kothari A. (2020) in their study 'The Impact of COVID-19 on E-Wallet's Payments in Indian Economy' the major finding was there has been an increase in usage of digital payment during COVID-19. Spike in transactions were seen on e-commerce websites and applications for food, entertainment.
- Singhal R., & Gupta A. (2021) in their research paper 'Impact of COVID-19 on Digital Payment Services at Towns and Villages' the main objective of this research paper is to understand the concept of digital payments with its impact of COVID-19 on villages and small towns. Researcher has found an increase in digital payments in towns and villages of India since the time pandemic has started.
- Sridevi & Mariyappan (2021) in their research paper 'The Impact of Covid-19 on Digital payment system with reference to Chennai city' published in UTKAL Historical Research Journal compared the usage of respondents of digital payment before and during Covid-19. The study also found the roadblocks like technological challenge, data abuse, insufficient knowledge and cybercrime are the barriers.
- Singhal R. (2021) in her study 'Impact and Importance of Digital Payment in India' focus on usage and importance of digital payment services in India. Different initiatives taken by government like implementation of GST, demonetization is motivating digital payment. Whereas on the other hand no or poor internet connectivity is one of the major obstacles for transformation of an economy.

III. OBJECTIVES

- To assess the effect of COVID-19 on digital payment system.
- To study the types of transactions where digital payments have increased after COVID-19.
- To study the challenges faced by people regarding digital payment.

IV. Hypotheses of the study

- H_0 - There is no significant increase in digital transactions post COVID-19.
- H_0 - There is no significant increase in digital payment for grocery shopping post COVID-19.
- H_0 - There is no significant increase in digital payment for paying electricity bills and telephone bills post COVID-19.
- H_0 - There is no significant increase in digital payment for paying restaurant bills post COVID-19.
- H_0 - There is no significant increase in digital payment for paying salary to workers/staff post COVID-19.

V. RESEARCH METHODOLOGY

The scope of this research is restricted to the region of Mumbai. The research is proposed to be **exploratory** and **descriptive** in nature. Researcher has used primary and secondary data for this research. Questionnaire has collected from the sample of 96. Sample is collected through non-Probabilistic convenience sampling method from the population. Researcher has analyzed data using Mean, Standard Deviation, Frequency and Z-test.

This study has following limitations -

- The study is restricted only to the district of Mumbai.
- The respondent's biasness is an important limitation to be considered.
- Time and Cost is the constraints.

VI. Data Analysis and Interpretations

A. Responses

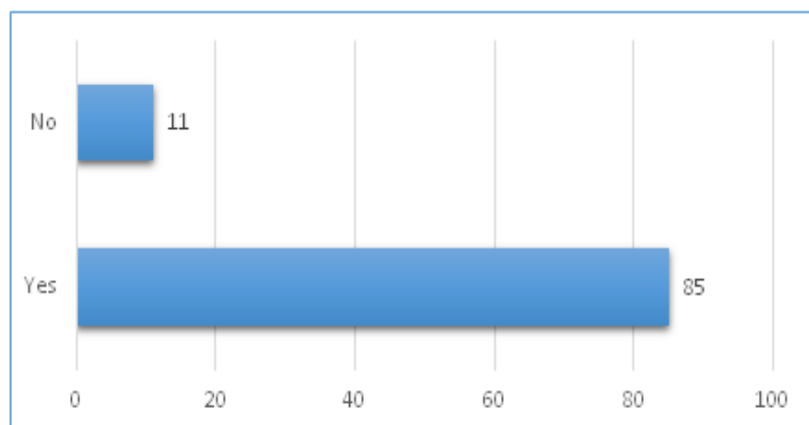
Questionnaire was sent to 130 respondents. Out of 130, 34 questionnaires were inconsistent and incomplete. So, the data has been analyzed by using sample of 96.

B. Respondents Profile

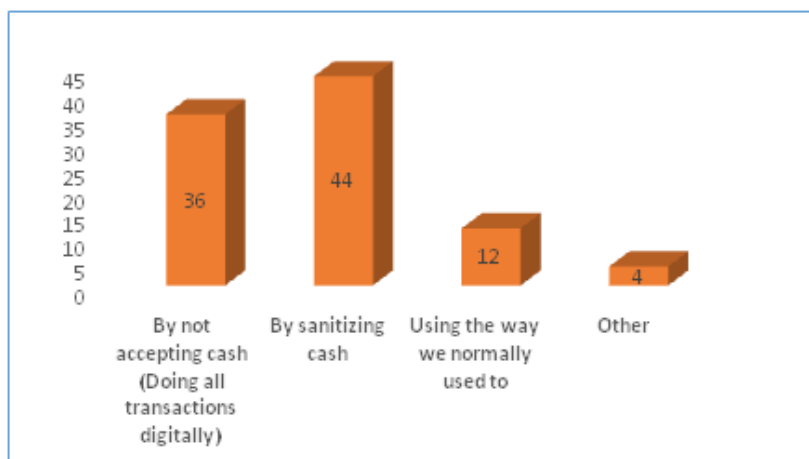
Items	Category	Frequency
Gender	Male	46
	Female	50
	Total	96
Age	15-25	34
	26-35	37
	36-45	10
	46-55	8
	56 or above	7
	Total	96
Profession	House maker	14
	Self – Employed	22
	Working Professional	43
	Student	13
	Other	4
	Total	96

Table.5.1 Respondents Profile**C. Awareness about spread of Corona Virus through currency**

Respondents expressed whether they were aware of transmission of corona virus through currency notes.

**Figure 5.1** Awareness regarding transmission of corona virus through currency notes**D. Way of handling Cash.**

In this question respondents expressed their views on how they are handling the cash.

**Figure 5.2** The Way cash is handled

E. Usage of Digital Payment before COVID – 19.

Survey was mainly focused on the use of digital mode of payment pre COVID-19. It was found out of 96, 18 people were not using digital payments

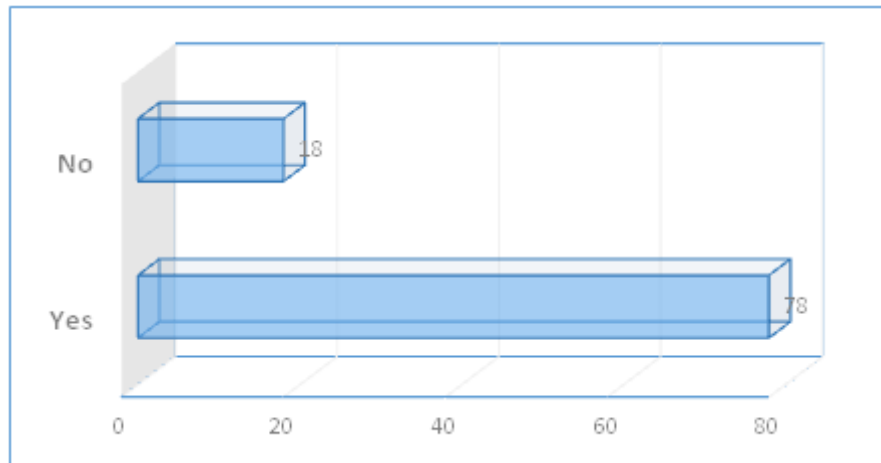


Figure 5.3 Usage of digital payments before COVID-19

F. Usage of Digital Payment after COVID – 19.

18 people who were not using digital payments pre covid, out of that 12 people started using digital payment.

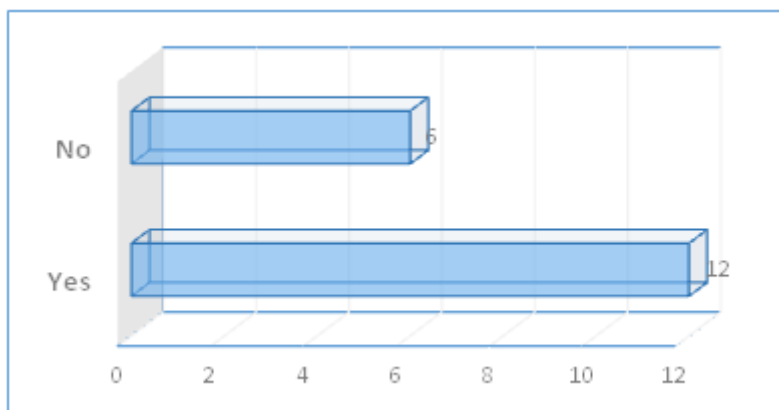


Figure 5.4 Usage of digital payments after COVID-19

G. Reasons for opting digital mode of payment

One of the important aspects of the survey was the reason of opting digital transaction amid corona virus. Majority of respondents have opted digital transactions because of transmission of virus through currency notes and avoiding visits to ATMs/Banks to withdraw cash.

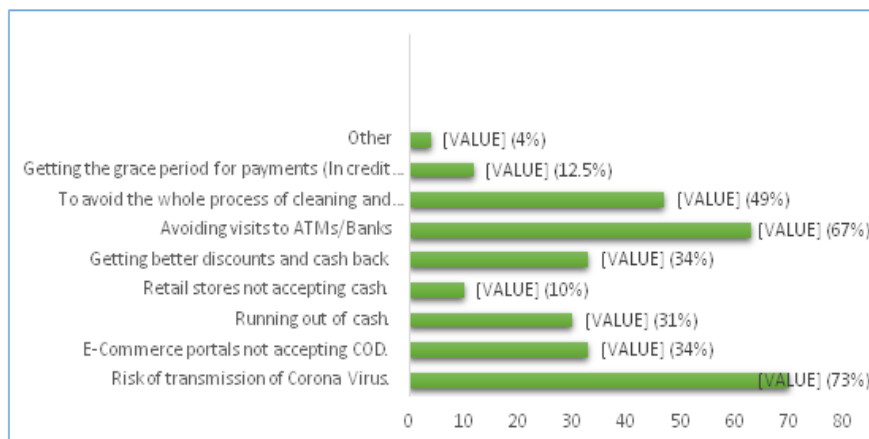


Figure 5.5 Reasons for opting digital mode of payment

H. Challenges faced

Respondents communicated the problems or the barriers which they experience for opting digital mode of payment.

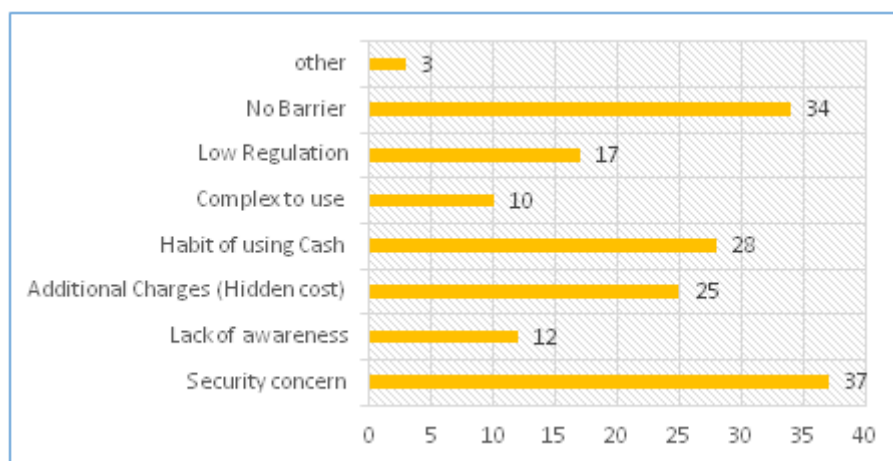


Figure 5.6 Challenges faced

I. Hypothesis Testing

Hypothesis - 1

Null Hypothesis (H_0) - There is no increase in digital transactions after COVID-19.

Alternate Hypothesis (H_1) – There is significant increase in digital transactions after COVID-19.

Now,

$$H_0: P_{\text{Pre COVID-19}} = P_{\text{Post COVID-19}}$$

$$H_1: P_{\text{Pre COVID-19}} \leq P_{\text{Post COVID-19}}$$

Where, P = Proportion of people using digital mode of payment.

Data is collected from 96 people, where sample is assumed as normal distribution with the level of significance as 5% ($\alpha = 0.05$).

$$Z \text{ Test} = \frac{(0.9375 - 0.8125) - 0}{\sqrt{0.875(1 - 0.875)\left(\frac{1}{96} + \frac{1}{96}\right)}}$$

$$Z = 2.6186,$$

$$\text{Where } P = 0.0441438$$

In this case, Z test value is greater than 1.96 ($2.6186 > 1.96$) or we can say $p\text{-value} < 0.05$ ($0.0441438 < 0.05$). So, in this situation the **null hypothesis (H_0) is rejected in favor of the alternate hypothesis (H_1)**. Thus, it can be concluded that there is an increase in digital transactions after COVID-19.

Second primary objective of our research is to “To study the types of transactions where digital payments have increased after COVID-19”.

Hypothesis - 2

(H_0) - Digital transactions for grocery shopping (ONLINE) have not increased post COVID-19 (H_1) - Digital transactions like grocery shopping (ONLINE) have increased post COVID-19.

Z-Test Approach	Pre - COVID	Post - COVID	Z-Score	P-value
Grocery shopping (ONLINE)	58	78	3.1755	0.00075

Table 5.2 Z-Test

The p-value is 0.00075 ($0.00075 < 0.05$) therefore, **null hypothesis (H_0) is rejected in favor of the alternate hypothesis (H_1)**. It indicated that digital transactions of grocery shopping through online portal have increased after COVID-19.

Hypothesis – 3.

(H_0) - Digital transactions for paying electricity bills and telephone bills have not increased post COVID-19

(H_1) - Digital transactions for paying electricity bills and telephone bills have increased post COVID-19.

	Z-Test Approach	Pre - COVID	Post - COVID	Z-Score	P-value
2.	Paying electricity bills and telephone bills	58	75	2.6591	0.00392

Table 5.3 Z-Test

Value of $P = 0.00392$ is lesser than 0.05 therefore, **null hypothesis (H_0) is rejected in favor of the alternate hypothesis (H_1)**. It indicates that digital transactions of paying electricity and telephone bills have increased after COVID-19.

Hypothesis – 4

(H_0) - Digital transactions for paying restaurant bills have not increased post COVID-19

(H_1) - Digital transactions for paying restaurant bills have increased post COVID-19.

Z-Test Approach	Pre - COVID	Post - COVID	Z-Score	P-value
Paying restaurant bills.	51	45	-0.8660	0.1932

Table 5.4 Z-Test

P value is 0.1932 ($0.1932 < 0.05$), Hence, researcher **fails to reject the null hypothesis (H_0)**. Therefore, digital transactions like paying restaurant bills or ordering food from restaurants had decreased after COVID-19.

Hypothesis – 5

(H_0) - Digital transactions for paying salary to workers/staff have not increased post COVID-19 (H_1) - Digital transactions for paying salary to workers/staff have increased post COVID-19.

Z-Test Approach	Pre - COVID	Post - COVID	Z-Score	P-value
Salary to workers/staff	23	38	0.2325	0.01003

Table 5.5 Z-Test

The p-value is 0.01003 ($0.01003 < 0.05$), therefore, **null hypothesis (H_0) is rejected in favor of the alternate hypothesis (H_1)**. It indicates that digital transactions of paying salary to staffs and workers have increased after COVID-19.

VII. CONCLUSION

Major findings of the research are as follows –

- Sectors where spike has been seen in digital transactions are - grocery shopping online and offline, paying electricity bills, telephone bills, and paying salary to their staffs.
- The fear of transmission of virus through cash is one of major reason of shift to digital transactions.
- There are still many people who do not want to opt for digital mode of payment because of lack of awareness, lack of security.
- Risk of fraud/Security Concerns, Additional Charges, Habit of using cash, Lack of awareness, Low Regulation & Complex to use are some of the challenges faced by the consumers.

We can conclude that there has been increase in number of people opting digital mode of payment. According to the study, there is an increase in number of people who are preferring digital mode of payment. The rise of digital transactions has been seen for mobile recharge, hospital payments, paying salary to staff, workers, house helps, paying bills and transferring money to family members. The key issues are the challenges which are faced by consumers like - Risk of fraud/Security Concerns, Additional Charges, Habit of using cash, Lack of awareness, Low Regulation & Complex to use. Some of the suggestions through this study are-

- Government should educate and create awareness programs for people on how to use various methods of digital payment which will lead to overcome the barrier of complexity.
- A subject of Digital payment should be added to the curriculum of education system to create awareness from the primary level.
- Customers should be familiar with the additional charges which will be included.
- There should be framing of strict laws dedicatedly for digital payments and frauds.
- People should be educated about the benefits of opting digital mode of payment

Managerial Implication

The descriptive study on the impact of COVID-19 outbreaks on cash and digital transactions. This study is expected to contribute to the field of digital payment sector to understand the rising urge among people to start using digital mode of payment because of COVID-19. The study also mentions the setback of digital payment which are faced by the consumers currently.

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IMPACT OF COVID 19 ON LEARNERS

Dr. Damayanti Reuel Premier and Ms. Medhavi Bali ChakrabortyAssistant Professors, Department of Management Studies, KES Shroff College of Arts &, Commerce,
Bhulabhai Desai Road, Kandivali (W)**ABSTRACT**

The Covid 19 pandemic has radically changed humanity all over the world. It has ushered in a sea change in the lives of individuals of all generations. The purpose of this study is to determine the impact of Covid 19 on learners, with a focus on the shift in learning processes. In today's competitive environment, changes in learning approaches have hampered learners' ability to grasp concepts effectively. This study tries to demonstrate the importance of the teacher-student relationship in making learning a successful experience. Data is collected from students from various categories utilizing convenience sampling in order to better understand the impact on learners. To investigate the relationship between gender and the effectiveness of learning methods, the chi-square test is utilized for data analysis.

Keywords: Traditional Learning, Online Learning, Blended Learning, Learners

INTRODUCTION

Covid19 is an infectious disease caused by the Coronavirus. Symptoms range from a simple respiratory problem to a significant respiratory problem and, in some cases, death. In December of this year, the virus was initially discovered in Wuhan, China. Multiple variations of covid have been discovered throughout the course of the previous two years. As a result of the work-from-home culture, many forms of amusement such as movies, shopping, social get-togethers, parties, adventures, and primarily learning activities have come to a halt.

Covid19's disruption of people's habits, particularly among the youth, has harmed not just their physical but also their mental health. Due to a lack of practicality, their creativity and foresight are shattered. Being confined to four walls owing to Covid19 has, ironically, put a halt to their innovative and creative powers.

The practical learning approach has come to an end as a result of online teaching approaches. It has also made it more difficult for students to experience and experiment with real-world circumstances. In some professions, this approach might be detrimental; for example, a medical student who does not participate in laboratory experiments would never be a decent doctor.

The classic chalk and duster technique of teaching, on the other hand, had a teacher-student relationship and a long-lasting impact on learning, despite its age. Furthermore, pupils' facial expressions were used to determine their comprehension levels.

According to data, around 250 million students were impacted by the closure of private and public educational institutions as a result of covid19. This has resulted in an increase in cases of school dropouts, a decrease in students' outcome-based education, a challenge to teachers' roles and responsibilities, an increase in demand for e-learning gadgets, and the longevity of private schools, making effective learning a battle to endure.

LITERATURE REVIEW

Sumitra Pokhrel (2021), in the research article, discussed that there is a great impact of covid19 on the teaching-learning process, about 98.6% of the students are been affected due to adverse circumstances. Online teaching has disabled the scope face to face interaction amongst people. Conclusively various studies have been carried out it cope with the situation.

Luke Edward Harding Bradley and Luke Reaper (2020) in their research paper measure the stress levels of students. The results of this study suggest that the COVID-19 related Social Distancing and Self -isolation lead to a greater increase in stress among students than among adults as measured by the STAI index. The stress was highest among high school-age students and among female students. The causes of this stress are primarily related to the impact on the education of the measures rather than directly related to the pandemic.

M.S.S. Rajeeth & others, (2019) pointed out that, both study skills have their own set of benefits and drawbacks. Some features are extremely beneficial to one learning approach while others are not. It has been asserted that combining these two methods, such as mixing learning methods and applying them at the appropriate time and place, will provide higher education with a more effective learning process that will overcome all of the major drawbacks of both methods, resulting in a highly active learning environment for students in higher education.

Saima Firdaus Mohammed Yaseen, Smt. Shubhada Ramesh Joshi (2021), The good influence of the Covid-19 lockdown on students was briefly stated in their research paper Positive Impact of Covid-19 on Education. Students adopted numerous new skills and appreciated the value of ICT. Teachers are becoming more technologically savvy and learning new skills in order to better their teaching abilities.

Sonia Kashyap, (2021) in her research paper concluded that our country should come up with innovative strategies to ensure that all children have equal opportunities to access online learning. For more engaging and active education delivery our policies must accommodate people from different backgrounds i.e from a different region, marginalized, and minority groups. Online practices are very much beneficial to the students and therefore it can be continued even after the pandemic.

OBJECTIVES OF THE STUDY

1. To understand different learning methods used during a pandemic
2. To study problems faced by the learners during online learning
3. To compare the effectiveness of online and traditional methods of learning

THE HYPOTHESIS OF THE STUDY

H0: There is no association between Gender and effectiveness of learning

H1: There is an association between Gender and the effectiveness of learning

METHODOLOGY OF THE STUDY

1. Primary and secondary data are used in the research.
2. Primary data is gathered from students via questionnaires, while secondary data is gathered from published publications, journals, websites, etc.
3. Respondents are chosen using a convenient sampling technique.
4. Appropriate statistical tools, such as graphs and tables are used for analysis and interpretation.

LIMITATIONS OF THE STUDY

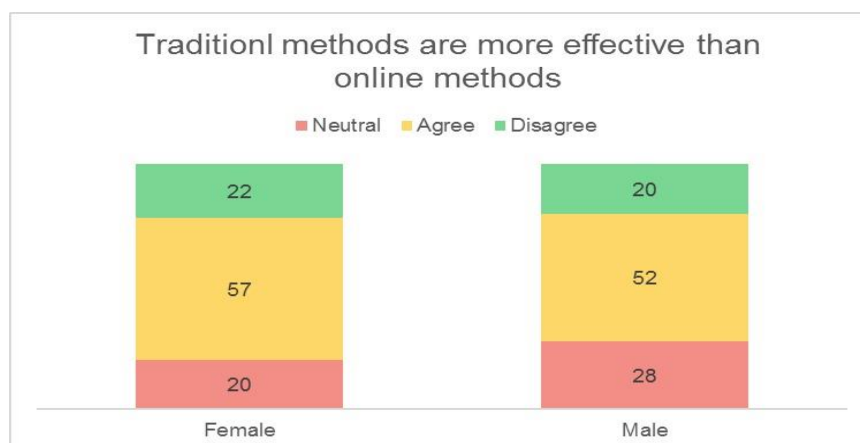
1. Because the data has been collected only from students, it cannot be generalized.
2. Information was collected from 105 respondents due to a lack of time and other resources.

ANALYSIS AND INTERPRETATION

Data analysis may also be described as the process of altering data in order to extract relevant information and make conclusions easier. Statistical procedures are used depending on the type of information and the queries.

The researcher has collected primary data through a questionnaire and the analysis is as follows:

traditional methods are more effective than online methods	Female	Male
Neutral	20	28
Agree	57	52
Disagree	22	20



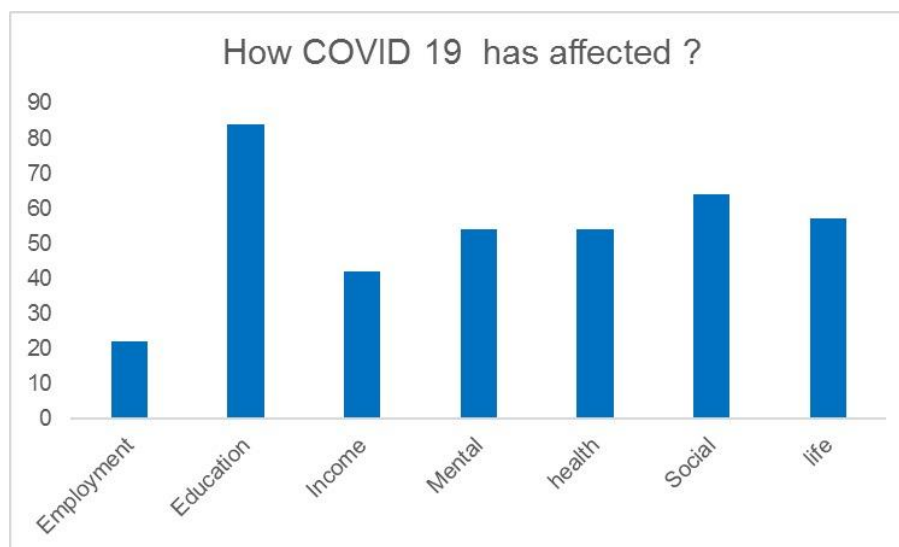
H0: There is no association between Gender and effectiveness of learning

Using the chi-square test p-value is 0.02

A p-value less than 0.05 (typically ≤ 0.05) is **statistically significant**. It means there's strong evidence to refute the null hypothesis. as there is less than a 5% probability the null is correct Therefore, we reject the null hypothesis and accept the alternative hypothesis.

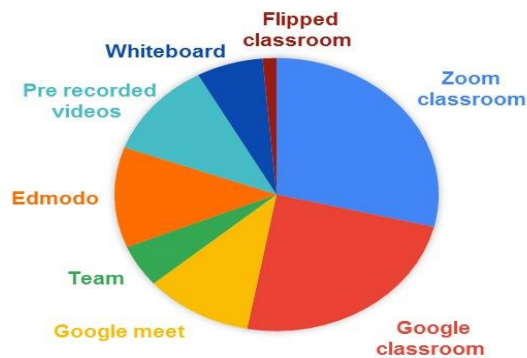
Therefore, in this case, we accept an alternative hypothesis stating that there is an association between Gender and effectiveness i.e., Female agrees that traditional methods are more effective than online methods

How COVID 19 has affected you?	Frequency
Employment	22
Education	84
Income	42
Mental	54
health	54
Social	64
life	57



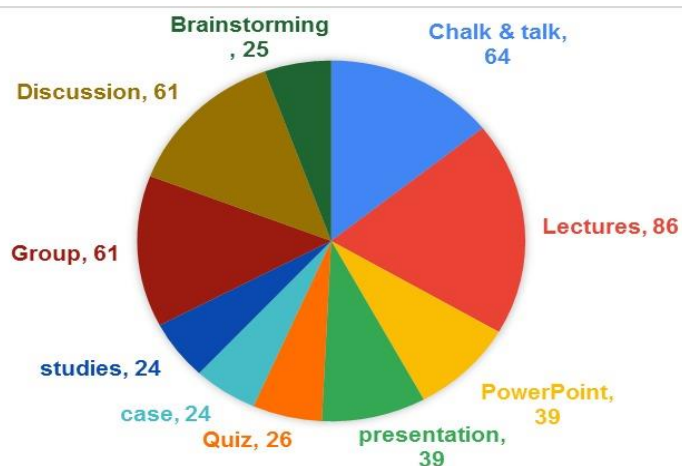
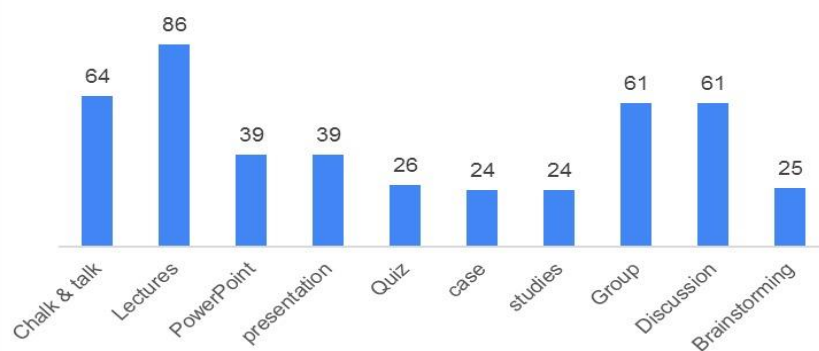
Different methods used for learning during pandemic	Frequency
Zoom classroom	29
Google classroom	24
Google meet	11
Team	5
Edmodo	12
Pre recorded videos	11
Whiteboard	7
Flipped classroom	1

DIFFERENT METHODS USED FOR LEARNING DURING PANDEMIC



Different traditional methods used for learning before pandemic	Frequency
Chalk & talk	64
Lectures	86
PowerPoint presentation	39
Quiz	39
case studies	26
Group	24
Discussion	24
Brainstorming	61
	25

Different traditional methods used for learning before pandemic



FINDINGS OF THE STUDY

- Information was collected from 105 respondents out of which 51.45 were male and 48.65 % were females.
- Majority of the respondents i.e. 68.6% were from the age group 15-20
- Most of the respondents i.e. 89.5% were from the undergraduate category
- Covid affected each and every individual in a different way. Most of the respondents (80%) said it majorly affected education, social life (61%), mental health (51%), income (40%) and employment (22%)
- From the learner's point of view, different traditional methods used before pandemic were lectures (82%), chalk and talk (61%), group discussion (61%) etc.
- During pandemics when traditional methods of learning were not possible due to various reasons we had to resort to online methods of teaching and learning. Major online methods used for learning is zoom (99%), google classroom (83%), Edmodo (41%), pre-recorded videos (39%), google meet (37%) etc.
- Traditional methods of learning have its own benefits most of the respondents said (83%) active learning is possible, (69%) participation in extracurricular activities, (74%) of learners get direction from the mentor, (69%) discipline is inculcated among learners and (58%) pointed out that it helps to build interpersonal relationships.
- Online learning methods are also effective because it is accessible at any time and from anywhere (81%), cost-effective (55%), customized learning environment (49%), and updated content is delivered (49%)
- Some of the problems associated with traditional learning is traveling time (81%) and rigidity of time and place (65%)
- Online learning also suffers due to some shortcomings like no personal connection with a mentor (78%), poor connectivity (65%), lack of participation in extracurricular activities (67%) and lack of social connect (65%)

CONCLUSION

Respondents pointed out that, both the methods of learning i.e traditional and online have their own set of advantages and limitations. Traditional learning methods involve face-to-face communication between the mentor and the student, as well as a competitive setting, extracurricular activities, and personal attention to instilling values, discipline, and other characteristics. The overall personality development of the student is the goal of traditional learning. Students' abilities and talents are recognized, and they are given the necessary platform to showcase their talents.

The field of education cannot remain unaffected by the usage of technology. Presentations, online whiteboards, live online courses, pre-recorded video lectures, flipped classrooms, game-based teaching, class blogs, live chatting, discussion boards and forums, and the usage of artificial intelligence are all examples of how technology is being used in the field of education. Online learning has a number of advantages, including schedule flexibility, student-centeredness, accessibility from anywhere at any time, and the availability of study materials. From this pandemic situation, we have observed that learners will benefit greatly from a proper blend of traditional and online learning methods. We must mix the advantages of both approaches while minimizing their drawbacks.

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IMPACT OF COVID 19 PANDEMIC ON EDUCATION SYSTEM OF INDIA

¹Vidya S. Tejam and ²Dr M. A. Koli¹Research Scholar, Shivaji University Kolhapur²Head, Department of Accountancy, Sadashivrao Mandlik Mahavidyalaya, Murgud**ABSTRACT**

People from all walks of life were affected by the COVID-19 epidemic, which required people to self-quarantine in their houses in order to prevent the virus from spreading. The lockdown has a significant negative impact on mental health and lead to stress and frustration. This has had an impact across the board. Among them, India's as well as the world's education sectors have been severely harmed. The academic institution's closure has harmed 80 percent of the world's student population, providing a different problem for ministers and educational institutions to consider and struggle with in order to sustain learning continuity while predicting long-term funding cuts. According to the MHRD study and the National University of Planning and Administration, 260 million students have been impacted since infrastructural development has slowed significantly. This article examines the effects of the corona virus pandemic on education and the education system, as well as the effects of school closures in India due to COVID-19. Since the disease spread so quickly, there were few plans for transferring to online teaching or learning from higher education institutions' offline classrooms, and no one could predict the hazards and benefits that such a big change would bring to the industry. Other university admission tests, as well as several competitive evaluations, are scheduled at a key moment, putting the educational system under strain. The constant COVID-19 encroachment into the educational system serves as a reminder that revolution requires a precondition. Many scholars have shared their findings on teaching and learning in various ways in the aftermath of the COVID-19 outbreak. Face-to-face instruction has been phased out in a number of schools, colleges, and universities. There is concern that the 2020 academic year, or maybe more in the future, would be lost. Innovation and implementation of alternative educational systems and evaluation methodologies are urgently needed. The COVID-19 epidemic has given us the chance to lay the groundwork for digital learning. The semester examinations that were supposed to take place in May at universities throughout India have been postponed indefinitely. If academic events chains and academic calendars are not finished on time, they will be tempt fate. There is a serious risk that this academic year may be pushed back a few months across India. Students in their last years of study will be the ones who suffer the most. This research paper tried to study the impact of Covid 19 on Education System.

Keywords: COVID-19, Education sector, virtual learning.

INTRODUCTION

The COVID-19 epidemic has spread throughout the globe, impacting practically all nations and territories. The outbreak was first reported in December 2019 in Wuhan, China. People were urged to be cautious by countries all across the world. Hand washing, face masks, physical distancing, and avoiding large gatherings and assemblies have all been used as public health measures. "Lockdown and staying home strategies have been put in place as the needed action to flatten the curve and control the transmission of the disease" (Sintema, 2020). COVID 19 is a virus that infects people. Due to lockdowns, quarantines, and school closures throughout the world, the Covid 19 pandemic has impacted around 1.5 billion children, 63 million instructors, and a considerable number of education support employees in the education sector. million instructors, and a considerable number of education support employees in the education sector. The outbreak has had a negative impact on education. If schools and colleges continued to function during the outbreak, students would be forced to stay at home to prevent infection and death from the virus. As a result, virtually all institutions and colleges now use webcams and cellphones to conduct everyday courses through the internet.. The rise in popularity of online courses with pre-recorded or on-demand access, such as those offered by Coursera., Unacademy, and Udemy has risen even more. The creation of a new online route for delivering course content will become more prominent in the post-Covid world, as survivors of the pandemic and those who have endured the lockdown may not be as confident as they were in the pre-Covid world about sending their children and wards to schools and colleges, and thus may motivate schools and colleges to offer online-based courses.

OBJECTIVES

- To determine the impact of Covid-19 on the education industry in India.
- To study the various measures undertaken by Indian Government.
- To give some implementable suggestions.

METHODOLOGY

The sources used to collect the data are with help of different national and international reports generated by government on pandemic. Even some journals, e-content and authentic websites providing information on Covid 19 are referred.

IMPACT OF COVID 19 PANDEMIC ON EDUCATION

The influence of the COVID19 pandemic on admissions is likely to be visible in the coming academic year. Although the new academic session begins in June, the majority of the entrance evaluations have yet to be completed. As a result, the new academic session is set to begin in July or later.

Because the worldwide population has prioritized health over education, the corona virus pandemic entails significant losses in learning hours, with significant implications for your social life and, in particular, your employment. School closures in response to COVID 19 have exacerbated student debt, digital learning, poverty, and homelessness, as well as children's education, childcare, housing, internet, and disability services. School closures have far-reaching economic and cultural effects, not simply for students, teachers, and families. Student loans, interactive learning systems, the educational and learner support system, food services, and health services were all considered during the closing. It will have a short-term impact on over 285 million young Indian students' educational continuity, but it will also have a larger economic and societal impact. External evaluations, such as board examinations such as Secondary Education Examinations, have been postponed in India owing to the epidemic, and all internal assessments have been cancelled. This has harmed pupils' ability to learn. Various educational governing authorities have made the difficult decision not to prolong the present academic year. Several judgments by education regulatory agencies have made it difficult not to prolong the present academic year. Assume that in the case of lower classes and secondary level tests, pupils must continue to the next stage of study throughout academic school. Exams for classes 1 through 8 should be cancelled, and pupils should be promoted to the following level. However, because academic results of year-end examinations are used to determine a student's university advancement and training options, the exams must be equal because they are administered in a different manner. Fairness in behaviour and assessment should be ensured by authorities. The ministry's and regulatory organisation's judgments and timeliness should be anticipated.

Because of the growing worry about the spread of corona virus, most schools have closed their doors. Teaching is being done online at a level that has never been done before and is unproven. After a lot of trial and error and misunderstanding, this alternative technique will not replace face-to-face interactions between instructors and students, as well as among other students. It is considerably easier for educational institutions that are familiar with these technologies to make the transition to the internet. For firms that lack the skills and plan, however, a significant amount of back-end research is necessary. You may lose time, and your pupils may consider reducing their study time or even the academic year.

Not only pupils, but also parents and teachers, have been affected by the epidemic. The majority of Indian schools provide instruction to their pupils over the internet. Many institutions are hesitant to provide such online classes, and both students and teachers have run into difficulties. Parents and teachers are both concerned about their careers. This is expected to raise the unemployment rate. In India, recent graduates fear that their employment offers would be withdrawn as a result of the present scenario. Unemployment increased from 8.4 percent in mid-March to 23 percent in early April, according to the Centre for Monitoring India's Economy, with the urban jobless rate hitting 30.9 percent. Education will gradually dwindle as unemployment rises.

The epidemic's impact on children's and educators' lives throughout the world highlights the vital role of education in psychological well-being and social and emotional development. Educators must now assist young people in establishing a critical mentality in order to create a substantial virus-affected environment. In response to a rise in the number of cases of the virus, the government declared a statewide lockdown, which has harmed not only the educational system, but also the minds of students, teachers, and parents. False news on social media and other platforms has a negative impact on the country's youth.

There are various initiatives taken by government like schools and colleges are closed till date. To take examination the guidelines were made. The Central Board of Secondary Education (CBSE) has postponed all secondary and upper secondary school examinations in India on March 18, 2020. In a class of no more than 24 students, the CBSE has issued updated directions for test centres to conduct tests with a minimum gap of one metre between students sitting the exam. If the test centres' rooms are tiny, the students should be segregated into separate rooms. The Civil Services Examination 2019 interview has been postponed by the Union Public Service Commission (UPSC) (Wikipedia). Similarly, owing to the emergence of COVID-19, the majority of

state governments and educational boards postponed tests. The Indian government has designated one day as a national holiday.

On March 22, 2020, a janta-curfew will be imposed, and lockdown will be implemented in stages beginning March 25, 2020. The meeting was alleged to take place via the internet. The ban's implementation has spurred the use of digital technology. Through online learning, it has established a more efficient and effective strategy to developing new and improved professional skills/knowledge. During this pandemic Covid-19 circumstance, online learning is the finest option (Pravat, 2020b). The Ministry of Human Resource Development (MHRD) has built online portals and instructional channels via Direct to Home TV and radios to enable students to continue their study. During lockdown, students use popular social media applications for online teaching and learning, such as WhatsApp, Zoom, Google Meet, Telegram, You Tube Live, and Facebook Live.

The advantages and disadvantages of online learning are as under

Advantages of Online Learning

*Easy

*Adoptable

*Less Expensive

* Creates Interest

*Creates fun

*Quick delivery of session

Online classes are more convenient than in-person classes. This is because the pupils are at ease because they are at home in a familiar atmosphere. They are not plagued by the inner anxiety that might make studying in a classroom context tedious. When students take online classes, they are reported to be more adaptable. They are more attentive and engaged in their engagement since they are in a location that is near to them. Since the students are at home, online classes are less expensive than traditional classes because they do not require any maintenance, transportation, or other fees. Students have easy access to all of the materials they require as part of their curriculum. The teachers may give the courses swiftly and without interruption, while also creating a platform for open debate and providing questions and tasks at the same time.

Disadvantages of Online Learning

*Network Issue

* Can isolate a person

*Feedback

*Personal attention cannot be given

*Interpersonal relation cannot be effectively developed.

*Cheating can be done by students

One of the most significant disadvantages of the online teaching-learning process is the limited scope of student feedback. Social isolation can occur as a result of online education. The students have no space for communication among their peer groups. They check in when their courses begin, stay for the duration of the session, and then log out. As a result, they don't have time to speak with one another, which leads to social isolation. Students have no opportunity for self-motivation in these programmes since it becomes a repetitive ritual to log in and log out, yet the message is communicated and the lesson or message intake is questionable. However, in the aftermath of COVID, educational institutions are adjusting to new ways of imparting education by incorporating cutting-edge information and communication technologies into the teaching and learning process.

SUGGESTIONS AND CONCLUSION

Many online learning platforms provide many courses on the same subject with varying degrees of accreditation, methodology, and evaluation criteria. As a result, the quality of programmes may vary amongst online learning platforms. As a result, higher education institutions must design and supply quality assurance systems and quality benchmarks for online learning programmes.

During a pandemic, India should devise innovative measures to guarantee that all children have continuous access to education. COVID-19 is a virus that infects people. For efficient implementation, Indian policy must include people from all walks of life, especially those from remote regions, marginalized groups, and minorities. To mitigate the consequences of the pandemic on employment offers, internship programmes, and research initiatives, immediate action is essential.

Traditional Indian knowledge is well renowned across the world for its scientific inventions, values, and advantages in developing sustainable technologies and treatments, and these knowledge systems in many sectors should be incorporated with today's mainstream higher education system.

Despite the fact that the globe is in turmoil, the greatest method to retain educational continuity and better knowledge is through online learning, which looks to be a powerful instrument and a symbol of optimism in the COVID-19 era. With the possibility of attending an online class from the comfort of your own home or working from home, now is a great moment to reflect. In the next years, the government will have to make difficult, but calculated decisions concerning education funding. After all, today's youngsters will be tomorrow's epidemiologists, physicians, nurses, researchers, and public health professionals. Aside from academic concerns, the rights and livelihoods of employees and instructors must be safeguarded. Because students are being taught on the internet by professors who are adjusting to this new paradigm, the lockdown established to decrease the virus's threat has had an influence on this business. During the present lockdown, changes in the situation, internet access, and electricity availability are just a few of the issues that have arisen. However, there is a silver lining to every cloud, and there are a few advantages to this new normal that will help both students and teachers in the long term. Global coordination and cooperation are essential for developing the most scientifically proven COVID-19 vaccine for the world.

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A STUDY ON FACTORS IMPACTING CUSTOMER SATISFACTION IN ONLINE SHOPPING POST COVID-19

¹Ms. Divya Darji and ²Dr. Kuldeep Sharma¹Research Scholar and ²Research Supervisor, K.P.B. Hinduja College of Commerce**ABSTRACT**

Purpose: This paper will examine the Customer Satisfaction while shopping online during the Covid 19 pandemic and also to evaluate whether Covid 19 has impacted the customer satisfaction.

This study will be undertaken to understand whether the restrictions imposed during the pandemic on physical and retail shops increased the online purchases as a way of convenience for the consumers, and also to evaluate the customer satisfaction for the products purchased online during this period.

It will explore the various factors/determinants which impact the level of customer satisfaction, give a comparative view whether customers prefer retail or online shopping during the pandemic and provide various strategies to improve the shopping experience which may help the e-commerce portals increase their customer satisfaction.

Keywords: Online Shopping, Customer Satisfaction, E-commerce, Covid 19, Pandemic.

INTRODUCTION

“Consumers are less forgiving during a time like this, and the companies that meet and exceed their needs will build loyalty and lifetime value” – John Copeland, Adobe

Covid 19 pandemic hit India in the March 2020, leading to lockdowns to prevent spreading of the virus. This effectively led to over-crowding and long lines at the retail shops to purchase daily necessities. Due to supply being the same and demand increasing as a result of panic buying, there were instances of shortage of the products. Retail shops not selling necessities where refrained from operating which made it difficult for consumers to purchase those things. All this shortage of supply and unavailability of not necessity items lead to customers purchasing them from various e-commerce portals.

Shopping online was convenient as there were no long queues, customers could shop at the convenience at their home and maintain social distance. E-commerce portals offered various discounts and increase their customer base and take advantage of the pandemic. There is a shift from conventional cash to digital payment methods which has resulted into increase in various e-commerce portals and mobile applications. Customer Satisfaction is defined as a measurement of how happy the customers are with the products and services. It is important for the e-commerce companies to keep in check the various factors which impact the customer satisfaction in the post Covid era.

These factors include but are not limited to social media marketing, product quality, product description and images, delivery data, return policy, shipping charges, availability of stock, discounts and offers, user interface of the website. All these factors impact the customer satisfaction in this era as e-commerce websites are trying to create a loyal customer base.

OBJECTIVES OF THE STUDY

1. To study the impact of Covid 19 on online shopping and e-commerce portals.
2. To examine the factors impacting the customer satisfaction in online shopping post Covid 19.
3. To determine the customers' satisfaction towards the product and services provided by e-commerce portals.

HYPOTHESES OF THE STUDY

Following are the hypotheses of the study-

Hypothesis 1

H₀₁. Customer Satisfaction in the post Covid 19 era is dependent on their online shopping experience and various product determinants.

Hypothesis 2

H₀₂. There is no significant association between Covid 19 and its impact on online shopping.

SIGNIFICANCE OF THE STUDY

This paper will be beneficial to e-commerce portals to understand various factors which impact the customers buying decisions, level of satisfaction during the pandemic. It will help them formulate strategies to improve overall customer experience.

RESEARCH METHODOLOGY

The data has been collected through primary and secondary sources. The primary source of data was collected through a structured questionnaire and observation. The secondary data has been collected through Research Papers, Thesis, Circulars, Websites and blogs.

There was no specific targeting of certain type of population and a variety of people were considered which included teenagers, students, housewives, senior citizens and working people. The respondents were from different occupations with different age brackets and marital status. Overall, there were 55 respondents.

LIMITATIONS OF THE STUDY

1. Owing to geographical constraint the study was undertaken in Mumbai.
2. Due to time constraint, limited surveys were undertaken.

REVIEW OF LITERATURE

1. Jain R., Sharma S. (2020) in their research paper “*Determinants of Customer Satisfaction in Online Shopping*” evaluated that the online Indian shoppers focus more on the variety of products offered, security of the website and product information provided. They suggested that the websites should create secure portals and provide the customers with all the necessary and correct information, so that they can make an informed purchase. This will in return improve the overall online shopping experience and lead to increase in customer satisfaction.

2. Ranjan A., et al. (2021) in their research paper “*Online Shopping Behavior during COVID-19 Pandemic: An Indian Perspective*” concluded that the information shared by the various social media sites have deeply impacted the customer purchasing decision during the pandemic. The E-commerce companies should focus on factors like product description and quality, post shopping services to improve the customer satisfaction.

3. Abdallah N., et al. (2021) in their research paper “*Customer Satisfaction in Online Shopping*” studied that problems faced by online shoppers should be taken care of to convert them into loyal customers and effectively increases their satisfaction. These loyal customers in turn help could encourage others to do shop online which would increase the customer base of e-commerce portals. The returns and exchange policy should be user-friendly, prices of the products should be based on the quality of the product.

4. Mascarenhas J. (2018) in his thesis examined that more the customer satisfaction in online shopping, better is the reputation and brand name of the e-commerce company in the market. Proper segmentation and good audience targeting will help the company find their potential customers and get the desired customer base. Good online shopping strategies help the customers to shop in the comfort of their own house in the pandemic, which helps to save their valuable time.

5. Rao Yonghui, et al. (2021) in their dissertation “*Online Customer Satisfaction during COVID-19: Perspective of a Developing Country*” analyzed that there is a boom in online shopping during the pandemic era due to prolonged lockdowns. The degree of Customer satisfaction is much higher when shopping from direct e-store like Walmart compared to shopping from indirect e-store like Amazon and Alibaba. This is due to experience in shopping from direct e-store aligning with the customers’ perceptions and products from indirect e-store not matching up with the quality promised.

DATA ANALYSIS AND INTERPRETATION

The Primary data collected from 55 respondents have been converted into tables for better understanding. The source of all the below tables is Primary data.

GENDER DIVERSIFICATION**Table No. 1 Gender of the Respondents**

Particulars		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	38	69.1	69.1	69.1
	Female	17	30.9	30.9	100.0
	Total	55	100.0	100.0	

Source- Primary Data

As per Table No. 1 we understand that 69.1% of the respondents were male, while only 30.9% of the respondents were female.

AGE BRACKET OF RESPONDENTS**Table No. 2** Age of the Respondents

Particulars		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 18 years	1	1.8	1.8	1.8
	18 - 28 years	11	20.0	20.0	21.8
	29 - 39 years	16	29.1	29.1	50.9
	40 - 50 years	9	16.4	16.4	67.3
	Above 50 years	18	32.7	32.7	100.0
Total		55	100.0	100.0	

Source- Primary Data

Table No. 2 represents the age of the respondents. Out of the total respondents, only 1.8% respondents are below 18 years, 20% are of the age range 18-28 years, 29.1% respondents are of the age range 29-39 years. While 16.4% of the respondents fall in the age bracket of 40-50 years and 32.7% respondents are of the age range Above 50 years.

OCCUPATION DIVERSIFICATION**Table No. 3** Occupation of the Respondents

Particulars		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business	6	10.9	10.9	10.9
	Housewife	4	7.3	7.3	18.2
	Professional	26	47.3	47.3	65.5
	Student	5	9.0	9.0	74.5
	Others	14	25.5	25.5	100.0
	Total	55	100.0	100.0	

Source- Primary Data

As per Table No. 3 we find that only 7.3% respondents are Home maker, 10.9% of the respondents have their own Business, 47.3% respondents are Professionals, 9% respondents are Students and 25.5% respondents have Other occupation.

Has the Frequency to Shop Online Increased During Covid-19?**Table No. 4** Has the Frequency to Shop Online increased during Covid 19

Particulars		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	40	72.7	72.7	72.7
	No	15	27.3	27.3	100.0
	Total	55	100.0	100.0	

Source- Primary Data

As per Table No. 4 we find that only 72.7% respondents feel that their frequency to shop online during COVID-19 has increased, while 27.3% respondents feel that their online shopping frequency has not increased.

Frequency of Online Shopping During the Pandemic**Table No. 5** Frequency of Online Shopping during the Pandemic

Particulars		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Frequently	9	16.4	16.4	16.4
	Frequently	22	40.0	40.0	56.4
	Neutral	9	16.4	16.4	72.8
	Not Frequently	4	7.2	7.2	80.0
	Rarely	11	20.0	20.0	100.0
	Total	55	100.0	100.0	

Source- Primary Data

As per Table No. 5 we understand the frequency of Online shopping during the pandemic. It represents that 16.4% of the respondents shopped Very Frequently, 40% shopped Frequently, 16.4% respondents had a Neutral approach to online shopping during the pandemic. While, 7.2% shopped Not Frequently and 20% Rarely shopped online during the pandemic.

Reason for Preferring To Shop Online During Covid-19**Table No. 6** Reason for Preferring to Shop online during COVID-19

Particulars		Percent	Valid Percent	Cumulative Percent	Cumulative Percent
Valid	Convenience	27	49.1	49.1	49.1
	Offers & discounts	8	14.5	14.5	63.6
	Social distancing	16	29.1	29.1	92.7
	Time saving	4	7.3	7.3	100.0
	Total	55	100.0	100.0	

Source- Primary Data

Table No. 6 showcases the Reason for preferring online shopping during COVID-19. 49.1% of the respondents did it due to convenience, 14.5% of the respondents did it for Offers & discounts given, 29.1% due to Social distancing and 7.3% respondents preferred online shopping due to the Time saving factor.

Importance of Factors While Shopping Online During Covid-19 Which Contribute To Customer Satisfaction**Table No. 7** Importance of Factors while shopping online during COVID-19 which contribute to Customer Satisfaction

Particulars	Very Important	Important	Neutral	Un-important
Product Quality	65.5%	23.6%	9.1%	1.8%
Product Price	49.1%	38.2%	10.9%	1.8%
Product description & price	40.0%	49.1%	9.1%	1.8%
Faster delivery	36.4%	45.5%	14.5%	3.6%
Discounts & offers	32.7%	38.2%	23.6%	5.5%
Easy returns & exchange	49.1%	38.2%	10.9%	1.8%
After Sales service	47.3%	32.7%	16.4%	3.6%

Source- Primary Data

As per Table No. 7 we understand the important factors while online shopping in COVID-19 which impacted the Customer satisfaction. Each factor had 4 options showing its importance. It represents that Product Quality is very important for 65.5% of the respondents followed by Product price and Easy returns & exchange at 49.1%. Product description & price was important for 49.1% of the respondents, followed by Faster delivery at 45.5%.

Safety While Online Shopping During Covid-19**Table No. 8** Safety while Online Shopping during COVID-19

Particulars		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Secured	10	18.2	18.2	18.2
	Secured	31	56.4	56.4	74.6
	Neutral	13	23.6	23.6	98.2
	Unsecured	1	1.8	1.8	100.0
	Total	55	100.0	100.0	

Source- Primary Data

As per Table No. 8 we find that 18.2% respondents feel Very Secured while shopping online during COVID-19, 56.4% feel Secured. While 23.6% have a Neutral opinion on online shopping safety, only 1.8% of the respondents feel it is Unsecured to shop online during COVID-19.

Online Shopping Post the Pandemic**Table No. 9** Online Shopping post the Pandemic

Particulars		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	41	74.5	74.5	74.5
	No	14	25.5	25.5	100.0
	Total	55	100.0	100.0	

Source- Primary Data

Table No. 9 showcases the Online shopping post the Pandemic. 74.5% of the respondents feel that they will continue shopping online post the pandemic whereas 25.5% feel that they won't.

Level of Customer Satisfaction While Shopping Online During Covid-19

Table No. 10 Level of Customer Satisfaction while shopping online during COVID-19

	Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Satisfied	11	20.0	20.0	20.0
	Satisfied	30	54.5	54.5	74.5
	Neutral	11	20.0	20.0	94.5
	Dissatisfied	3	5.5	5.5	100.0
	Total	55	100.0	100.0	

Source- Primary Data

As per Table No. 10 we understand the Level of Customer Satisfaction while online shopping during COVID-19. 20% of the respondents are Very Satisfied with the experience, 54.5% are Satisfied, 20% have a Neutral level of satisfaction while only 5.5% of the respondents are Dissatisfied while shopping online during the pandemic.

Factor In Improving Customer Satisfaction While Online Shopping

Table No. 11 Factor in improving Customer Satisfaction while Online Shopping

	Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Better product quality	22	40.0	40.0	40.0
	Cheaper product price	5	9.1	9.1	49.1
	Fast & timely delivery	7	12.7	12.7	61.8
	Safe & fast transaction	12	21.8	21.8	83.6
	User friendly website	9	16.4	16.4	100.0
	Total	55	100.0	100.0	

Source- Primary Data

As per Table No.11 we find the factors that can improve Customer Satisfaction while shopping online. 40% respondents feel there is need for Better product quality, while only 9.1% feel the product price needs to be cheap. 12.7% respondents prefer fast & timely delivery, 21.8% feel the online transactions need to be safe & fast whereas 16.4% prefer a user-friendly website for easy navigation.

FINDINGS, CONCLUSION AND RECOMMENDATIONS-

After undertaking the study, it is founded that there are numerous factors which affect the Customer Satisfaction while online shopping. COVID-19 has positively impacted a few sectors in e-commerce business, which has resulted into consumers shifting from retail to online purchase mostly for the convenience of shopping from the comfort of their house. The data analyzed suggests that post the pandemic customers will still continue online shopping.

In conclusion, E-commerce websites still need to improve their products and services to improve the level of customer satisfaction with majority people demanding better product quality and safe transaction environment. Product quality, price and easy returns/exchange are the top most factors affecting the level of customer satisfaction. The E-commerce companies need to focus more on the same to create a loyal customer base and improve their brand reputation.

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AN IMPACT OF COVID-19 CRISIS ON THE ADOLESCENT'S AGE GROUP IN AN EDUCATION INDUSTRY

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ABSTRACT

Covid-19 as we all know has been such a deadly virus that spread all across the world in 2019, infecting and causing the lives to death of many. This virus has spread from Wuhan, China on 31st December 2019. This virus has caused drastic change impacting almost all industries irrespective of Education, Hotels, Tourism, Pharmaceuticals, Banking, Transport, and so on. This pandemic has brought the entire world to a standstill. The COVID-19 pandemic was spread across national borders and had infected people regardless of nationality, education, gender, income, number of dependents, etc. However, with this disruptive situation, the researcher has particularly, tried to evaluate the impact of COVID-19 on the adolescent group focusing on the education industry.

Keywords: COVID-19, China, Education, Virus, Disruptive, Adolescent

INTRODUCTION

Before the emergency of the COVID -19 pandemic, several other issues always disrupted the educational system like political wars, climatic change, natural disasters, and prolonged crises that affected nearly 75 million children and youth globally. Suddenly, this number has increased with the spread of COVID-19. However, this growing pandemic has obligated many teachers to enter virtual classrooms, meet the demand, and expectations of this new reality. Teachers have adopted the concept of a digital mode of learning worldwide and imparted the educational content through distance mode which was never thought of before, as we all are accustomed to our traditional chalk and talk method. Nearly 94 percent of all learners have faced the crisis of pandemics due to the shutdown of schools, colleges, and other professional studies.

The education system got affected by the COVID-19 pandemic with 1.53 billion out-of-school learners. Globally, there is a massive regional variation in internet penetration, with Africa having the lowest, at 39.3%, and North America the highest, at 94.6%. However, the education system did not stop any. In 2016, at the World Humanitarian Summit, the global fund for education in emergencies was announced and was distributed to children's education in times of crisis.

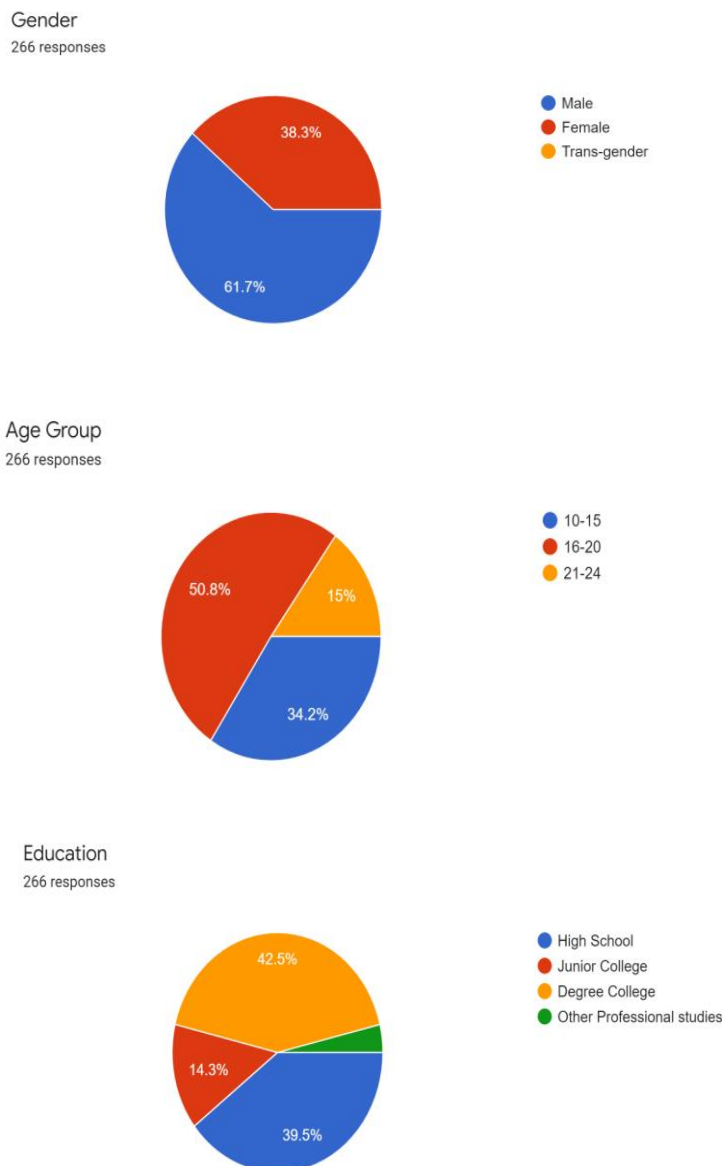
OBJECTIVES OF THE STUDY

The aim of this research is to evaluate the impact of COVID-19 on adolescent pertaining to education system. As this pandemic has ruined the life of many individuals be an adult or an adolescent:

- 1) To identify the barrier and the adverse effect of COVID-19 on the adolescent.
- 2) To study the adolescent reactions towards online learning.
- 3) To evaluate the role of facilitators in helping the adolescent to meet this contingent situation.
- 4) To identify the new modes of learning did the students learn

METHODOLOGY

The researcher uses a quantitative method to collect the data. An open-ended structured questionnaire was circulated through a digital platform and data was collected. The google form was circulated to school-going students, junior college and degree college students, and also to those who were seeking professional studies. Students particularly belonging to the adolescent age group was targeted for the research. The researcher has circulated the Questionnaire to nearly 300 respondents out of which 265 respondents have filled the questionnaire (Google Form) on the basis of which the analysis was carried out. Out of which 61.7% were male and 38.3% were females, while 34.2% belong to age group of 10 to 15, 50.8%, 16 to 20 age group and 15%, 21 to 24 age group, Further, 39.5% were high school children, 14.3% were Junior College students, 42.5% were degree students while 3.7% were professional studies students



Source: Primary Data

REVIEW OF LITERATURE

COVID-19 has significantly impacted vulnerable sub-groups including those adolescents and youth. COVID-19 is not an exception. The nation saw the pandemic crisis, wherein the nation was fighting as warriors to protect the health and safeguard the population from a different perspective like home quarantine, social distancing, and wearing of masks, providing educational content to the students, imparting online workshops, work from home facilities, and many more, the only intention was to protect the lives of people of our country.

As we all look forward to the post-lockdown period, it has affected nearly 365 million-plus adolescents and youth. What's important is now to observe the health and well-being of adolescents and youth. However, the researcher has attempted to evaluate the impact of COVID-19 impact on adolescents and youth particularly focusing on the education system.

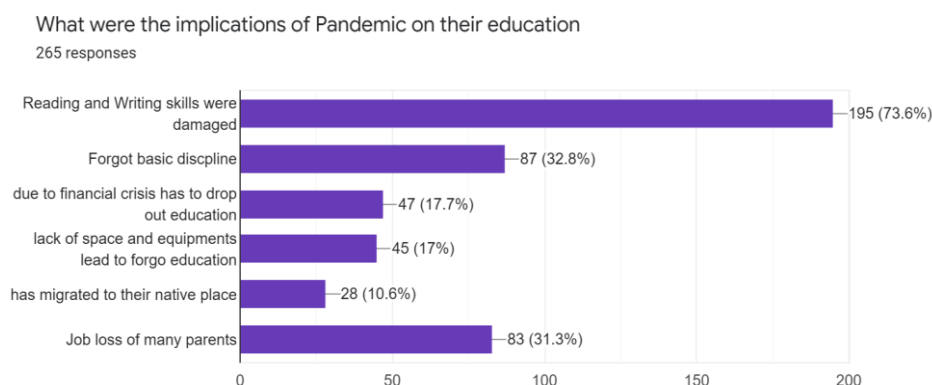
1) To identify the barriers and its adverse effect of COVID-19 on the adolescent

Ng, K., Cooper et.al. (2020) observed that COVID-19 had impacted the physical activity of adolescents. However, parents, teachers, public health communities, and society need to encourage the adolescent back to physical activity and keep them active in life. Baloch, G. M., et.al (2021) it is observed that the pandemic had a serious impact on the adolescent from minimal to moderate, severe, and most extreme levels of anxiety. Among the gender, females were more anxious as compared to male students. The factors which stressed out these adolescents were online teaching, academic improvements and completion of the academic year, and uncertain exam dates.

Nishimura, Y., et.al (2021) opined that when SOE (State of Emergency) was announced and the education industry was closed, we could see a drastic change in the teaching-learning process, from classroom teaching to online mode of learning. Many students felt that online education would be ineffective in comparison to classroom or in-person learning. SOE brought anxiety and depression. Those who were seeking the shift in online education were also concerned about food aid and mental health care resources. **Page, A. et.al (2021)**, The study concludes that despite a lot of efforts being taken by educators for meeting the needs of special children, they were at great risk of losing connection both academically and emotionally. Online education was a great challenge, however, teachers and parents coordinated with each other, shared the structures of the curriculum to be addressed, as well tried to stand in the relationship between teacher and students and vice-versa despite the long distance.

Scott, S. R., et.al (2021), identified the most common challenges among the adolescents during this pandemic were academics, mental and physical health and friend domains. However, it is recommended that efforts should be taken to develop academic skills, provide them with necessary resources, navigate peer relationship and enhance their social and interpersonal relationship.

Faisal, R. A., et.al (2021) the study focused on university students of Bangladesh wherein they found higher level of anxiety and depression symptoms among students. Whereas 50% of the respondents were in poor mental health state, while some felt nothing to worry, some did not bother to accept COVID-19 during lockdown. Some students also felt the need to understand the repercussion of COVID-19 on their health and impacting their future. While some felt a need to have complete idea about the spread of virus and undertaken precautionary measures that can save their lives.



Source: Primary Data

Outcome: from the above articles being reviewed, it is found that online education was a great challenge for many due to technological disruptions, financial uncertainty, distraction, and many more. Many felt online teaching would be ineffective in comparison to classroom learning. However, to evaluate the adverse effect of this pandemic on the adolescent, where we found that 73.6% of their reading and writing skills were damaged, 31.3% have to forgo their education due to loss of parent's job, 32.8% of basic discipline is lost being getting rude and adamant, 17% left studies due to lack of space and equipment, while 10.6% have migrated as there was no source of earning, resulting into adversely impacting their education.

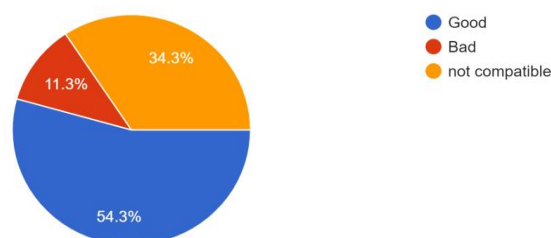
2) To Study the Adolescent Reactions towards Online Learning.

1. Lawrence, K. C., & Fakuade, O. V. (2021) The findings revealed that due to parent involvement and learning participation the commitment level of adolescent learners to online learning was high during the COVID-19 lockdown in Nigeria. However, it is recommended that parents must be encouraged to get familiarize with the digitalised revolution.

2. Cockerham, D., et.al (2021), found the significant and negative effect of pandemic, on well-being of an adolescent. Factors like distractibility, attraction towards online and entertaining technology, gaming, smartphones as highly connecting and necessary, social interaction was very less due to online teaching and learning. There was a need to identify students need, and design the strategies for online education.

3. Ye, Y., et.al. (2021), in their research state that majority of students in china experienced difficulties with distance learning during COVID-19, which was negatively related to their academic engagement (e.g., active participation in class) and mental health.

How did they find new online education system
265 responses



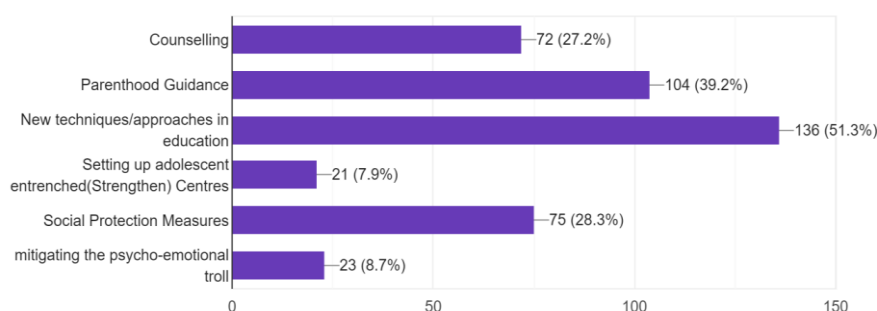
Source: Primary Data

Outcome: From the above articles, the researcher found that online education was a problematic situation for the adolescent as it includes a lot of various social media distractions, parents were not accustomed to the online teaching and learning mode, however, it is being opined to understand the need of a student and then design the strategies accordingly to improve their skills towards online education. As per the research, it is observed that 54.3% of students found online education was good. 11.3% felt it is bad and 34.3% does not find online education compatible.

3) To Evaluate the Role of Facilitators in Helping the Adolescent to Meet this Contingent Situation

1. Banati, P., et.al (2020) The researcher concludes that the implications for COVID-19 recovery can be done through community-based health campaigns, social protection responses, entrenching adolescent centered, new techniques/approaches in education, mitigating the psycho-emotional toll of the pandemic on adolescents, and promoting flexibility. **Kamble, A., 2. et.al (2021),** the researcher found that infrastructure readiness, acceptance and adoption of online learning by the facilitators, organizational support and facilitating conditions were considered to promote seamless education to the adolescent. Due to lack of internet connectivity and non-availability teaching-learning aid, lack of financial status, led many learners to sacrifice their education. This leads to dissatisfaction among the adolescents, as the situation of providing all the required benefits, was out of their reach which poses a threat to higher education institutions. The acceptance of OLE by faculty instructors further diminishes the dissemination of knowledge among learners. **Gee, B., et.al (2021),** the researcher has indicated the need to select suitable aspirants for interventions, impart appropriate training and supervision to staff to get accustomed to interventions of commitment. However, the facilitators need to have structural and environmental support to create the greatest impact on successful implementation.

How was the implication of COVID-19 recovery being done among the students
265 responses

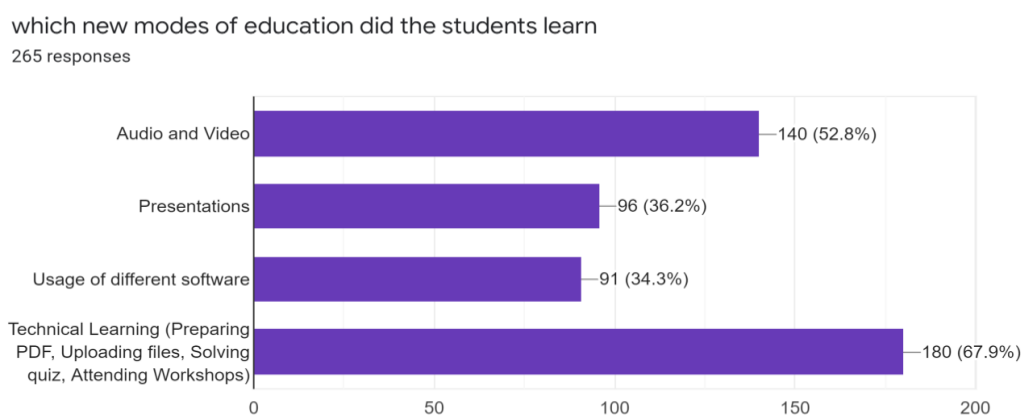


Source: Primary Data

Outcome: From the above articles being reviewed, the researcher revealed that the facilitators- Teachers, Parents, Society and others have tried to groom well the students. 51.3% have used New technique and approaches for providing education, 39.2% have also provided parenthood guidance, 27.2% offered counselling as many adolescent faced the problem of social anxiety disorder, 28.3% creating awareness on social protection measures, followed by 7.9% setting Adolescent Entrenched Centers guiding and 8.7% helping them to mitigated psycho-emotional troll.

4) To Identify the New Modes of Learning Did the Students Learn

Atuahene, S., et.al (2020) stated that the COVID-19 virus has brought several restrictions like lockdown, isolation, prohibiting meeting people, quarantine, country closure, and many more. This pandemic crisis has not only harmed the education system but also identified certain policies responses, that mitigate the effects. It is said that even if the pandemic situation arose, the education industry will never stop now nor in the future. The pandemic warriors (learning authorities) have struggled hard to reach the students by making the content accessible, affordable, and available to all the students in the online form. To bridge the gap between pandemic and education industry, academicians used the latest educational tools for rendering the services, Zoom, Google Classroom, Google Meet, WebEx, YouTube, and other customized video call service applications and many more. These apps served as a primary means of communication in the education industry and with other community members. Videoconferencing solutions became the most anodyne and opportune way to connect with people outside homes during the phases of different phases of lockdown. These digital services served as saviors for the continuation of education systems in most countries, collaborating with colleagues in the office and providing online teaching-learning solutions.



Outcome: From the above articles being reviewed, the researcher found that 67.9% of the students have learnt new technical skills, whereas 52.8% have preferred listening to audio-visual aid, 36.2% worked on their presentation skills, and 34.3% learnt usage of different software.

CONCLUSIONS

The researcher in this research has evaluated the impact of COVID-19 impact on the adolescent age group whereby different parameters like a lot of exposure to a digital platform, distraction, unable to alleviate themselves at one place, loss of discipline, parental protection has created a drastic change in their behavior. Now, educational institutions have to provide seamless online education and training to the faculty instructors and students alike. However, the researcher has identified new perceptions of immediate transition towards online education as accessibility and affordability, digitalization, effective delivery of course content, and upgrading the interactions between students and instructors. The evolution of online learning was accepted by many, as it was favourable along with a few negative aspects, due to the outbreak of the COVID-19 pandemic.

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**A STUDY ON USE OF E-LEARNING RESOURCES AMONG COLLEGE STUDENTS WITH
SPECIAL REFERENCE TO THANE**

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ABSTRACT

E-Learning is a type of learning that necessitates a variety of resources. Almost every learner in the modern era has come across the term E-Learning, and every aspect of the education and training system passionately explores and enforces E-learning in some way. Due to the COVID-19 pandemic, E-learning has become a necessary element of all educational institutions such as schools, colleges, and universities all over the world. The offline teaching method has been severely disrupted as a result of this deadly situation. E-learning is a powerful teaching tool that helps students achieve their full potential. Students can use e-learning to access, investigate, analyse, construct, and evaluate concepts and ideas they come across in their classes. The purpose of this research paper is to investigate the use of E-Learning resources among college students of Thane city.

Keywords: E-Learning, Covid-19, E-Learning Resources, Digital Video, Web-based Resources

INTRODUCTION

The rise of the digital era has resulted in a paradigm shift in the operation of modern education and training systems. Traditional face-to-face, unidimensional learning formats are no longer effective training tools. Instead, an ecosystem of concise, efficient, and contextualised learning processes has emerged. With the primary goal of increasing flexibility and lowering costs, and thus creating a customised, convenient, and self-paced learning environment.

E-Learning has emerged as one of the most effective options for students. As a result, educators are more interested in using emerging technology to create new teaching-learning environments to meet the students' ever-increasing and ever-changing learning needs. It is, thus, the innovative use of technology which can decorate the ability of college students to accumulate knowledge, abilities and cost system.

Concept of E-Learning

E-learning is a type of learning that is carried out, facilitated, or supported by one or more electronic gadgets, media, or resources. E-learning, as opposed to traditional classroom instruction, focuses on providing knowledge through eBooks, videos, webinars, discussion forums, and live Q&A sessions. E-learning allows users to share material in various formats such as videos, slideshows, word documents, and PDFs, to conduct webinars including live online classes, and to promote effective and real-time communication and interaction between distance teachers and learners.

E-Learning is the use of electronic technologies to access educational content outside of a traditional classroom setting. It allows students to access, investigate, analyse, construct, and evaluate concepts and ideas presented in their courses. In most cases, e-learning refers to a course, programme, or degree that is delivered entirely online via the Internet and the web. It is interactive in nature, delivered live where you can "electronically" interact in real time synchronously or sometimes have access to pre-recorded lectures, discussions, and other online sequentially delivered content. In such cases, Students will always have a distance teacher interacting with you and grading your participation, assignments, and test performance, among other things. E-learning, which has been shown to be a successful method of training and education, is quickly becoming a way of life for many citizens in a global environment.

Types of E-Learning Resources

E-learning Resources are important sources of information. Digital print, digital audio, digital video, and web-based resources are the most common types of e-learning resources. Having a variety of resources in e-learning makes the content more diverse and interesting, as well as providing practical examples of various material.

1. Digital Print

Digital prints are e-resources in digital print form that are made available online. For the educational institutions, these digital data sources are becoming increasingly important. With the advancement of technology, libraries have been forced to incorporate these new forms into their collections, despite the emergence of separate digital libraries.

The most important digital print forms are:

- Web Sites - Open Access, Full-Text and Bibliographic
- E-dictionaries and references
- E-catalogues
- E- Books, Journals and Articles
- E-theses and e-dissertations
- E-Archives and Research repositories
- E-encyclopedias
- Data Files
- Others

A wide range of these e-resources, which are now available in digitalized print form, enable students in learning the content while sitting at a desktop or holding a mobile device with Internet access.

2. Digital Audio

The procreation and transmission of sound stored in digital format is referred to as digital audio. This includes CDs and any audio files stored on a computer. A digital representation of an audio waveform for encoding, storage, or transmission is referred to as digital audio. Online presentations, Webinars, and Podcasts are some other formats. Digital audio is sound that has been created through the digitization process. Digital audio is sometimes created through digital recording, conversion, or acquisition from a 3rd party (e.g., via purchase or license, e-mail attachment, downloading from the Web, etc).

3. Digital Video

A computer, which is also a digital device, can recognise and edit digital video because it is stored in a digital format. The recording, manipulation, and storage of video in digital formats is referred to as digital video. A digital video (DV) camcorder is a type of video camera that records and stores images on a digital medium. Digital video can also be saved on hard drives or streamed over the Internet to end users who view content on a desktop computer screen or a digital Smart TV. In practise, digital video content such as TV shows and movies include a digital audio soundtrack as well.

4. Web-based Resources

Web resources, also known as web-based resources, are Web-based software or services that can be accessed via HTTP (HyperText Transfer Protocol) or HTTPS (Hypertext Transfer Protocol Secure). Web-based resources include any 'thing' or 'entity' that can be recognised, named, addressed, accessed, or handled in any way on the internet or in any networked information system. Microsoft Outlook Web Access and other Web-based email programmes such as corporate intranets, Web portals, and standard Web servers are the examples.

OBJECTIVES OF THE STUDY

1. To learn about the use of E-learning resources by college students.
2. To investigate students' interest and attitudes about E-learning.
3. To evaluate the difficulties encountered by college students while using E-learning resources.

NEED OF THE STUDY

E-learning is the transmission of educational curriculum and learning using digital resources. E-learning is a fast-paced industry that offers students with a variety of choices. This research will help to find out the students' attitudes towards use of e-learning resources in education system. This study was conducted with the help of the students who are studying in various colleges in Thane city to gain additional information regarding the contribution of e-learning resources in online education system.

RESEARCH METHODOLOGY

The research study is exploratory in nature. The information was obtained from both primary and secondary sources. To collect primary data, a structured questionnaire was used. Secondary data was gathered from a variety of sources, including research journals, magazines, newspaper articles, and verified websites. The Study is been carried out by taking a survey of 125 respondents by Convenient Sampling Method from Thane.

LIMITATIONS OF THE STUDY

1. The study was limited to Thane city; hence the results may not be applicable to other geographical areas.
2. The accuracy of questionnaire-based responses may differ between respondents.

REVIEW OF LITERATURE

Sandeep Kumar Mathivanan et al. (2021) in their paper examined the impact of Covid-19 on education sector. The paper also stated how e-learning approach was adopted by India during the pandemic. The study found positive effect of Covid-19 on education sector in India like blended learning is on the rise, material for learning has improved and collaboration work is on the rise. The research concluded that India should devise innovative strategies to ensure that all children have viable access to education during the pandemic.

Mohammed Arshad Khan, et al. (2020) aimed to analyse the university students' attitudes toward e-learning during the ongoing COVID-19 pandemic. The study found that one of the main reasons why students choose e-learning is the ease with which they can access study resources. The research findings stated that, e-learning technology facilitates information access, resulting in students developing a positive attitude toward it. This conclusion is based on the usefulness, self-efficacy, ease of use, and student behavior when it comes to e-learning.

Ms Deepali Pande, Dr. V. M. Wadhai, Dr. V. M. Thakre (2016) primarily focused on India's current state of online learning. The research showcases the comparison of India's E-learning growth rate with other developed countries. The study revealed the growth rates of different countries but India is at the highest percentage that is 55% in adopting e-learning opportunities. The study concluded that, it is essential to make deep evaluation for choosing any e-learning software for education system in attempt to improve students' knowledge, learning outcomes, performance outcomes, business and policy impact, and monetary value.

Data Analysis and Interpretation**Table No. 1 Gender Analysis**

Gender	Category	Frequency	Percentage
	Female	59	47.2
	Male	66	52.8
	Total	125	100

Source: Primary Data

Table No. 1 indicates that 47.2% of the respondents are female and 52.8% of the respondents are male. This indicates that majority of male college students are engaged in Learning through E-Learning resources.

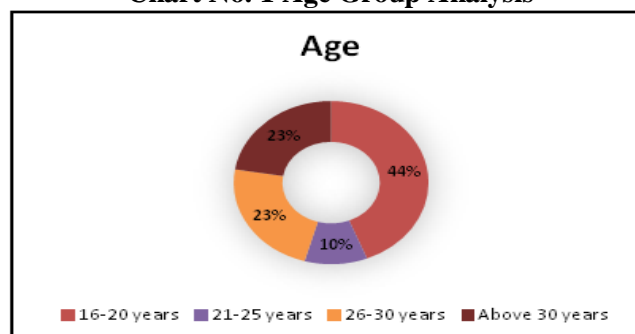
Chart No. 1 Age Group Analysis*Source: Primary Data*

Chart no. 1 indicates out of the total respondents taken for the study 44 % of the respondents are in the age group of 16-20 years, 23.2% of the respondents are in the age of 26-30 years and 22.4% of the respondents are above 30 years of age.

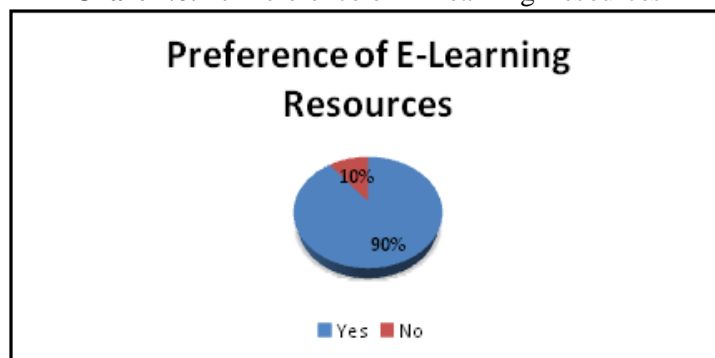
Table No. 3 Stream Analysis

Stream	Category	Frequency	Percentage
	Arts	10	8
	Commerce	70	56
	Science	38	30.4
	Others	36	28.8
	Total	125	100

Source: Primary Data

Table No. 3 indicates that out of the total respondents 56% of the respondents are from commerce stream and 30.4% of the respondents are from science stream.

Chart No. 2: Preference of E-Learning Resources



Source: Primary Data

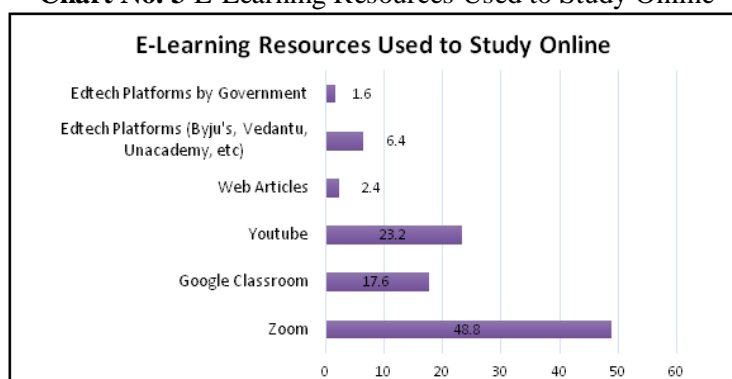
The above chart indicates that 90% percent of sample respondents prefer to use e-learning resources while about 10% of sample respondents don't use e-learning resources. This indicates that majority of college students prefer to use E-Learning resources because it provides content anytime, anywhere and many more benefits.

Table No. 4 E-Learning resources used to study online

	E-Learning Resources	Frequency	Percentage
1	Zoom	61	48.8
2	Google Classroom	22	17.6
3	Youtube	29	23.2
4	Web Articles	3	2.4
5	Edtech Platforms (Byju's, Vedantu, Unacademy, etc)	8	6.4
6	Edtech Platforms by Government	2	1.6
	Total	125	100

Source: Primary Data

Chart No. 3 E-Learning Resources Used to Study Online



Source: Primary Data

The findings of the research indicate that 48.8% of the sample respondents make use of Zoom to study online. 23.2% of the respondents prefer to use YouTube as it provides numerous videos for E-Learning. 17.6% of the respondents prefer to use Google Classroom whereas only 6.4% of the respondent use Edtech platforms like Byju's, Vedantu, Unacademy, etc for E-learning.

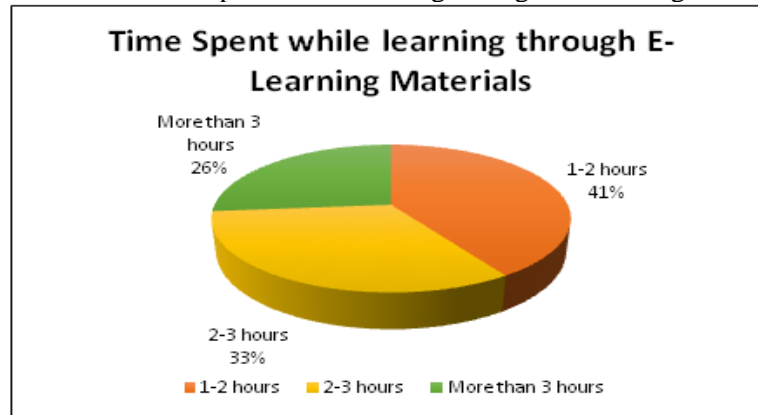
Table No. 5 Types of Devices Used for E-Learning

	Device	Frequency	Percentage
1	Computer	14	11.2
2	Mobile	59	47.2
3	Laptop	49	39.2
4	Tablet	3	2.4
	Total	125	100

Source: Primary Data

Table No. 5 indicates that out of total 125 respondents, 47.2% of the respondents use mobile to study. 39.2% of the total respondents use laptop to study online. 11.2% of the respondents use computer whereas only 2.4% respondents use tablet to study from E-Learning Resources.

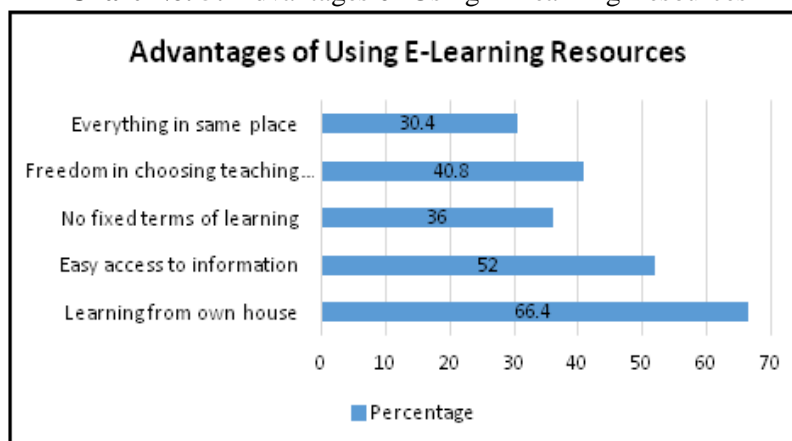
Chart No. 4 Time Spent while learning through E-Learning Materials



Source: Primary Data

Findings of the Chart No. 4 indicates that 33% of the total respondents spend about 2-3 hours while studying through E-Learning materials. 26% percent of respondents spend approximately more than 3 hours per day studying through E-Learning materials and 41% of college students spend about 1-2 hours while studying from E-Learning resources.

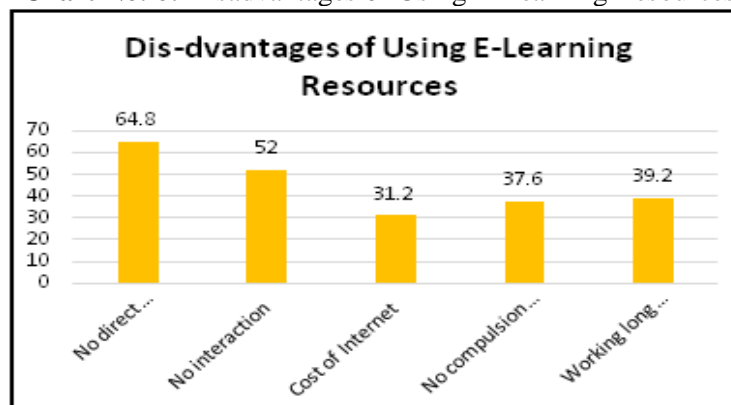
Chart No. 5: Advantages Of Using E-Learning Resources



Source: Primary Data

The above chart displays the advantages of using E-Learning resources among college students. The findings indicates that 66.4% of the sample respondents prefer to use E-Learning because it gives the benefit of learning from own house. 52% of the sample respondents prefer as it provides easy access to information. 40.8% sample respondents make more use of it as it gives freedom to choose the teaching materials.

Chart No. 6: Disadvantages Of Using E-Learning Resources



Source: Primary Data

The above chart indicates some backdrops of using E-Learning resources as 64.8% of the sample respondents do not find any direct communication with teachers. 52% of the sample respondents think that there is no interaction between the educator and learner. 39.2% sample respondents observed that working long hours on computer can be harmful for them whereas 37.6% sample respondents think that there is no discipline in learning because v materials have no compulsion for learning.

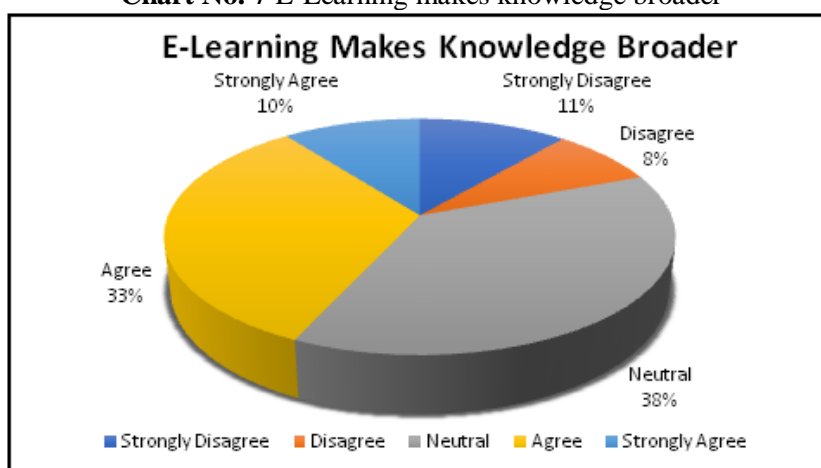
Table No. 5 Was E-Learning resources useful during Covid-19?

	Useful	Frequency	Percentage
1	Yes	120	96
2	No	5	4
	Total	125	100

Source: Primary Data

Table No. 5 displays the usefulness of E-Learning resources during Covid-19 among college students. 96% of the college students find it very useful at the time of pandemic whereas only 4% of the college students don't find it useful as they were not comfortable with digital learning.

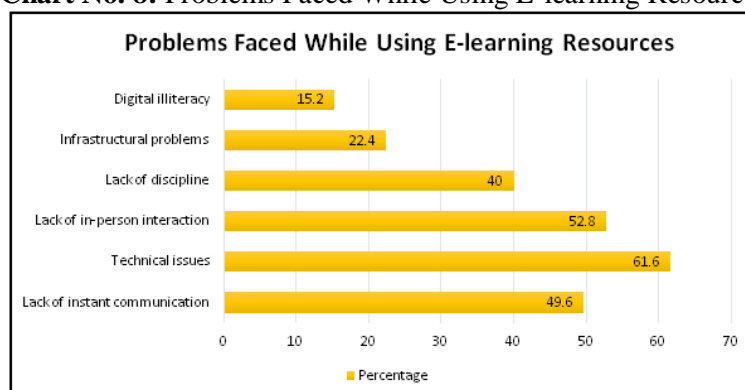
Chart No. 7 E-Learning makes knowledge broader



Source: Primary Data

E-Learning urges dynamic and self-learning. Students can access the study material an unlimited number of times, which allows them to broaden their knowledge. Chart no. 7 indicates that 33% respondents agree with the fact that E-Learning makes knowledge wider whereas 38% sample respondents neither agree or nor disagree with the fact.

Chart No. 8: Problems Faced While Using E-learning Resources



Source: Primary Data

College students are using E-Learning Resources frequently for many purposes but they are also facing difficulties while studying through online materials. The above chart indicates that 61.6% sample respondents face technical issues while using e-learning resources. 52.8% sample respondents feel that it lacks in-person interaction. 49.6% sample respondents face the issues of instant communication with the educator. 40% sample respondents observe there is lack of discipline in learning whereas 22.4% sample respondents face infrastructural problems while studying online.

CONCLUSION

E-learning appears to be the next big thing. It has spread far and wide. Educational technology has become a source of both innovation and improvement in education. Many students want to learn at a suitable time based on their accessibility and comfort. This enables the learners to have access to updated information whenever they want. The study's findings reflect college students' interest in using E-Learning resources and their benefits. E-learning tools have been found to have a strong and progressive impact on students' academic performance. Also boosts confidence and energy to learn new educational innovations carried out in educational sectors.

The main factors discovered in this study were that college students were self-motivated to use E-Learning resources due to versatility, student centricity, easy accessibility, cooperative learning, and resilience of learning. Although there are some drawbacks that students have noticed, such as a lack of resources like bandwidth, network issues, and a lack of basic infrastructure, which make it very hard to implement E-Learning. In conclusion, this study demonstrated that E-Learning resources have a large and promising future and will undoubtedly improve educational quality.

SUGGESTIONS

1. To improve India's e-learning environment, the government should take proactive steps through economic and regulatory framework.
2. Universities should develop materials to support hybrid multi-model delivery in order to improve students' experiences in a variety of subjects.
3. Colleges should include mandatory E-learning courses in the coursework for all college students, especially during their academic year, in order to empower them with E-learning skills and improve access to E-learning.

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INTERNET SOURCES

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2. <https://ailit.org/top-10-elearning-benefits/>
3. <https://www.hurix.com/switching-traditional-online-learning/>
4. <https://economictimes.indiatimes.com/definition/e-learning>

THE IMPACT OF COVID – 19 ON ORGANISED RETAIL STORE WITH SPECIAL REFERENCE TO MUMBAI

¹Divya Jainarayan Gautam and ²Dr. Rajeshwary Govindappa¹Assistant Professor, Jnan Vikas Mandal's Degree College, Airoli-Navi Mumbai Sector²Principal, Ghanshyamdas Jalan College of Science, Commerce and Arts, Malad Mumbai**ABSTRACT**

COVID-19 had a great impact on various sectors of the economy at global level. This study is intended to examine the impact of Covid-19 on organized retail stores. The current study is initiated to fulfil the objectives of the study. Researcher has collected data from the primary source with the help of a close ended questionnaire. Secondary data method is also used for data collection. About 65 respondents from Mumbai region will form the sample space. Findings of the study will help in knowing the impact covid-19 pandemic on organized retail stores and how due to this pandemic scenario, the buying behavior of consumers has shown a drastic change. The study aims to understand various perceptions of consumers namely, whether the consumers started buying online after covid-19, which type of goods they prefer to buy, on what items they prefer to spend more, will they continue to buy their requirements through organised retail stores, or would they prefer to buy through online from organised retail stores.

Keywords: COVID-19, Consumer Buying Behavior, Epidemic, Organized Retail Store

INTRODUCTION

The world has changed a lot due to breakdown of Covid-19 pandemic and it continues to affect the various sector of the economy. This pandemic has created havoc in businessman's life and its impact on retail sector is significant. The individuals and business organisations need to respond to the pandemic situation so that they can survive and overcome the current problem of pandemic. The organized retail sector for essential goods like groceries, healthcare, food items are facing the problems of fulfilling excess demand as consumers are demanding more quantity of goods to store at home so the organized retail sector are experiencing the problem of inventory, delivery, supply chain management. On the other side the organized retail sector dealing in non-essential goods like apparel and footwear, consumer durables are facing problem of decline in sale at a significant level. Some of the retailers are also pivoting and adopting new product mix that will suit the demand which is arising due to Covid-19 pandemic.

LITERATURE REVIEW

A. Charu Bisaria (2021) in the study title aims to study the impact of COVID-19 on consumer behaviour and also studied the COVID-19 impact with respect to various parameters such as gender, age, income etc. of consumer. For the purpose of study 100 samples were collected and convenience samplings were used. Researcher collected the data with the help of structured questionnaire under primary data collection method. It can be concluded that as there was low income in the hands of the respondent during lockdown period therefore the respondents are spending only on basic utility and are restricting expenses on other items.

b. Chinyere and Dr. Ogonu (2020) in their study title "Covid-19 Effects on Consumer Buying Behavior of Departmental Stores in Rivers State, Nigeria" examined the influence of market shutdown on consumer buying behavior in departmental stores. For the purpose of study the researcher took sample of 240 respondents and applied correlation and regression statistical techniques of data analysis and interpretation. The study revealed that there is a great influence of market shutdown on consumer buying behavior and found the solution that departmental stores must revitalize and they must upgrade themselves technologically.

PROBLEM OF THE STUDY

There are many research done on problems faced by various section of the society after the breakdown of covid-19 pandemic but researcher were more interested to study the impact of the pandemic on retail sector specifically organized retail sector because it was observed that the regular source of income was stopped, all the departmental stores and shopping malls were closed for a very long period of time and it was an spontaneous decision for which the organized retail sector were not prepared i.e. they were not having a good channel of online communication with their customers, by looking into this situation researcher focused on this area and proceeded with the objective to study the impact of covid-19 on organized retail sector and how it has impacted the consumer buying behavior

OBJECTIVE OF THE STUDY

1. To study the impact of covid-19 on organised retail sector.
2. To study effect of covid-19 on consumer buying behaviour in organised retail sector.

RESEARCH METHODOLOGY

To fulfil the objective of this research the data were collected with the help of google forms since they are more advantageous as the reach is wide.

1. Source of Data Collection: The data is collected from primary sources through questionnaire. Questionnaire was prepared in Google form format based on demography of sample selected and specifically related to the objective.

2. Sample Size: The sample size for the study is of 65 respondents from Mumbai region.

3. Statistical Tools and Techniques: The statistical tools used for data analysis were frequency and percentage of which graphical presentation was done to give the clear idea about the responses. The questions asked were close ended questions with multiple choice or Likert scale pattern to get the required information more specifically which can save the time of respondents. A five-point Likert scale was utilized in this part, with 1 meant strongly agreed and five meant strongly disagreed.

4. Limitation of the Study: The study is limited to Mumbai region so the results can be applied to the selected area only. The sample size is not large that may lead to change in application of suggestions as the area changes.

Since as per the review of literature done by the researcher there is no prior studies examine impact of covid-19 pandemic on consumer buying behaviour specifically of organized sector in Mumbai region the research type is exploratory and its objective is to find the impact on organized retail sector.

DATA ANALYSIS**Table No. 1** Distribution of Respondents by Gender, Age and Education Qualifications

Particulars	Category	Percentage
Gender	Male	40.00
	Female	60.00
	Total	100.00
Age	0-20	47.00
	20-40	44.00
	40-60	07.50
	60-80	01.50
	Total	100.00
Qualification	HSC	7.60
	Undergraduate	54.60
	Post Graduate	34.80
	Doctorate	0.00
	Others	03.00
	Total	100.00
Salary Per Month	0-25000	71.00
	25000-50000	15.00
	50000-75000	01.50
	75000-100000	09.50
	100000 & Above	03.00
	Total	100.00
Occupation	Services	34.80
	Business	04.50
	Profession	13.20
	Retired	01.50
	Others	46.00
	Total	100.00

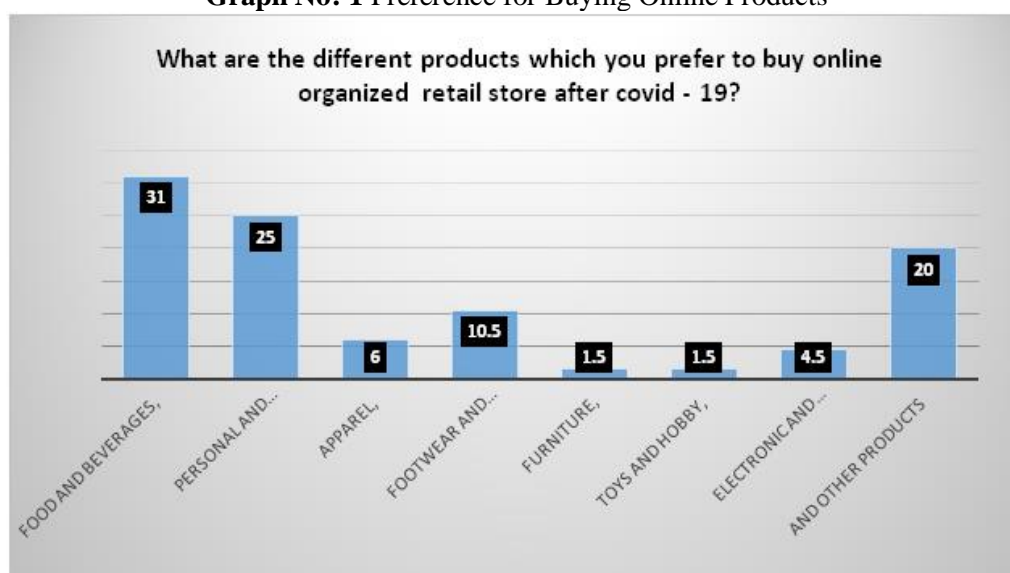
Source: Primary Data

Table No. 2 Mode of Purchase before and after Covid-19

Particulars	% Online	% Offline	Graphical Presentation
Mode of purchase of goods from organised retail store before covid-19	39	61	<p>Mode of purchase of goods from organised retail store before covid-19</p> <p>A bar chart with a vertical axis from 0 to 100. Two red bars are shown: one for '% Online' at 39 and one for '% Offline' at 61.</p>
Mode of purchase of goods from organised retail store after covid-19	60	40	<p>Mode of purchase of goods from organised retail store after covid-19</p> <p>A bar chart with a vertical axis from 0 to 100. Two red bars are shown: one for '% Online' at 60 and one for '% Offline' at 40.</p>

Source: Primary Data

From the above tabulation and graphical presentation it can be analysed that the customers use to prefer offline mode for purchase of goods from organised retail stores but after the pandemic the scenario has been changed rather it has reversed i.e. now 60% of the customer prefer to buy goods online and only 40% buy goods offline whereas before the pandemic 40% of the customer use to buy goods online and only 60% use to buy goods offline.

Graph No: 1 Preference for Buying Online Products**Source:** Primary Data

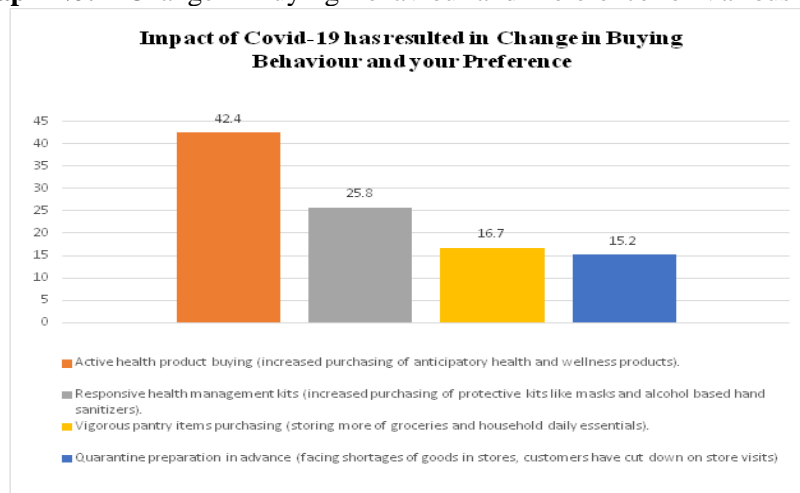
From the above graph it can be said that 31% of online purchase from the organised retail stores is for the food and beverages, followed by 25% for the personal and household items. It is also noticed that consumers' preference for furniture and toys is at the least i.e only 1.5% preference goes to these items when it comes to online buying of goods from the organised retail stores.

Table No. 3 Impact of Covid-19 on Consumer Buying Behaviour

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Covid-19 has affected your buying behavior for the goods from organized retail sector.	30.3	22.7	16	19	12
After covid - 19 have you increased your purchase from organized retail store because of heavy discount offered by organized retail stores?	33.3	15	17	22.7	12
After covid -19 have you increased your purchasing from online organized retail store?	12	22.7	34.8	12.1	18.2
After Covid - 19 have you started spending more on sanitizers/disinfectants?	28	19	19	18	16
After Covid - 19 you are more inclined to buy more of white goods namely air conditioner, refrigerator, washing machine etc.?	3.5	1.5	33	27	35

Source: Primary Data

From Table No.3 it can be analysed that around 30% of the respondents are strongly agreed that the covid-19 has affected their buying behaviour from the organised retail stores whereas 12% of the respondents says that there is no change in buying behaviour due to covid-19. Further from the data it is observed that around 33% consumers have increased their purchase from online organised retail store due to heavy discounts promotion scheme used by them whereas around 22% disagree with the same i.e. there is no rise in the purchase from organised retail store because of heavy discounts given by them. It is also observed that around 28% are strongly agreed that after covid -19 they have increased their spending on sanitizers or disinfectants. Lastly it can be said from the above data that only 3.5% people are agreed that they have started spending more on consumer durable goods after covid-19 whereas 35% of them are disagreed with the same.

Graph No: 2 Change in Buying Behaviour and Preference for Various Good*Source: Primary Data*

From the above graphical presentation it can be examined that people spend more on active health products due to covid-19 i.e. around 42% people are more concerned about their health and their spending is more on these section of the goods followed by responsive health management products where 25% people prefer to spend ,around 17% people are purchasing more pantry items so that they can store these goods to avoid scarcity of the same due to covid-19 pandemic and 15% people prefer to spend on their quarantine preparation in advance.

Graph No: 3 Buying Preference from Organised Retail Stores or from Online Mode



Source: Primary Data

From the above graph it can be analysed that around 59% of the people still prefer to buy goods from the organised retail stores and 41% prefer to buy goods online.

FINDINGS

1. It is found that 60% of the respondents are female respondents and the maximum respondents are from the age group of 0-40 years. The qualification level of the respondents are mostly undergraduate and post graduate and 71% of the people falls in the salary range of less than Rs.25000. Maximum respondents are in service or having some other source of income.
2. It is observed that before covid-19 people use to prefer buy goods offline from the organised retail stores but after the pandemic the consumer's preference has been changed and they started buying goods online from the organised retail stores.
3. It is also found that most of the people buy food and beverages only from the organised retail stores followed by personal and household products whereas people prefer less online purchasing of furniture and toys from the organised retail stores.
4. It is observed that 1/3 of the people agree that covid-19 has changed their buying behaviour from organised retail stores, it is also found that 1/3 of the people started spending more on online purchase of products from organised retail stores because these stores provide heavy discounts with this it is also noticed that most of the people have increased their spending on sanitizer and disinfectants. It is found that less people prefer to buy consumer durables online from the organized retail stores.
5. Further it is seen that around 2/5 of the people started spending on active health product and health management products after covid-19 and also people spend on pantry items so that they can store more products at home so that there will not be any shortage of goods.
6. It is found that even after covid-19 most of the people prefer to buy goods from the organised retail stores as compare to online purchase.

RECOMMENDATIONS AND CONCLUSION

Due to covid-19 pandemic whole world has faced problem and also found solution for their problems. In organised retail sector there was a great change in demand, demand declined drastically for few products and retailers suffered a lot on the other side the consumers faced the problem of scarcity for necessity goods this is the main reason that organised retail stores changed their mode of selling goods, they used various sales promotion techniques to convert their existing consumers towards online mode of purchase from organised retail stores.

It can be concluded from the current research that there is change in consumer buying behaviour after covid-19 pandemic and many consumers now prefer to buy goods online from the organised retail stores. There are

various mobile applications available to place order online from the organised retail stores like ED-Mart is an mobile application od D-Mart which is used by many consumers who prefer to buy goods online form such stores. Still there are consumers who prefer to buy goods from the physical organised retail stores. It is recommended that the organised retail sector must take efforts and use effective promotional scheme to make the consumers use the online mode of purchase from their organised retail stores so that they will have a large consumer base and can enjoy the huge market share which in turn will increase their profit margins and on the other hand consumers also will enjoy the doorstep services from the organised retail stores which will save their time and cost of conveyance. The covid-19 pandemic has brought many positive changes in retail sector which will help market to reach to the next level of growth and success.

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THE IMPACT OF COVID- 19 PANDEMIC ON STUDENT'S ONLINE LEARNING EXPERIENCE IN SOUTH MUMBAI

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ABSTRACT

Since the morning of the COVID-19 epidemic, Universities around the world are taking rapid-fire- conduct to ensure scholars learning continuity and secure the well- being of their scholars. This study aims at exploring the pupil's e- literacy experience in South Mumbai as well as e-learning readiness during the epidemic. While every university is unique, author hopes that this assessment can give some perceptivity into how well the pupil's e- literacy experience was during the epidemic. A structural online questionnaire was distributed, followed by descriptive analysis. Scholars from remote and depressed areas primarily faced enormous challenges analogous as technological vacuity, poor internet connectivity, and harsh study surroundings. This study also highlights the part of electronic commerce in converting distance knowledge. Further investments and contingency plans are demanded to develop a flexible education system that supports electronic and distance knowledge throughout Mumbai.

Keywords: COVID-19; e-learning experience; e-learning readiness; South Mumbai; university scholars.

Educational institutions (seminaries, sodalities, and universities) in India are presently grounded only on traditional styles of literacy, that is, they follow the traditional set up of face-to- face lectures in a classroom. Although numerous academic units have also started amalgamated literacy, still a lot of them are stuck with old procedures. The unforeseen outbreak of a deadly complaint called Covid-19 caused by a Corona Virus (SARS-CoV-2) shook the entire world. Around 32 crore learners stopped to move seminaries/ sodalities and all educational conditioning halted in India. The outbreak of COVID-19 has tutored us that change is ineluctable. It has worked as a catalyst for the educational institutions to grow and conclude for platforms with technologies, which haven't been used before The World Health Organization declared it as an epidemic. This situation challenged the education system across the world and forced preceptors to shift to an online mode of tutoring overnight. Numerous academic institutions that were before reticent to change their traditional pedagogical approach had no option but to shift entirely to online tutoring- literacy.

E-learning is a tutoring and literacy system that enables preceptors to use internet media, intranets, or other computer network media to give tutoring accoutrements to their scholars. E-learning is a digital metamorphosis of the traditional education system and content into a digital bone. This paper aims to identify the pupil's literacy experience, Literacy styles as well as the main challenges related to learning at the time of the lockdown caused by the coronavirus outbreak.

2. OBJECTIVE OF THE STUDY

1. To evaluate the effects of COVID-19 pandemic on the study, and the online learning during the lockdown.
2. To examine the electronic device used to study online.
3. To evaluate the virtual learning tools used and time spent per day in online learning.

3. The Role of Electronic Commerce in Transforming Distance Learning

Distance literacy has served society by giving professionals an occasion to continue their education on a flexible, part- time, and distant base. Likewise, with the rapid-fire development and perpetration of advanced information technology (IT) similar as digital libraries and electronic publishing, distance education will witness significant changes in organizational structure and design, as well as in the way preceptors tutored classes, assign grades, and certify degrees (13). Electronic commerce (e-commerce) as an IT form isn't only an ultramodern specialized means for perfecting the effectiveness of the traditional distance literacy business model; it has also redounded in the metamorphosis of current processes and organizational fabrics, performing in transubstantiating the literacy surroundings into innovative and more effective literacy surroundings. According to Lang and Zhao, there are two important areas of e-commerce that shape a base for distance literacy; videlicet, digital libraries and electronic publishing. Electronic publishing created new business models, similar as subscription or pay-per- use reclamation of online books and other information sources, offering easy and affordable access to over-to- date information on applicable subjects and technical fields. Digital libraries came the center of organized electronic books, and they're now fluently accessible through the Internet. As a result, technical service providers, appertained to as virtual universities by Hamalainen et al., who operate in the Internet- grounded e-commerce request, will be suitable to give just- by- time and on- demand delivery of substantiated educational products in digital form.

4. The Impact of COVID-19 Pandemic on Education

It's important to understand the impact of distance knowledge on the goods of education and the consequences of maintaining this type of education. Multitudinous researchers have vastly studied the impact of distance knowledge on education and have factory that distance education has a number of benefits analogous as icing the continuity of education, icing a lifelong knowledge, and reducing the high costs associated with traditional education. Limitations analogous as training styles, scheduling, and time have was since the teacher and the learner were located in different places The impact was not limited on the educational system, it has also affected the pupil's knowledge experience when it comes to piercing disquisition and study paraphernalia; for illustration, Scholars' capability to pierce textbooks and resources they need to review can be hampered by a lack of brand limitations and exceptions

5. RESEARCH METHODOLOGY

Due to the epidemic situation, this study used online- predicated checks on scholars studying in Mumbai universities. This study has reckoned on collecting the demanded data by conducting an online- predicated check study to collect the demanded information. A "Google forms" questionnaire link was transferred to scholars' through social media channels, pupil groups and forums, and e-mail. Experimenter got 120 response. To understand the distribution of study actors, descriptive statistics were carried out. Descriptive analysis have been used for interpretation.

6. RESEARCH RESULTS

Table 1. Demographic Features and Characteristics of the Respondents

Features and Characteristics		Number of Students	Percentage (%)
Student age	18-21	89	74.2
	21-24	18	15
	25 and above	13	10.8
Gender	Female	73	60.8
	Male	47	39.2
Educational Qualification	Post Graduate	14	11.7
	Graduate	25	20.8
	under Graduate	81	67.5

Source: Primary Data

As mentioned earlier, this study has been conducted on the students of Mumbai universities; Table 1 shows the profile of the students who participated in this study. Out of 120 participants, more than three-quarters were aged between 18 and 21 years old, usually undergraduate students. There were (15%) of the participants aged above 21 years. As for the gender, female students were more than male students with a percentage of (73%) and (47%) respectively. Over one-third of the participants (42.3%) were living in rural areas where usually have poor infrastructure and services. Two-thirds of the students are studying in public universities and the rest in private universities. In terms of the level of study, there were (81%) of the participants as undergraduate students, (25%) were graduate and (14%) postgraduate students.

Table 2. Awareness and Preparedness for The Lockdown

Awareness Preparedness		Number of Students	Percentage (%)
When you heard about COVID-19	Before January 2020	41	34.2
	January 2020	37	30.8
	After January 2020	42	35
Where did you get your information	Social Networking Site	76	63.3
	TV/ Radio	36	30
	Newspaper	8	6.7
Have you expected that learning will become online	Yes	30	25
	No	90	75
When the government imposed the lockdown, have you been prepared	Yes	21	17.5
	No	99	82.5

Source: Primary Data

Table 2 shows the level of awareness about COVID-19 at the time of the global outbreak. Out of 120 participants, only 41 students (34.2%) heard about the COVID-19 outbreak before January 2020. About 42 Respondents (35%) knew after January 2020, this shows that students did not have sufficient awareness of COVID-19 and its consequences. When the author asked the students whether they expected that learning will move online due to the virus outbreak that will impose lockdowns, three-quarters (90%) were not expecting that move. Which means they have not prepared for such a transfer. More students (76%) were getting COVID-19 information from social network sites. Only less than one-third of the students were prepared for the lockdown when the government imposed a total lockdown at the beginning of the pandemic.

Table 3. Learning Sources, Attendance Rate, Study Duration, And Learning Environment During the Lockdown

During the COVID-19 Lockdown		Number of students	Percentage (%)
Learning sources	Studying the specified textbook and attending online classes	59	49.2
	Attending online classes only	61	50.8
Attendance rate	You have attended less than 30%	15	12.5
	You have attended between 30% to 50%	30	25
	You have attended more than 50%	65	54.2
	You just attended the exams	10	8.3
Study duration	Less than normal situation	86	71.7
	Almost like a normal situation	31	25.8
	More than a normal situation	3	2.5
You have a separate room for study	Yes	27	22.5
	No	93	77.5

Source: Primary Data

The student learning sources tend to be changed due to the pandemic, 61 students (50.8%) were attending their online classes without studying the specified textbook and 59 (see Table 3). What is more shocking that only 65 students (54.2%) have attended more than 50% of the classes online, the rest have attended less than 50% or just sat for the exams. More than three quarter of the participated students have spent less time studying than the time spent studying before the pandemic; only 3 students (2.5%) have spent more time studying than the time spent during the normal situation and 31 students (25.8%) were studying like a normal situation. This might not be logical since people have more free time during the lockdown, as they cannot go out, but when we learn that only 27 of the participated students (22.5%) have a separate room for studying; it turns to be justifiable.

Table 4 Online Classes Attendance Frequency, Used Device, and Familiarity

Online Classes		Number of students	Percentage (%)
Online classes frequency	Below 3 days per week	12	10
	3 to 6 days per week	55	45.8
	Daily basis	53	44.2
Device used for online classes	Mobile	89	74.2
	Laptop	27	22.5
	Desktop Computer	2	1.7
	Tablet	2	1.7
Attended online classes before the COVID-19 pandemic	Yes	13	10.8
	No	107	89.2

Source: Primary Data

Results have shown that the frequency of online courses is acceptable and should be managed by the students, 55 students (45.8%) were having online classes three to six days a week and 12 students (10%) were having classes in less than three days a week. While 53 students (44.2%) were having daily online classes (see Table 4). In terms of the device used for attending the classes, almost three quarter of the surveyed students that is 89 (74.2%) have used their mobile devices to attend the classes, followed by 27 (22.5%) have used a laptop, and 2 (1.7%) have used a tablet and a desktop computer. Only 13 students (10.8%) have attended online classes before the COVID-19 pandemic, this shows that the majority of the students 107 (89.2%) have no experience of online classes since they have never attended online classes before the pandemic.

Table 5 Used Platforms for Learning and Material Sharing

Used Platforms		Number of Students	Percentage (%)
Platforms of online classes	WhatsApp	2	1.7
	Microsoft Teams	4	3.3
	Zoom app	82	68.3
	Google meet	29	24.2
	Other	3	2.5
Platform for sharing materials	WhatsApp group	93	77.5
	Microsoft Teams	4	3.3
	Zoom app	2	1.7
	Learning Management Systems (LMS)	9	7.5
	University Website/E-mail	8	6.7
	Other	4	3.3

The study had a question regarding the applications used for distance learning during the pandemic (see Table 5). The results showed that the two most common applications used by the students were Zoom app (68.3%) and Google meet (24.2%) and remaining (5.83%) followed by other applications. During this lockdown time, the learners also followed several platforms for getting study materials from the instructors. This indicates that students were more likely to learn by studying the shared study materials rather than attending the online lectures, the results in Table 3 may explain the reason. In terms of the used platforms for materials sharing, results showed that 93 students (77.5%) used WhatsApp and remaining 27 students (22.5%) students get study notes through other applications.

Table 6 COVID-19 Economic Impact on Education

COVID-19 Economic Impact		Number of Students	Percentage (%)
Do you think that COVID 19 pandemic will negatively affect the economic condition of your family?	Yes	100	83.3
	No	20	16.7
Do you think that the low income of your family would affect your education?	Yes	79	65.8
	No	41	34.2

Source: Primary Data

When asked about whether the COVID-19 pandemic would negatively affect the economic condition of your family (see Table 6), 100 of the surveyed students (83.3%) answered yes. Furthermore, 79 of the surveyed students (65.8%) think that the low income of their family will affect their education. These are good reasons for the increase of anxieties feeling rates amongst university students as a result of the COVID-19 outbreak.

Table 7. Main Challenges Faced During the Lockdown.

Main Challenges Faced during the Lockdown	Number of Students	Percentage (%)
Feelings of anxiety	52	43.3
Do not have a separate room to study at home	19	15.8
Internet connectivity issues	49	40.8

Source: Primary Data

During the lockdown, students were suffering from several challenges, mainly the feel of anxieties, Internet connectivity issues and not having a separate room to study at home, (see Table 7). The most frequent challenge was feel of anxieties (43.3%), followed by the Internet connectivity issues (40.8%) and do not have a separate room to study at home (15.8%). It is expected that students living in rural and remote areas might suffer from poor Internet connectivity. However, having issues in the ability to have a device and a separate room for studying may indicate the poor economic conditions the students have.

6. SUGGESTIONS

1. Universities should think about revolute their distance education system and think about modern and interactive asynchronous ways for improving the process of teaching and learning.
2. Universities must truly adopt e-learning to give their students a chance to be familiar with the online learning environments
3. Government should have a tailored plan to create an adequate online environment among disadvantaged students from remote areas.

4. Universities should make a better use of their ICT technologies and revolute their educational system by modernizing their teaching and learning techniques.

7. CONCLUSIONS

The lockdown of COVID-19 has caused major dislocations to academic conditioning. This research explored the learning experience of students from South Mumbai colleges during the COVID-19 pandemic. While a significant proportion of students use digital learning tools, many of them face immense online learning challenges such as Internet connectivity issues, dedicated space for studying and the feel of anxieties. The vast maturity of the surveyed scholars have no way attended online courses before the epidemic. Surprisingly, nearly half of the surveyed scholars have spent lower time studying than the time spent studying before the epidemic. E-commerce could transfigure the distance learning surroundings into innovative and more effective literacy surroundings. Therefore, the government, policymakers, and colleges should invest to develop a resilient education system that supports electronic and distance learning for the future of South Mumbai educational system. This study is limited since no perspective of colleges or faculty members was taken into consideration. Also, large number of repliers, distribution speed, and wide compass don't guarantee external validity nor representativeness or conception of the study results.

Though, the novelty of this study is in the environment of the study where we explore pupil's e-learning experience in similar times. Unborn exploration should include the faculty members to explore their tutoring experience during the epidemic to come up with a set of useful recommendations that would ameliorate the distance tutoring experience.

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SPIRITUAL AND RELIGIOUS TOURISM IN KERALA – AN OPTION BEYOND ALTERNATIVES DURING COVID-19 PANDEMIC

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ABSTRACT

COVID-19 also known as the pandemic literally has shaken the world and has taken it many years backward. The impact is severe for a state like Kerala which heavily depend upon the tourism for the economy. The lockdowns which was introduced from time to time has not only impacted the state economy, but also the common man. Kerala is a state famous for Spiritual and religious tourism. The lockdowns have terribly impacted the tourism in this arena. Revival of this is in full action and Kerala is marching towards gaining back the normalcy. The article evaluates the efforts taken by the state in reviving the spiritual and religious tourism post COVID-19 pandemic.

Keywords: COVID-19, Pandemic, Lockdown, Spirituality, index, economy

INTRODUCTION

Kerala is considered as God's own country. It is the southernmost state of India. Kerala is one of the sought after destinations for tourism. It is blessed with beaches, hill stations, backwaters, tropical belt, spiritual destinations, Ayurveda treatment destinations and the list is endless. The peculiarity of Kerala is the uniqueness it offers in terms of options. Blessed with excellent tropical weather and networked by 44 rivers, 34 lakes, canals, ponds, and paddy fields, Kerala is popularly known as 'Gods Own Country' in the tourism circles. Kerala has always been leading among the states in different human development indicators like highest literacy, life expectancy, and lowest child mortality.

Kerala is showing an increasing trend in foreign tourist arrivals during the last few years. According to the statistics for calendar year 2018, 0.42% growth in foreign tourist arrivals and 6.35% growth in domestic tourist arrivals was registered inspite of the great flood of 2018. We could back the negative trend of tourist arrivals growth in just 4 months with sustained innovative tourism promotion activities post-floods. During 2018, the foreign exchange earnings from tourism in the State was `8764.46 crores, which shows an increase of 4.44% over the last year. The total revenue Kerala generated from tourism in the year 2018 is worked out as `36258.01 crores. Kerala Tourism has got many advantages and some of the notable ones are as follows.

1. It is an economic tourism destination which attracts tourists from various corners of the globe
2. It is considered as Home away from Home
3. The locals are tourist friendly
4. People in Kerala can handle multiple languages which attracts tourists
5. Public Health centers and other medical facilities are much advanced which makes Kerala a safe destination
6. Harmony of locals with the Tourists

There are various types of tourism such as spiritual tourism, adventure tourism, cruise tourism, eco-tourism, event tourism, medical tourism, special interest tourism, volunteer tourism, wedding tourism, and rural tourism to name a few. Kerala is considered as basket which offers various types of Tourism. As per the statistics around 1,67,01,068 tourists have visited Kerala on an average and forty percent of the above figures comprises of foreign nationals. It is interesting to note that around 27 percent of the above figure visit various spiritual destinations of Kerala.

It is worthy to note that while all the different types of tourism miserably failed during the pandemic, the spiritual and religious tourism has shown a steep hike during this period.

Spiritual and Religious Tourism

Spiritual tourism is to travel to find purpose and meaning in your life. It elevates your physical, mental, and emotional energies. It develops, maintains, and improves your body, mind, and spirit. In a nutshell, it connects your body, mind, and soul. Hence, spiritual tourism can be defined as traveling on pilgrimage to acquire enlightenment, entertainment, and education to leave your footprints and take your memories back to your home by expressing your gratitude to God.

Spiritual tourism is not connected with any specific religion. It is different from religious tourism. Spiritual tourism is to connect your body, mind, and soul while religious tourism is to seek blessings from God based on your religious faiths and beliefs and attain salvation. Spiritual tourism is a broader perspective than religious tourism. Religious tourism is a subset of spiritual tourism.

Spiritual tourism falls in the services sector. It increases employment opportunities and contributes to a nation's GDP growth. There are innumerable advantages of spiritual tourism. It brings inner peace and happiness. It provides purpose and meaning to your life. It encourages local cultures and their traditions. It protects their natural gifts, talents, and arts. With the rapid growth in technology, there is more disturbance to locals and natives. But with increased spiritual tourism, there are opportunities to protect the nature and the natural talents of local communities.

Kerala broadly is divided into three regions viz. Thrivithamkoor, Kochi and Malabar. In this three regions as per the statistics there are near about 6000 spiritual and religious destinations.

STATEMENT OF THE PROBLEM

Kerala is a destination which receives lakhs of tourists from India and abroad and it happens across the year. Tourists visit Kerala for various purposes and the potential areas are Spiritual Tourism and Ayurveda medical tourism. The study intends to understand the potential of Spiritual and religious tourism in Kerala. It evaluates how the COVID 19 pandemic has impacted tourism in the state of Kerala.

Kerala is one state in India with an excellent Public Health care centers and has impacted and influenced the public to a large extent. It has not only been efficient but also enabled the state to effectively face the COVID-19 battle effectively and successfully.

The study is an attempt to understand how Spiritual and Religious tourism in Kerala managed to survive the pandemic in an effective and practical manner.

OBJECTIVES OF THE STUDY

1. To understand the potential of spiritual and religious tourism in the state of Kerala.
2. To evaluate the revival measures taken by the state and bringing the past glory.
3. To evaluate the effectiveness of stringent measures adopted in the state in marinating COVID protocols along with tourism development.

REVIEW OF LITERATURE

1. Jaffar Abbas, Riaqa Mubeen, Paul Terhemba, et al(2021) in their research paper identified that the tourism and leisure industry has faced the COVID-19 tourism impacts hardest-hit and lies among the most damaged global industries. The leisure tourism indicated a steep decline amounting to 2.86 trillion US dollars, which quantified more than 50% revenue losses.

2. Prayag (2000) in his research article opined that the pandemics are not new in India, however the impact of COVID-19 had a devastating impact in maintaining the economy of the country.

3. Junyu Lu(2021) in his research paper was of the view that Virtual tourism can be an entertainment activity to bring immersed experience to people without being actually in the destinations, and thus reinforce stay-at-home order and help contain COVID-19.

Sources of Data Collection

Both primary and secondary data were obtained to accomplish the study objectives. The primary data were obtained from study area survey respondents. Structured Questionnaire was used to analyze the opinions of tourists and tour operators. The study considered domestic visitors and foreign tourists. The secondary data were collected from the respective tourist office records, tourism website, corporate state tourism growth website, various books, newspapers, journals, reports, documents, etc.

DATA ANALYSIS – A SUMMARY

1. Gender of Respondents

Gender plays an important role in determining the interest of the respondents to travel and is a crucial benchmark for tourism industry.

Table No. 1 Gender of the Respondents

Sr. No.	Gender	Frequency	Percentage
1	Male	76	76
2	Female	24	24
	Total	100	100

Source: Primary Data

Table No. 1 explains the gender of the respondents. 74 percent of the respondents are male and 24 percent of the respondents are female. Hence it is found that majority of the respondents are male.

2. Age of The Respondents

Age is a very important variable in social science research. Age determines the maturity level of people in decision making and planning. Researcher has categorised the tourists into four categories to understand its effect on other variable in the research.

Table No. 2 Age of the Respondents

Sr. No.	Age	Frequency	Percentage
1	Below 20 years	2	2
2	20 years to 35 years	24	24
3	36 years to 50 years	36	36
4	Above 50	38	38
	Total	647	100

Source: Primary Data

Table No.2 displays the age group of the respondents. Majority of the respondents' *i.e.* 38 % people who are opting for Spiritual and Religious Tourism fall under the age group of above 50, 36 % of the people are between 36 years to 50 years, 24 % are between 20 years to 35 years and a nominal of 2 people who are below 2 years.

3. Nationality of the Respondents:

Nationality gives identity to the tourists and indicates about which nation they are belong to. It is derived based on the birth of human beings. In tourism study, understanding the nationality is very much important to know their practical problems, choices and interests in the tourist place and solve the issues to increase the possibilities in the tourism sector and thereby ensuring overall contribution on the development of economy.

Table No. 3 Nationality of the Respondents

Sr. No.	Nationality	Frequency	Percentage
1	Indian	83	83
2	Foreigners	17	17
	Total	100	100

Source: Primary Data

The above Table No. 3 explains the nationality of respondents. A whopping 83 percent of the respondents are Indians and 17 percent of the respondents are foreigners. Hence it is found that majority of the tourists visiting spiritual and religious destinations are from India only.

4. Vaccination Status of Tourists

Kerala strictly insisted that the tourists who are visiting the state should have compulsory vaccinations. In a study conducted the following results were revealed.

Table No. 4 Vaccination Status of the Respondents

Sr. No.	Vaccination	Frequency	Percentage
1	Fully Vaccinated	94	94
2	Partially Vaccinated	5	05
3	Not Vaccinated	1	1
		100	100

Source: Primary Data

From the above Table No.4, it is revealed that majority of the respondents (94%) were fully vaccinated before coming for the pilgrimage and there is a negligible of 1 % who has not been vaccinated.

5. RTPCR Test before the Tour

The state of Kerala insisted for a compulsory RTPCR to check and ensure that the pilgrims who are traveling is free from COVID-19. As an extra measure the government of Kerala insisted to have a RTPCR test minimum 48 hours before the commencement of the pilgrimage particularly from other states.

Table No. 5 RTPCR conducted before the Pilgrimage

Sr. No.	Vaccination	Frequency	Percentage
1	RTPCR conducted	98	98
2	Rapid Test Conducted	02	02
3	Test not conducted	00	00
		100	100

Source: Primary Data

Table No. 5 reveals that all the pilgrims of spiritual and religious tourism who are coming from other states have conducted RTPCR test or the rapid test and were tested negative before the commencement of the pilgrimage. Those who were tested positive before the commencement of journey were allowed to take the journey.

6. Facilities Available in Spiritual and Religious Destinations in Kerala During Pandemic

Facilities are the pre-requisites for the tourists to decide the place of visit. There are various facilities established by the tourism board, government and private authorities to maintain the welfare of the tourists in the tourist place. Tourists were asked to rank the facilities available in the tourist places in the ranking order from 1 to 10. In order to understand the preference level and the difference of opinion of respondents about the various facilities in various spiritual and religious destinations of Kerala, Friedman test is used. Friedman test is the non-parametric test. It is used to understand the significant difference of the responses of the respondents. The ranking data, mean of the variables will be assigned with the rank order from the lowest to the highest.

Table No. 6 Facilities available in Spiritual and Religious Destinations in Kerala during pandemic

Various Facilities	Mean	Rank
1. Shopping facilities	4.17	3
2. Midway facilities such as shelter/ Relax space	3.44	2
3. Essentials such as water, restrooms etc.	3.40	1
4. Availability of Satwic Food	5.00	4
5. Camping ground/ Parking place for the vehicle near the temples/churches/mosques	5.19	5
6. Cleanliness of the place	5.95	6
7. Service station/ repair shop/ Fuel filling stations with additional facility of ATMs, Washrooms and Drinking water	6.40	7
8. Pollution Control such as Air, Water and Noise	7.19	9
9. First aid/ Medical facilities	6.91	8
10. Garbage removal and Disposal	7.35	10

Source: Primary Data

The above Table No. 6 explains the mean rank given by the tourist about the facilities available in spiritual and Tourists destinations in Kerala. Among the ten facilities available in Kerala, essentials such as water, restrooms etc., is the prime facility preferred by the tourists and the least preferred facility is Garbage removal and Disposal.

7. Ideal Season for Visiting the Spiritual and Religious Destinations:

Tourism depends on seasonal period in the tourist places. Tourist fixes their tourist places based on its popularity of particular season and not on all the seasons. Tourists arrival rate also depends on its particular peak season in the tourist places.

Table No. 7 Ideal Season for Visiting Spiritual and Religious Destinations

Sr. No.	Ideal Season	Frequency	Percentage
1	Monsoon	7	7
2	Winter	15	15
3	Summer	56	56
4	During vacations	22	22
	Total	100	

Source: Primary Data

Table No7, shows the ideal season for visiting the Spiritual and religious destinations in Kerala. 56 % of the tourists opined that summer is the ideal time, 22 % opines that vacation time is the ideal time and 7 % voted for winter.

Apart from the above data collected, the researchers also collected for information over phone from tourists and local and the outcome of the same is as follows.

1. Tourists who are visiting the spiritual and religious destinations tend to visit multiple locations of varied religion.
2. Heavy fines were imposed by police for those pilgrims who were found of not wearing the face masks.
3. A good number of tourists are visiting the destination are because of interest in travelling and understanding the culture and not exclusively because of religious beliefs.
4. It was observed that people have opted for spiritual and religious tourism as a best mode of coming out of the monotonous lockdown face because of COVID-19.
5. Tourists travelled to various regions making use of public transport and majority of them opined that Kerala is having excellent transport facilities during the pandemic
6. Tourists have opined that the locals have a supporting attitude and they have not faced any challenges of misleading
7. Majority of the tourists have responded that they struggled to get the food at affordable prices as prices have drastically increased during the pandemic phase.
8. The tourists had the opinion that the destinations they have opted for has provided peace and tranquility.
9. The tourists have opined that social distancing was followed in true spirit but both locals as well as the tourists.
10. Tourists widely opined that the tourists have developed great sense of confidence and positivity out of the pilgrimage, particularly after a year long lockdown phase.
11. The tourists who have travelled by own vehicle revealed that the fuel prices are slightly high as compared to the neighboring state
12. Tourists had a clear opinion that the Malabar region is not a safest place to travel during the mid-nights

CONCLUSION

Kerala a small and beautiful land in India is famous for spiritual and religious destinations. People over here not only have strong belief in their religion but also have great respect towards other religion.

Kerala is one of the few states after Goa, where the major booster of economy is derived from Tourism. The COVID-19 pandemic was a nasty blow for the liquid, ongoing economic development of the state. Because of this factor and to hold the economy high, Kerala was one of the early openers for tourism after the bad and threatening effect of COVID 19 pandemic. They also help tourists with their splendid hospitality and care, Tourists who have visited Kerala have shown interest to come back to Kerala again. Tourism has been recognized as an important sector of the global economy, with a contribution of about 91 per cent of domestic tourism. Spiritual and religious tourism is an upcoming activity, especially suited for the state like Kerala which is rich in terms or culture, beliefs and heritage. What is needed is a comprehensive and holistic approach from various stakeholders. If we achieve this that will be the biggest tribute, we can offer to Mother Earth and for God's own country.

To conclude, the Kerala model of spiritual and religious tourism coupled with the way the pandemic was handled opens various knowledge avenues to other states. Kerala taught the lesson of how to live with pandemic without affecting the possibilities of tourism and economic development.

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COVID 19 AND SUSTAINABLE DEVELOPMENT GOALS

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ABSTRACT

The Corona virus or COVID -19 represents arguably the greatest challenge of our civilization post-World War II. The pandemic has brought life to a stop, where almost half of the global population is in some kind of lockdown. This unprecedented health crisis has made us realize that despite all the advances that our society has made, it still remains significantly vulnerable. Now more than ever, the Sustainable Development Goals can be a blueprint for the whole world to embrace to post Covid-19. The Covid-19 virus has disrupted our life completely and caused over two hundred thousand deaths. Nonetheless the virus has presented us with an opportunity to reassess our relationship with nature, our economies, our health systems and our priorities. It is time to reassess our lifestyle, our ways of doing business, and come up with innovative solutions to build a more inclusive, prosperous, sustainable and peaceful society.

Keywords: Covid – 19, sustainable development goals, nature, environment, economics

INTRODUCTION

The Corona virus or COVID -19 represents arguably the greatest challenge of our civilization post-World War II. The pandemic has brought life to a stop, where almost half of the global population is in some kind of lockdown. More than two hundred thousand people have died. Economies have slowed down massively, daily routines are suspended, many enterprises have stopped their operations and many are in danger of closing down. This unprecedented health crisis has made us realize that despite all the advances that our society has made, it still remains significantly vulnerable. Now more than ever, the Sustainable Development Goals can be a blueprint for the whole world to embrace to post Covid-19.

LITERATURE REVIEW

Wang and Huang (2021) performed a meta-analysis and sorted out that the COVID-19 pandemic has a negative influence on 17 SDGs, while it has a positive influence on 14 SDGs. Another study by Tonne (2021) demonstrates that COVID-19 highlights the fragilities in society and human development and envisions the situation to make better decisions towards sustainability. The impacts of COVID-19 on the socio-economic, energy-environment, transport sector, and SDGs are presented by Nundy et al. (2021). The study suggests that in the course of recovering from the pandemic-influenced impacts, the progress towards SDGs might even become worse and recommends collaborative efforts to progress towards sustainability. Jaiswal and Jayakumar (2021) summarized the pros and cons of the changes induced by the COVID-19 pandemic as well as elucidated the lessons derived from the pandemic crisis. A study focuses on mapping the impacts of the COVID-19 pandemic on energy- and environment-related SDGs (i.e., SDGs 7, 9, and 13) by using the Analytic Hierarchy Process (AHP) methodology. The results highlight a net positive impact on SDG 7, stagnant progress on SDG 9, and a negative impact on SDG 13 (Fulzele et al. 2021).

Fenner and Cernev (2021) discussed the implications of COVID-19 on SDGs 1, 3, 13, 14, and 15 which is regarded as “foundational” goals. Further, the study analyzes the future recovery pathways, and by utilizing scenario analysis, the recovery pathways are categorized into four scenarios: (i) prioritization of global well-being, (ii) recovery focused on world trade, (iii) widened poverty gaps, and (iv) earth systems in danger. Zhou and Moinuddin (2021) proposed and utilized an SDG interlinkage analysis for assessing the COVID-19 impacts and its recovery on two Asian countries, the Republic of Korea and Bangladesh. The study suggests that by stimulating the progress in the impacted SDGs in the post-pandemic period, the SDGs can be put back on track, but focusing on affected SDGs alone might aggravate the trade-off that exists with environmental goals. Therefore, the stimulating efforts for managing the pandemic impacts should be inclusive of environmental goals.

The impact of COVID-19 is exacerbated in developing countries. The measures to curb the impacts emanated from the pandemic will likely lead to overlooking of critical issues prevailing in developing countries, such as infrastructural deficiencies, conflicts, paucity of quality education, fragile fiscal space, weak institutions, and inequalities. A review study emphasizes the pandemic impact on food security, agriculture, and livelihoods from the perspectives of developing countries and also provides coping strategies for the post-pandemic period (Workie et al. 2020).

OBJECTIVE OF THE STUDY

1. To understand the impact of Covid 19 on sustainable development parameters like Good Health, Well-being, Education, Economics, and Environment.
2. To give a comparative analysis which relates the Sustainable Development Goals to pandemic?
3. Examining a detailed outlook on the impact resulted in each SDGs and quantifying them in terms of each target to obtain a cumulative and comprehensive impact assessment on SDGs.
4. Analyzing the degree of influence between the goals and in mapping the SDGs impact interactions.
5. Assessing the post-pandemic strategies with the prioritization factor through multi-criteria analysis.
6. Designing a conceptual approach to increase the effectiveness for implementing post-pandemic strategies and align the business practices with the SDGs.

Impact of COVID 19 on Sustainable Development Goals (SDGs)**Interaction of Covid 19 with Good Health and Well-Being (SDG – 03)**

The World Health Organization is the organization leading the fight against the Covid-19. As at end of April 2020, there were about three million infected people worldwide and more than two hundred thousand deaths. It took 67 days from the first case to reach a hundred thousand cases, eleven days for the next hundred thousand cases and only four days for the third hundred thousand cases. Social distancing and the lockdowns implemented have surely slowed the progression of the virus by flattening the curve. However, the virus has revealed the deficiencies of the modern health systems. For example, many Americans having lost their jobs, shall also lose their health care benefits, and on top of that, the health care premium in this crisis could increase by up to 40%. The system is dysfunctional and should be remedied to cater for the health of the people instead of making corporates richer. The virus has also shown systemic deficiencies of big cities, such as New York, to cope with a pandemic. Now more than ever, the race to find a vaccine is on. There are many phases to clinical trials but the most optimistic timeframe of a validated vaccine being available on the market is twelve months, but that according to experts is again the case base scenario.

The way forward is to build an inclusive health care system that puts people's health and well-being at its center of focus and deviates from the corporate, profit-driven mindset that characterizes the privatized health system. The operators in the healthcare system need also to work on a pandemic contingency plan in order to avoid lack of medical equipment, supplies and hospital beds. But most importantly, everyone needs to act consciously and courageously by adopting a healthy lifestyle which will boost their immunity naturally.

COVID 19 and Quality Education (Sustainable Development Goal 4)

The United Nations Educational, Scientific and Cultural Organisation (UNESCO) estimates that about 1.25 billion learners, meaning around 73% of total officially enrolled learners worldwide, have been affected by the outbreak. Schools, universities and colleges have been shut down many weeks now and many examinations have been either cancelled or postponed. However, authorities in many countries are encouraging e-learning in primary and secondary schools, minimizing the adverse effect of the disruption. Many online course providers made their online courses free and the audience has skyrocketed.

Nonetheless, there will be many social and economic ramifications as a result of school closures. Those closures shed light on issues like insufficient internet access, high student debt and student mental health. The authorities will have to cater for students facing such issues. Many countries are now expected to have a phased approach to ease the lockdown and hopefully schools are expected to resume with appropriate and adapted measures in the face of the pandemic, like social distancing, wearing of masks, changed schedules.

COVID 19 and Economic Growth (Sustainable Development Goal 8)

The International Labour Office (ILO) estimates that approximately 25 million people could lose their jobs in a coronavirus-induced economic and labour crisis. One of the most vulnerable people are those working in the informal sector, who are not registered for social protection they need in difficult times. Countries have been advised by the ILO to provide a basic level of social protection to those in need and as soon as possible.

Most economies around the world shrank during the first quarter of 2020. Governments are now working on stimulus packages to help minimise the economic losses by helping households and enterprises in distress. The biggest losers in this pandemic are the aviation and the tourist industries. Many airline companies around the world have been put to voluntary administration such as Virgin Atlantic, Air Mauritius and some will be forced to lay off personnel. The global economy will be bruised and will be feeling the after-effects of pandemic. The European Central Bank's chief economist says that it would probably take at least three years for the Eurozone

economy to fully recover from the pandemic. US GDP in the first quarter shrank as its fastest rate since the 2008 Financial Crisis. The Chinese economy contracted for the first time since 1970s.

As governments develop economic stimulus packages to limit the damages engendered by the virus, they must be designed in a way to cater first and foremost for the long-term health and well-being of citizens, support the unemployed and small businesses, incentivize self-reliance of economies and fostering local agriculture in order to cope with supply chain disruptions and dwindling international trade. We simply cannot go back to business as usual; the global economy has suffered a setback and adaptation is the key asset in dealing with this situation.

COVID 19 - Reduce Inequalities (Sustainable Goal No 10)

As it is often the case, the poor people living in precarious hygienic conditions will be the most affected. Refugees who seek asylum in other countries would not be a priority of the host countries as they seek to protect their own population first. International coordinate efforts would be needed to prevent the arrival of the virus in the refugee settlements.

As regards employment, people who are working from home are spared as they are still being paid, but those who cannot work from work - either because logistically it is not possible or their businesses, places of work have been shut down because of the lockdowns - will not be earning. They will most likely not be able to pay their mortgages or other commitments, and the banks would have to postpone interest or even capital repayments. However, these would rarely be forsaken, and would be accrued to be repaid in the future; which puts even greater pressure in the future in households like this.

Therefore, it is imperative that governments support such households and instruct the banks to soften their repayment terms, at least in the short term. Authorities, NGOs, international organizations and other stakeholders, in a wave of solidarity, need to come together to provide to the neediest basic food and medical supplies.

COVID 19 and Climate Action (Sustainable Development Goal 13)

The pandemic has involuntarily resulted in short-term environmental improvements. Thanks to the lockdowns and fall in economic activity, there has been significant improvement in air quality in cities, decreased energy use and an overall reduction in greenhouse gas emissions. These effects, albeit desired, are temporary. Policy makers need to ensure that these measures pave the way to a more sustainable economy.

Climate change does remain a serious challenge to the global economy, and it is very important that countries do not forget this. The regeneration of nature should be continuously supported, carbon emissions should be continuously reduced and renewable energy should be continuously promoted in order to achieve a reduction of the carbon footprint of the world, or at least an interim stabilization. It seems that we are not on target to fulfil the COP agreement which seeks to contain global increase in temperatures to under two degrees Celsius, but countries need to gear up their efforts in this attempt. The impending possibility of a climate catastrophe is too significant to ignore. The Covid-19 pandemic has given us a stringent taste of what a global catastrophe means; we would be better advised to stand forewarned.

OBSERVATIONS

The progress towards SDGs is significantly impacted due to the COVID-19 pandemic. A detailed investigation on the impact of the pandemic on each SDG is drawn. Quantified impact analysis is performed by assessing the impact that occurred in each target of the goals. The impact interaction between the SDGs is insightful in understanding how the SDGs depend or influence each other, meaning that it paves a way for understanding the dynamics of SDG interaction. It can be inferred from the analysis that SDGs 3,4,8,10, and 13 have the most interaction with other goals (the prime goals) and are crucial in manipulating the advancement in every other goal. The SDG interaction through the impact nexus figure is explained which include influencing, depending, and interdependent types of SDG interactions. Further, the synergic and trade-off nature of the interaction is established. Interdependency is a special case of SDG interaction and is further analyzed to determine which SDG has more influence among two interdependent goals using the degree of randomness. It shows that in the interdependent goals, the goal which has a low degree of randomness influences the other goal to a higher extent. All these analyses and observations provide with a big picture of SDG interaction and deep insight regarding the nature of goals.

CONCLUSION

The Covid-19 virus has disrupted our life completely and caused over two hundred thousand deaths. Nonetheless the virus has presented us with an opportunity to reassess our relationship with nature, our economies, our

health systems and our priorities. It is time to reassess our lifestyle, our ways of doing business, and come up with innovative solutions to build a more inclusive, prosperous, sustainable and peaceful society.

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CHANGE IN BUYING BEHAVIOUR OF CUSTOMER IN VIRTUAL SHOPPING DURING THE PANDEMIC PERIOD - COVID-19

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Online shopping is a type of e-commerce that allows the customer to buy goods or services from online retailers over the internet. The customers purchase products from their own place itself. Due to pandemic, most customers prefer online to purchase product for the first time. This study has to analyze the customer satisfaction and perception about the change in the Buying Behaviour of customers in online shopping during the pandemic covid – 19 and the problems involved in online shopping. In pandemic period, the customers cannot able to go for shopping in physical shops. At this situation, only online shops help them to satisfy their needs. During COVID – 19, the customer chooses virtual shopping to satisfy their immediate demand. If the demands are satisfied in a positive way the customer will lead to purchase more products through online. The customers have both positive and negative opinion towards online shopping. Online shopping is a major impact on pandemic period.

Keywords: First time online buyers, Change in buying behaviour, Perception, Satisfaction, COVID - 19.

1. INTRODUCTION

Online shopping is the activity of buying goods or services over the internet. It has grown in significantly popular. When many consumers attempted to purchase through online during the pandemic covid - 19 for the first time, online retailers found themselves unprepared to process and ship their orders efficiently because the orders were pouring in large unmanageable numbers. This made the customers who wanted to shop online for the first time to learn how to access the online shopping through computers and make the payment via online. Customers use the internet not only to buy the product online but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store. . Online stores are available 24 hours a day and 7days in a week and many customers have internet facilities both at work and at home. These brought about the changing behaviour of customers.

2. REVIEW OF LITERATURE

Dinesh and MuniRaju (2021)¹ states that online shopping influencing the increase of e-commerce transactions and understand the consumer behaviour during covid – 19 pandemic. On the basis of survey, the frequency of online shopping has increased during pandemic period. Customers are cannot go for physical shop at the pandemic. Therefore, to satisfy their needs they meet online shops at pandemic situation.

Islam, et al. (2021)² tells that online surveys were conducted during pandemic period in multi – countries. The findings states that Limited Quantity Scarcity (LQS) and Limited Time Scarcity (LTS) significantly shows that consumers perception act as a stimuli that will lead to increase or decrease of buying goods through online. In pandemic, the social media users were increase. They find messages in social media, related new products and they search the goods through online. Apart from India, the countries like U.S., China and Pakistan can urge to buy the goods impulsively with the stimuli perceived from social media at the pandemic period

Yadav, et al. (2021)³ finds that the main components like social media, product quality, Return and exchange policy, product description and seller information were influence the consumer and make them to buy the goods during lockdown due to covid – 19 pandemic, at that period all the people are in their own home. They spend their time in online and also they purchase through online.

Kent Baker, et al. (2021)⁴ studied that both private and public organizations had declared that privacy and security to be major obstacles in the development of e-commerce. Risk related internet privacy and security are great issues for both new and experienced online users. Therefore, consumer may perceive that online shops are insecure. If the customers doesn't have well experienced in online they should feel worry and they are panic to make purchase through online.

Alam, et al. (2020)⁵ states that the predictors of online shopping in India. On the basis of this study, the customers are satisfied when they prefer COD mode of payment. Most of the customers perceive that transacting money through online is heavy risk so they prefer COD mode for payment. Due to E-Commerce, logistics and supply chain management will increase. E-Commerce will greatly influence the transportation.

3. OBJECTIVES

1. To identify the perception of the costumer while purchasing through the virtual shops.
2. To study the buying behaviour of the customer while purchase through online.
3. To know the problems faced by the consumers during online purchase.

4. STATEMENT OF THE PROBLEM

Many customers not choose online shop due to fraudulent activities and untrust of sites. But at the pandemic period, people should satisfy their basic requirements. So they prefer online. Many people had fear about Covid – 19. There had a transportation problem due to lockdown. These create a long time for deliver the goods to the customers. Due to Covid – 19, Amazon has stopped the COD (Cash on Delivery) facility to protect their employees. These factors influence the Amazon customers. This cause an impact on online shopping.

5. METHODOLOGY

The present study is an empirical study. The present research paper attempts to understand virtual buying behaviour of customers during Covid-19 in Kanyakumari District, Tamilnadu, India. The study is mainly focus on primary data and secondary data also used for this study.

Primary data was collected through the structured questionnaires from different location of Kanyakumari District and secondary data was collected from books, journals, periodicals, articles and internet. The researcher used t-test and one-way ANOVA for analyzing the data. The sample size selected was 206.

6. DATA ANALYSIS

Independent sample t – test and one way Anova are used to analyze the data.

Comparison of Buying behavior and problems leads to buying behavior with gender of the respondents

These are classified into two gender groups and t-test is prepared to study the significance of difference that exists among the buying behavior and problems leads to buying behavior of different gender group respondents.

Null Hypothesis: There is no significant difference between Male and Female respondents with respect to the buying behavior and problems leads to buying behavior of customers.

Table No.1 Comparison of Buying Behavior and Problems Leads to Buying Behavior with Gender of the Respondents

Buying Behavior	Gender				t value	p value
	Male		Female			
	Mean	SD	Mean	SD		
Usually buy the high rating products	3.67	1.111	3.46	1.232	1.244	0.313
Compare with physical and online shop will take purchase decision	3.86	0.958	3.77	0.955	0.688	0.994
Rate the product after buying	3.64	1.077	3.35	1.252	1.787	0.037*
Effective grievance handling	3.59	0.841	3.35	0.863	2.012	0.910
Problems leads to Buying Behavior						
Expecting one product, receiving another product.	3.02	1.214	3.20	1.387	0.989	0.013*
Cancelling the order will leads to delay in payment.	3.59	1.091	3.54	1.089	0.377	0.743
Facing problems during online payment	2.95	1.293	3.02	1.100	0.417	0.050*
Problems faced by untrusted apps or sites	3.31	1.308	3.03	1.351	1.537	0.796
Lack of security and privacy	3.43	1.246	3.28	1.174	0.857	0.625
Poor tracking	2.96	1.045	2.65	1.089	2.102	0.157
Long time for delivery	3.25	1.105	3.16	1.223	0.532	0.424

Note: * denotes significant at 5% level

Since P value is less than 0.05, the null hypothesis is rejected at 5% level; with regard to I will rate the product after buying, expecting one product and receiving another product, facing problems during online payment. Hence there is significance different between male and female with regard to I will rate the product after buying, expecting one product and receiving another product, facing problems during online payment. Based on Mean score, male respondents are rate the product after buying and female respondent have expecting one product and receiving another product, facing problems during online payment.

Comparison of Buying Behavior and Problems Leads to Buying Behavior with Interest in Online Shopping

These are classified into two interest groups and t-test is prepared to study the significance of difference that exists among the buying behavior and problems leads to buying behavior of different interest group respondents.

Null Hypothesis: There is no significant difference between interested and not interested respondents with respect to the buying behavior and problems leads to buying behavior of customers.

Table No.2 Comparison of Buying Behavior and Problems Leads to Buying Behavior with Interest in Online Shopping of The Respondents

Buying Behavior	Interest in online shopping during covid-19				t value	p value
	Interested		Not Interested			
	Mean			Mean		
Usually buy the high rating products	3.60	1.192	3.20	1.005	1.645	0.252
Compare with physical and online shop will take purchase decision	3.83	0.937	3.70	1.129	0.489	0.108
Rate the product after buying	3.53	1.195	3.00	0.918	2.385	0.005**
Effective grievance handling	3.49	0.865	3.20	0.768	1.610	0.433
Problems leads to Buying Behavior						
Expecting one product, receiving another product.	3.11	1.355	3.20	0.768	0.466	0.002**
Cancelling the order will leads to delay in payment.	3.56	1.105	3.60	0.940	0.181	0.458
Facing problems during online payment	2.93	1.213	3.50	0.827	2.777	0.085
Problems faced by untrusted apps or sites	3.08	1.347	3.90	0.968	3.444	0.155
Lack of security and privacy	3.31	1.212	3.70	1.129	1.451	0.728
Poor tracking	2.77	1.113	3.00	0.649	1.389	<0.001**
Long time for delivery	3.24	1.212	2.90	0.553	2.212	<0.001**

Note: ** denotes significant at 1% level

Since P value is less than 0.01, the null hypothesis is rejected at 1% level; with regard to I will rate the product after buying, expecting one product and receiving another product, Poor tracking, and Long time for delivery. Hence there is significance different between interested and not interested respondents with regard to I will rate the product after buying, expecting one product and receiving another product, Poor tracking, Long time for delivery. Based on Mean score, interested respondents are rate the product after buying and they feel it will take long time for delivery and not interested respondent have expecting one product and receiving another product and poor tracking.

Comparison of Buying Behavior and Problems Leads to Buying Behaviour with Age Group of The Respondents

These are classified into five age groups and one-way ANOVA is prepared to study the significance of difference that exists among the Buying behavior and problems leads to buying behaviour of different age group respondents.

Null Hypothesis: There is no significant difference between the age of respondents with respect to buying behavior and problems leads to buying behavior.

Table No.3 Comparison of Buying Behavior and Problems Leads to Buying Behavior with Age Group of the Respondents

Buying Behavior	Age (years)					t value	p value
	Under 18	18 - 25	26 - 33	34 - 41	42 - 49		
Usually buy the high rating products	3.60 (0.995)	3.50 (1.232)	3.91 (0.996)	4.00 (0.00)	3.00 (0.00)	0.793	0.531
Compare with physical and online shop will take purchase	4.00 (0.649)	3.80 (0.960)	4.00 (0.853)	4.00 (0.000)	1.00 (0.000)	5.166	0.001**

decision							
Rate the product after buying	3.65 (1.089)	3.51 (1.211)	3.13 (1.100)	4.00 (0.000)	3.00 (0.000)	0.810	0.520
Effective grievance handling	3.45 (0.759)	3.48 (0.892)	3.22 (0.600)	4.00 (0.000)	5.00 (0.000)	2.338	0.050*
Problems leads to Buying Behavior							
Expecting one product, receiving another product.	3.40 (1.392)	3.13 (1.335)	2.65 (0.935)	3.00 (0.00)	5.00 (0.00)	2.040	0.050*
Cancelling the order will leads to delay in payment.	3.25 (1.020)	3.63 (1.082)	3.57 (0.992)	4.00 (0.000)	1.00 (0.000)	3.587	0.008**
Facing problems during online payment	3.55 (1.146)	2.93 (1.233)	2.87 (0.920)	3.00 (0.000)	3.00 (0.000)	1.268	0.284
Problems faced by untrusted apps or sites	3.85 (1.182)	3.14 (1.359)	2.87 (1.100)	3.00 (0.000)	1.00 (0.000)	3.043	0.018*
Lack of security and privacy	3.75 (1.020)	3.40 (1.218)	2.87 (1.058)	3.00 (0.000)	1.00 (0.000)	3.650	0.007**
Poor tracking	3.00 (0.858)	2.71 (1.133)	3.04 (0.825)	3.00 (0.000)	4.00 (0.000)	1.383	0.241
Long time for delivery	3.55 (0.887)	3.21 (1.223)	2.74 (0.810)	3.00 (0.000)	5.00 (0.000)	2.631	0.036*

(Values within bracket refers to SD)

Since P value is less than 0.01, the null hypothesis is rejected at 1% level, with regard to compare with physical and online shop will take purchase decision, Cancelling the order will leads to delay in payment, Lack of security and privacy. Hence there is significance different between age group of respondents with regard to compare with physical and online shop will take purchase decision, Cancelling the order will leads to delay in payment, Lack of security and privacy.

Since P value is less than 0.05, the null hypothesis is rejected at 5% level, with regard to effective grievance handling, expecting one product, receiving another product, problems faced by untrusted apps or sites, Long time for delivery. Hence there is significance different between age group of respondents with regard to effective grievance handling, expecting one product, receiving another product, problems faced by untrusted apps or sites, Long time for delivery.

Comparison of Buying Behavior and Problems Leads to Buying Behavior with Frequency of Buying of the Respondents

These are classified into five age groups and one-way ANOVA is prepared to study the significance of difference that exists among the Buying behavior and problems leads to buying behaviour of frequency of buying of the respondents.

Null Hypothesis: There is no significant difference between the frequency of buying of respondents with respect to buying behavior and problems leads to buying behavior.

Table No.4 Comparison of Buying Behavior and Problems Leads to Buying Behavior with Frequency of Buying of the Respondents

Buying Behavior	Frequency of buying					f value	p value
	Weekly	Monthly	Yearly	Seasonally	Occasional ly		
Usually buy the high rating products	3.91 (0.949)	3.64 (1.253)	2.90 (1.193)	3.84 (1.131)	3.43 (1.078)	4.068	0.003**
Compare with physical and online shop will take purchase decision	4.35 (0.487)	4.09 (1.059)	3.58 (1.025)	3.58 (0.835)	3.64 (0.919)	4.911	0.001**

Rate the product after buying	3.96 (0.928)	3.22 (1.410)	3.06 (1.209)	3.86 (0.990)	3.43 (0.994)	4.136	0.003**
Effective grievance handling	3.74 (0.864)	3.64 (0.754)	3.03 (0.948)	3.64 (1.025)	3.23 (0.520)	4.799	0.001**
Problems leads to Buying Behavior							
Expecting one product, receiving another product.	3.48 (1.310)	3.33 (1.479)	2.97 (1.251)	2.92 (1.307)	3.00 (1.103)	1.278	0.280
Cancelling the order will leads to delay in payment.	3.83 (0.984)	3.42 (1.287)	3.55 (0.995)	3.62 (1.067)	3.55 (0.974)	0.612	0.655
Facing problems during online payment	3.00 (1.414)	2.89 (1.257)	3.13 (1.176)	2.92 (1.122)	3.06 (1.111)	0.285	0.888
Problems faced by untrusted apps or sites	3.04 (1.022)	2.96 (1.427)	3.48 (1.061)	3.26 (1.411)	3.13 (1.439)	0.371	0.482
Lack of security and privacy	3.26 (1.251)	3.27 (1.433)	3.45 (1.060)	3.46 (1.129)	3.30 (1.102)	0.264	0.901
Poor tracking	3.26 (1.287)	2.56 (1.167)	3.00 (0.775)	2.68 (0.999)	2.81 (1.056)	2.182	0.072
Long time for delivery	3.09 (1.041)	3.22 (1.301)	3.68 (1.107)	3.14 (1.195)	3.00 (1.022)	1.756	0.139

Since P value is less than 0.01, the null hypothesis is rejected at 1% level, with regard to buy the high rating products, compare with physical and online shop will take purchase decision, rate the product after buying, effective grievance handling. Hence there is significance different between frequency of buying with regard to buy the high rating products, compare with physical and online shop will take purchase decision, rate the product after buying, effective grievance handling.

7. FINDINGS

The customers who buy online are facing many challenges during covid-19. Fear of corona virus spread through online delivery, delay in delivery, and some other difficulties are given above. The customers are faced payment related problem during online purchase. The female customers expect one product and they receive another product, so many customers are not interested in online shopping. Tracking facilities are not provided by many virtual shops and the customers also feel online purchase will take long time for delivery.

Most of the young age group customers are compare the product feature, price and other details with physical shop before taking purchase decision. Delay in payment when they cancel the order and lack of security and privacy will leads the customer dissatisfaction towards the virtual shopping.

8. SUGGESTIONS

The online shops should ensure the security of their websites during payments; the virtual shops should upload the exact image of the product; so that the customers can take rational decisions over their purchase. The virtual shops can have their own delivery service; so the customer can get the product without delay. Product tracking facility should be updated time to time; which leads to better customer satisfaction.

9. CONCLUSION

This research has shown the online shopping pattern during covid-19 pandemic period. During this period, the customers face many problems like delay in receiving the product, problem of tracking, and delay in repayment and so on. Effective handling of customer complaints and prompt presentation of products rather than attraction of presentation will leads to give a positive impact on buying behavior of customers while purchase through online.

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A STUDY ON IMPACT OF COVID-19 ON EDUCATION SYSTEM

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ABSTRACT

Covid-19 Pandemic had brought the world and the economy to a standstill in which it also affected the education system. It has forced the education system to halt during the lockdown period, and the evolution of students and teacher to online learning took place during this era. It has disturbed the life of the students as well as the teacher in different areas such as Physical and mental abilities. Teaching was changing its face from offline mode to online mode. This transformation changed the thinking level of the education system. It has made them realise that education can also be done through online mode in a better and convenient manner. Online teaching was rapidly taking the place of offline teaching. The present paper focuses on the issues and problem faced by the teachers, students and parents during this digital transformation. Pandemic have shown good face of technology as well as bad face of technology during this covid-19 pandemic.

Keywords: Digital transformation, health issues, education system.

I) INTRODUCTION

Since countries all over the world had gone into lockdowns due to Covid-19, educational institutes had been no exception. During the Covid-19 outbreak in the Country, Many sectors had hit and among those sectors was education sector too. Covid-19 pandemic had originated in china, spread at an alarming rate throughout the world, and took lives of thousands of people; it had an adverse effect on the lives of millions of people in the world. Every advanced country had to stoop before it surprisingly. The actions of every developed country in terms of health system had resulted in failure. The world was in confusion, failing to get it cure .During this process education system was also affected with it. BENJAMIN FRANKLIN, one of the founding fathers of United States of America has wisely analyzed that an investment in education pays the best interest. Education is indisputable and vital which is contributing towards the development of the country as well an individual growth, but due to pandemic it had affected the life of millions of students all over the globe. In India around 2500 million students were affected due to the close down of the schools and colleges. Pandemic has forced the private and public education institution to shift to the online mode of teaching. At the initial start the teachers, students and parents were finding it difficult to understand the system and struggling to cope up with it. Many students had to leave there education while many students became the part of cybercrime. We say technology helps our life to become easy but at the same time technology makes our life difficult too. Moreover each and every student is not in the position to afford smartphones to attend lectures.

II.) LITERATURE REVIEW

1. Sumitra Pokhrel and Roshan Chhetri (2021), studied the impact of Covid-19 on teaching and Learning. The Studies showed that how Covid-19 had affected the learning institution as well as from the COVID-19 pandemic the teachers and students/learners should be oriented on use of different online educational tools. After the COVID-19 pandemic when the normal classes resume, teachers and learners should be encouraged to continue using such online tools to enhance teaching and learning.

2. Joshua-Luther Ndoeye Upoalkpajor and Cornelius Bawa Upoalkpajor (2020), The study revealed that COVID-19 pandemic has significant impact on education in Ghana; based on the findings from the study, schools want resources to reconstruct the loss in education through the epidemic.

III) RESEARCH METHODOLOGY**OBJECTIVES OF RESEARCH**

1. To examine the impact of technology on parents, students and teachers during Covid-19 pandemic.
2. To study how online teaching has taken place of offline teaching.
3. To investigate the various challenges faced by the education system in covid-19.

SCOPE OF THE STUDY

In this research paper the data collected is mainly through secondary sources. The data collected will help to identify and analysis the impact of covid-19 on education system in India.

LIMITATION OF THE STUDY

1. Impact of covid-19 pandemic was evaluated only on the basis of the number of students attaining online lecture.
2. Impact of ICT teaching on teachers teaching style.

IV) FINDINGS**A) Effect of Online Teaching on Students**

1. Many students had to migrate to their native place where there was no network. Due to which they got disconnected from their education.
2. Many students had to take a drop in their studies and start earning for their house because many of the students were not there in the position to afford smart phone for attending the classes.
3. Students started losing the importance in education they started taking education for granted. Student's enhancement of productivity and Physical skills had gone for a toss.
4. There was lot of disturbance in flow of teaching taking place during the online sessions. Online education had taken a huge toll on the mental and physical health of students as well as their teachers.
5. The students had grown disinterest and disliking towards studies due to which they started taking studies very casually. Most of them use to switch off their cameras and did lot of other activities.
6. The pressure of after-school homework and assignments had started creating a great toll on the mental health and mood. They had started losing interest in writing and maintaining notes.
7. The concentration levels of students dropped in online learning. Most of the students were seen lagging behind in studies. They were missing the class discussion and debates which was not possible in online mode.
8. There was no face to face communication taking place. Students were not able to see the teachers and teachers were not able to see the students. So teachers were not aware that whether the students are really attending the lecture or not.
9. Due to covid-19 the students were made to sit in the house they were not allowed to play. Many students started developing various health issues. Many started becoming lazy they started becoming more addicted towards television and social media.
10. Apart from this many students also learned and did various other certificate courses online which was not possible for them during the offline mode.
11. Students are facing proper for getting job because they are consider online batch and they don't have practical knowledge.

B) Effect of Online teaching On Teachers

1. Many teachers were finding it difficult to cope up with this online mode of teaching.
2. Many of them were not so tech serve in all this it was a different learning experience for them.
3. Many teachers started taking help of their children's and colleagues to understand the different methods of online teaching so that the students don't have any issue in studying.
4. On the other hand there were many discouraging moments also were teachers use to teach and students use to not respond to them.
5. Face to face communication was missing somewhere.
6. Teachers were not able to solve the student's problems as they did in the offline mode.
7. The problems which major teachers had to face was the teachers who taught practical subjects it was difficult for them to explain the sums and practical related things.
8. Teachers had to invest there more time in preparing for online lecture then offline lectures.
9. Teachers were missing those offline discussions and the interactions of the class which was not possible during the online classes.

10. Due to this online mode teachers had to do administrative works also sometime attend meetings and webinar at any time.
11. There was no fixed working hours. Many teachers started developing health issues such back pain, eye problems etc.
12. Apart from this there was mental and physical stress also which many teachers had to experience.
13. Many teachers felt that their family life was getting lost somewhere. Teacher's development was somewhere limited.
14. Many teachers had to work on half salary.

C) Effects of online teaching on Parents

1. When Schools were shut down worldwide there was a big question in front of the parents about the studies of their child.
2. Many parents started adopting online learning and transformed there house in a classrooms. One child was made to sit in the living room and one was made to sit in the bedroom.
3. As some of the parents had to work from home they had to manage both the roles one of a teacher and other as an office worker.
4. Many parents had to keep check on their child along with that managing office work and along with that managing housework too.
5. According to a survey parents had to devote there more than 3 hours daily behind the child's learning.
6. Many parents had to think different ideas to keep the child busy with various activities during the whole day so that he spends less time in watching television and playing games on the mobile.
7. Some parents had to leave their job to take care of their child. Where some parents had lost their job and they had a big question of how to manage with the studies and fees of the child.
8. This sudden change in learning had made the parents confused and stressed out.
9. Many parents got to know about the teaching method which was followed in school and colleges.
10. Due to these online parents started getting more time to spend with their child.

V) SUGGESTIONS

1. There should be some online lectures and some offline lectures so that students get experience of both the learning.
2. There should be various activities conducted in online mode where students are involved in that. Students get motivated to attend lectures online.
3. Proper training should be given to the teachers, students and also parents.so that they are not confused with the technology.
4. There should compulsory attendances along with blacklist should be removed and parents should be called to take explanation for not attending online classes.
5. The schools and colleges should provide technology to those students who are not able to afford the technology.
6. Exams should be made offline with social distancing.
7. There should proper working hours mentioned to the teachers.

VI) CONCLUSION

1. From this we come to a conclusion that every coin has two sides one is good and other is bad in the same manner there are advantages and disadvantages of the technology.
2. Indeed, it was difficult for everyone to understand and learn the different methods and modes of teaching. But students, teachers and parents learned and also helped other to develop their skills.
3. Online learning has several challenges such as lack of feedback from the students and lack up gradation in technology, which had an effect on the exams.

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4. Many students due to network issues and drop in network they had to leave there exam in between.
 5. Online teaching can be an option for temporary period it cannot be permanent option.
 6. Online teaching can never replace offline teaching.

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A STUDY OF COVID 19 IMPACTS ON STOCK MARKET INDEX AND MEASUREMENT OF EXPECTED VOLATILITY

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Mankind has witnessed pandemics multiple times in the civilizational process dating back to circa 5000 BC till concurrent times. The current pandemic has occurred in a period of time when medical facilities and scientific knowhow are at very advanced level in comparison to earlier such occurrences. However, the severity of medical emergency has been unprecedented with a wide scale loss of life as well as means of livelihood across the globe. The economies of many nations have reached to a level of collapse with drastic levels of retrenchments of employees in organizations.

In the beginning days of the pandemic the production operation was completely brought to standstill by many countries to accord highest priority towards saving human lives than to economics. Majority of economies of the world were adversely impacted due to stopping of production operations coupled with demand destruction for almost everything except medical and food related items. As a consequence, the stock market nose dived in all major economies of the world. The stock markets started showing signs of recovery when the news of successful development and clinical trials of Corona vaccines were confirmed. The markets even breached the earlier benchmarks in India and recorded highest values on signs of declining corona cases. The trend continued and still markets in India are hovering around its highest levels with occasional dips or corrections. The trend may continue in future with marked volatility on account of various geo-political or economic reasons.

This paper will attempt to use historic data for the measurement of volatility with and objective of using predictive models for implied volatility measurements.

Keywords: Covid 19, Stock Market Index, Sensitive Index, Index Volatility, Expected Volatility

1.0 INTRODUCTION

The history of human evolution has seen phases of growth with respect to economies of the countries, their cultural heritage, Arts Crafts and Literature. These phases have witnessed advancements in science & technology across the globe. However, there were phases marked with disruptions in developmental human activities.

In the period of civilization era marked by large civilizations like Indus Valley, Mesopotamia, Nile Valley, Inca and Mayans, the disruptions were mainly due to natural calamities. In the period before sixteenth century the disruptions were mainly due to military aggression with sole objective of grabbing as much as possible the geographical area and plunder of wealth. The period after sixteenth century, the major disruptions happened due to the rise of imperialism.

In the modern era, the possibility of imperial rule or geographical expansion is not considered as viable and hence economic aspirations of nations or political leaders / systems are the sole reason of disruptions that are brought in the cultural landscapes. After the second world war, economic superiority is considered as the best tool for the fulfilment of political aspirations of nations. As a result, most of the developed economies of the world have highest interference in the global political and economic environment.

As a matter of fact, in the concurrent situation the five developed economies in terms of their GDP of the world viz USA (21 trillion USD), China (10- 11 trillion USD), Germany and Japan (4.5 – 5.0 trillion USD), GBR (3 trillion USD) put together accounts for more than 50% of the global economy (78-80 trillion USD). Hence the desire to become economic power is the main reason for all forms of disruptions in the nations of the world.

To fulfil these aspirations, technology is playing an increasing role with each passing year or decade. Hence, the new era will be only for technology. It means that whichever country will have cutting edge technologies will be having more chances of becoming a global super-power. This can be easily explained by going backwards on the timeline. At one point of time in history, both economics and technology had symbiotic relationship with each other in the sense that technology used to give industry methods of reducing cost or enhancing the production. The net result used to be lowering of average cost of production. It was always advisable to reduce

the average cost as compared to marginal cost so as to achieve overall objective of gaining competitive advantage through cost leadership as propounded by Michael Porter. This was the best strategy adopted by companies at that point of time however, now-a-days technology and economics are not sharing symbiotic relationship rather the relationship has changed whereby they are having a parasitic relationship. It means that technology is eating up the economies of the countries. The concept of cost reduction has assumed a proposition wherein organizations are operating with only automated machinery or they are promoting artificial intelligence.

Hence, the future of economies and the world is only the achievement of technological superiority. The nations will be moving in the direction of conducting research in hitherto uncharted territories like deep space exploration, genome research, enhancing of longevity to nearly 200 years for mankind.

These researches will create asymmetry in the demand and supply of human capital for various employment opportunities. Progressively, the employment levels will fall to such a level that not more 10-15% of people at any point of time will remain gainfully employed or will remain engaged in economic activity of any kind. The rest of the populace has to live with means other than economic.

The nations are competing with each other in almost all respects to acquire the topmost position in the economic pyramid so that their citizens can remain safeguarded for a longer period of time from these possibilities of economic slowdowns and recessions. The fallout of these scientific cutting-edge technologies is the possibility of their going awry and capable enough of producing counter results than expected. These counter-results in the field of bio-technology has been seen by the world over in recent times. The loss of unprecedented human lives and world economy reaching to a level of collapse can be one of the such disasters.

The global level near to standstill situation of economic activities had its impact on the stock exchanges as well. The Indian stock index are not different from the ubiquitous phenomenon witnessed by all countries of the world.

This paper will evaluate the quarter wise impact of pandemic on Indian stock market indices and will attempt to calculate the volatility current as well as predicted.

2. LITERARY EVIDENCES OF COVID – 19 IMPACT ASSESSMENTS

2.1 Indian Currency Market

The currency markets have gone through a period of high turbulence amid Covid-19 fears. When emerging market currencies have declined 25-40%, Indian rupee has shown significant resilience and depreciated by a mere 6%

We believe this resilience of the rupee may continue due to improving macros in India. Also, as the RBI has been quite active and announced measures to curb rupee depreciation, the pace of rupee depreciation would remain quite slow. It would continue to outperform the emerging market currencies. We expect some reversal from the crucial hurdle of 78.5, towards 75.5.

- FII outflows of near 1,23,000 crore in both equity and debt segment has led to recent rupee depreciation. RBI has taken the bold step of selling dollars of more than \$17 billion in a month, not seen in a decade
- India macros to remain better as Crude Oil is expected to remain lower for longer time frame
- In the previous rupee depreciation cycles, whenever the RBI had started intervening, the rupee depreciation pace was reduced significantly. The same is expected in the current cycle where rupee is already outperforming major emerging market currencies

[Source: RBI, 2021]

2.2 UN Report on COVID – 19 Impact

The analysis by the UN Department of Economic and Social Affairs (DESA) said the COVID-19 pandemic is disrupting global supply chains and international trade. With nearly 100 countries closing national borders during the past month, the movement of people and tourism flows have come to a screeching halt.

UNITED NATIONS: The global economy could shrink by up to 1 per cent in 2020 due to the coronavirus pandemic, a reversal from the previous forecast of 2.5 per cent growth, the UN has said, warning that it may contract even further if restrictions on the economic activities are extended without adequate fiscal responses.

In the best-case scenario - with moderate declines in private consumption, investment and exports and offsetting increases in government spending in the G-7 countries and China - global growth would fall to 1.2 per cent in 2020

"In the worst-case scenario, the global output would contract by 0.9 per cent - instead of growing by 2.5 per cent - in 2020," it said, adding that the scenario is based on demand-side shocks of different magnitudes to China, Japan, South Korea, the US and the EU, as well as an oil price decline of 50 per cent against our baseline of USD 61 per barrel.

"Developing countries, particularly those dependent on tourism and commodity exports, face heightened economic risks. Global manufacturing production could contract significantly, and the plummeting number of travellers is likely to hurt the tourism sector in small island developing States, which employs millions of low-skilled workers," it said.

[Source: Global economy could shrink by almost 1% in 2020 due to COVID-19 pandemic: United Nations, 2021]

3.0 OBJECTIVES OF THE RESEARCH

This research has primary objective of highlighting the variations recorded in the macro-economic indicators of GDP and Inflation coupled with few other parameters like sensitive indices, Balance of Payments (BoP) and others. The variations will be studied with the help of empirical data and extent of Volatility will be measured by using the method of Coefficient of Variation (CV) under the descriptive tools of Statistics

The research will further attempt to measure the expected volatility in the sensitive index in days to come. Since the research paper has considered data on the basis of a quarter hence the predictive tools will be able to predict the expected volatility for the next quarter only. For further prediction, the actual data of this quarter needs to be added before using the predictive tools.

4. Hypothesis to be tested:

The research will be using the concept of Ordinary Least Square method for arriving at the relationship between the variables. The volatility of the both the major indices of India viz BSE 30 and NSE 50 will be measured by using the descriptive statistics. A brief description of the OLS model used has been given below:

A matrix formulation of the multiple regression model

In the multiple regression setting, because of the potentially large number of predictors, it is more efficient to use matrices to define the regression model and the subsequent analyses. Here, we review basic matrix algebra, as well as learn some of the more important multiple regression formulas in matrix form.

$$y_i = \beta_0 + \beta_1 x_i + \epsilon_i \text{ for } i=1, \dots, n$$

If we actually let $i = 1, \dots, n$, we see that we obtain n equations:

$$y_1 = \beta_0 + \beta_1 x_1 + \epsilon_1, y_2 = \beta_0 + \beta_1 x_2 + \epsilon_2, \dots, y_n = \beta_0 + \beta_1 x_n + \epsilon_n$$

formulation of the above simple linear regression function in matrix notation:

$$\begin{bmatrix} y_1 \\ y_2 \\ \vdots \\ y_n \end{bmatrix} = \begin{bmatrix} 1 & x_1 \\ 1 & x_2 \\ \vdots & \vdots \\ 1 & x_n \end{bmatrix} \begin{bmatrix} \beta_0 \\ \beta_1 \end{bmatrix} + \begin{bmatrix} \epsilon_1 \\ \epsilon_2 \\ \vdots \\ \epsilon_n \end{bmatrix}$$

$$Y = X\beta + \epsilon$$

linear regression function reduces to a short and simple statement:

$$Y = X\beta + \epsilon$$

Meaning of the notations used:

- X is an $n \times 2$ **matrix**.
- Y is an $n \times 1$ **column vector**, β is a 2×1 column vector, and ϵ is an $n \times 1$ column vector.

- The matrix X and vector β are multiplied together using the techniques of **matrix multiplication**.
- And, the vector $X\beta$ is added to the vector ε using the techniques of **matrix addition**.

The hypothesis tested will be

Ho1: There is NO relationship between the sensitive index movement with the variables like crude price, inflation, BoP and other parameters

Ho2: The volatility of the indices is less than 20%

Ho3: The predicted volatility will be less than 5%

5. RESEARCH METHODOLOGY

This research paper is based upon secondary data that will be extracted from the various websites of institutions like National Stock Exchange (NSE), Bombay Stock Exchange (BSE), Reserve Bank of India (RBI), Securities Exchange Board of India (SEBI), The Multi Commodity Exchange of India (MCX), The World Bank, Directorate General of Foreign Trade (DGFT), Directorate General of Commercial Intelligence and Statistics, Centre for Monitoring Indian Economy (CMIE), Ministry of Labour and Employment, Ministry of Commerce and Industry, Ministry of Statistics and Programme Implementation (MoSPI).

5.1 Sources of Data and Period of Data

The data that will be used are in sync with the research objectives of the paper. It will be the historical data belonging to past 2 years (roughly 8 quarters) from the onset of pandemic to the previous quarter ending on December 31, 2021. The historical data will be put into Ordinary Least Squares (OLS) model with an assumption of **homoscedasticity** in the occurrence of variances of the independent variables. The empirical evidences will be the secondary data. The research does not apply the concepts of reliability of data because of the reason that the sources from where data has been collected are stock exchanges, regulators, government publications and such reliable sources.

5.2 Data Analysis and Interpretations

The results of the OLS model have been given below:

Table 1: Summary Output of Ols Model

Regression Statistics					
Multiple R	0.997892455				
R Square	0.995789352				
Adjusted R Square	0.985262731				
Standard Error	349.265863				
Observations	8				
ANOVA (Analysis of Variance)					
	df	SS	MS	F	Significance F
Regression	5	57698005.54	11539601	94.59725113	0.010493401
Residual	2	243973.2861	121986.6		
Total	7	57941978.83			

Interpretation: Since the p-values (Significance F) is less than the acceptable level of significance (5%), the Null Hypothesis gets rejected and Alternative Hypothesis (H_{a1}), get accepted. Therefore, we can state that there the decline in the levels of economic activity has led to sharp fall in the stock market indices. Further, there has been a significance impact of pandemic on the volatility of the indices.

Table 2: The output of the OLS model showing the coefficients

	Coefficients	Standard Error	t Stat	P-value
Intercept	13163.23364	2551.018354	5.159992	0.035566352
GDP (Rupees Cr.)	0.002498846	0.000532985	4.688401	0.042607181
GDP Growth (%)	87.17728388	11.16835237	7.805743	0.016019074
Crude Prices (FUTCOM)	-0.00104314	0.000376131	-2.77334	0.109139609

BoP	0.139802578	0.017706927	7.895361	0.015665932
Inflation	-1194.119351	242.1596902	-4.93112	0.038750527

Table 3: The coefficients used for predicting the expected Volatility

Particulars	Coefficients	Y cap	Estimated values
Intercept	13163.23364	1	1
GDP (Rupees Cr.)	0.002498846	B1X1	4000000
GDP Growth (%)	87.17728388	B2X2	10
Crude Prices (FUTCOM)	-0.00104314	b3X3	467765
BoP	0.139802578	b4x4	8500
Inflation	-1194.11935	B5x5	7
Predicted Value			16371.93274
Volatility (Predicted)		-6.436902714	

The expected volatility of the index (NSE 50) is showing a negative value, which means that there will be further drop in the levels of index by a margin of more than 6%.

Interpretation: Since the expected fall in the sensitive index is more than 5%, we reject the Null Hypothesis and Accept the Alternative Hypothesis (Ha2). It can be further interpreted that rising crude prices and other geo-political factors will lead to rise in inflation levels and since inflation has an inverse relationship with the index thus there will be further drop in the index levels.

TABLE 4: The Volatility of the both the major indices of India

NIFTY 50		BSE 30	
Mean	13571.9225	Mean	45808.99875
Standard Error	1017.191326	Standard Error	3327.755038
Median	13678.53	Median	46494.755
Mode	#N/A	Mode	#N/A
Standard Deviation	2877.051537	Standard Deviation	9412.312613
Sample Variance	8277425.547	Sample Variance	88591628.73
Kurtosis	1.405066595	Kurtosis	1.332901023
Skewness	0.026930299	Skewness	0.003436007
Range	8118.19	Range	26794.5
Minimum	9497.53	Minimum	32301.05
Maximum	17615.72	Maximum	59095.55
Sum	108575.38	Sum	366471.99
Count	8	Count	8
Volatility (CV)	21.1985556	Volatility (CV)	20.54686387

Interpretation: The empirical data based upon the descriptive statistics of the indices is clearly showing that they are highly correlated with each other and simultaneously showing that the volatility is in excess of 20 percent.

Since the volatility of sensitive index is more than 20%, we reject the Null Hypothesis and Accept the Alternative Hypothesis (Ha3). It can be further interpreted that the combined impact of all the independent variables on sensitive index is very high and markets are expected to remain choppy in the next quarter.

6. CONCLUSION

The analysis by the UN Department of Economic and Social Affairs (DESA) said the COVID-19 pandemic is disrupting global supply chains and international trade. With nearly 100 countries closing national borders during the past month, the movement of people and tourism flows have come to a screeching halt

"Millions of workers in these countries are facing the bleak prospect of losing their jobs. Governments are considering and rolling out large stimulus packages to avert a sharp downturn of their economies which could

potentially plunge the global economy into a deep recession. In the worst-case scenario, the world economy could contract by 0.9 per cent in 2020," the DESA said, adding that the world economy had contracted by 1.7 per cent during the global financial crisis in 2009.

In the light of these observations of UN, it was certain that the Indian economy will also get deeply impacted by these global and domestic economic distress and total destruction of demand. Most of the companies were not in a position to even keep revenue stream moving at any rate. The stock market is said to be the 'barometer of the economy' hence, it has to absorb and reflect the economic situation. The data shown in the Annexure A shows that GDP growth was in negative which will directly impact the stock market indices.

The volatility levels have remained very high beyond 20% for both the BSE 30 and NIFTY 50 indices. Also, it has been observed that the implied volatility for these indices is showing an expected further fall of nearly 6%.

In the backdrop of Russia – Ukraine war and consequently rising crude prices will push the inflation levels to higher levels and it can be observed from the coefficients that inflation and indices are sharing a negative-relationships. Hence, in all likelihood, the Indian major indices are set to head southwards to the extent of six percentage.

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ANNEXURE A

Data pertaining to the parameter considered for the measurement of Implied Volatility.

Values mentioned are the averages for the period given.

S. No.	Period	NIFTY 50	BSE 30	GDP (Rupees Cr.)	GDP Growth (%)	Crude Prices (FUTCOM)	BoP	Inflation
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1	1/01/20 to 31/03/20	11200.82	38158.3	3377603	8.76	1458933.26	-11812.7	6.67
2	1/04/20 to 30/06/20	9497.53	32301.05	2583801	-22.29	330874.67	-3310.63	6.23
3	1/07/20 to 30/09/20	11177.94	37898.79	3064920	-4.39	254826.12	-4742.43	6.89
4	1/10/20 to 31/12/20	12662.54	43163.67	3366311	5.25	211005.54	-11703	6.37
5	1/01/21 to 31/03/21	14694.52	49825.84	3570041	8.72	318962.54	-	4.87
6	1/04/21 to 30/06/21	15138.92	50457.89	3059219	31.73	393158.66	-	5.59
7	1/07/21 to 30/09/21	16587.39	55570.9	3321681	8.57	331402.45	7995.66	5.08
8	1/10/21 to 31/12/21	17615.72	59095.55	3525787	6.14	424255.57	8735.33	5.01

[Source: Various websites]

E- COMMERCE: IMPACT OF COVID 19 ON EXPORT BUSINESS

¹Pooja Upadhyay and ²Dr. Rajeshwary Govindappa¹Assistant Professor, Thakur College of Science & Commerce, Kandivali East Mumbai²Principal, Ghanshyamdas Jalan College of Science, Commerce and Arts. Malad, Mumbai**ABSTRACT**

The COVID 19 wave has put the world economic scenario out of the order. The mechanism of lockdown and social distancing has covered a grave situation for global trade. The pandemic restriction on mobility have directly impacted exporter of E- commerce. The world was forced into complete shutdown, where due to safety and less availability of worker E-commerce companies and their sellers got affected negatively. According to Small and Medium Businesses (SMBs) Impact Report 2020, 1.5 lakhs new Indian exporter joined Amazon immediate after first wave of pandemic. A survey by Micro, Small and Medium Enterprises (MSMEs) stated that, after two years of the pandemic business environment in India became more favorable for online sale because now customers have switched from offline to online shopping. Customers are avoiding for stepping out unless it's very critical. Previously customers were not familiar with online shopping but due to lockdown rules across world have changed behaviour of consumer. This article attempts to find out the challenges pre and during COVID period. The analysis highlights a severe drop in turnover during lockdown and its impact after unlock. It ultimately seeks to highlight key opportunities, challenges during COVID 19 scenario and its impact on E- Commerce exporter.

Keywords: COVID 19, E- Commerce, Small and Medium businesses (SMBs), Micro, Small and Medium Enterprises (MSMEs)

INTRODUCTION

In April 2020, The World Trade Organization (WTO) predicted that global trade would shrink. The immediate fall-out from pandemic India's economy has experienced a drop in economy growth and got disrupted by lower access of supply chains overseas, therefore it has affected Indian export market. Since the outbreak of the corona virus, E- commerce has played a major role in increasing buying and selling through digital way. Due to changes of buying behaviour of people across world exporter community of India has started recording healthy growth rates immediate after first wave of COVID 19. The textile clothing sector and electronic sector have been seen for India's top exporters where all MSMEs are selling their products from E- commerce platform. E-Commerce has provided customers with access to a significant variety of products with their safety. The COVID 19 crises has expanded scope of new firms, consumer segments and products. Some of these changes in the e-commerce export landscape has become in long term nature for convenience way of purchasing with various products which is directly affects Indian exporters.

E-Commerce Trends

The digital economy boomed during pandemic crises. As people avoided social gathering, they turned to online shopping more than ever before. More than 60% of customers have reported they shop online now due to pandemic. Firm turned to the pandemic- proof ecommerce sales channel for basic survival. E-commerce exporters have taken this challenge, not just by supporting more online sales, but by providing good services and products. According to India Brand Equity Foundation (IBEF), the market opportunities for online commerce are India are expected to overtake United State (US) counterpart to become the second-largest market for e-commerce in the world by 2034. In the world where online shopping is slowly becoming norm, Indian exporters have fully adopted all modern way of selling like, online payment, tracking orders and unique products with better online services. Many Kirana offline stores, Medical retail store also came onboard to leverage digital technology to reach customers doorstep through amazon, flipcart, etc.

REVIEW OF LITERATURE

- 1) **Sivalingam V and Anam (2021)**, studied, Impact of COVID 19 on exports of services. They stated how Indian export of services got challenges and opportunities during COVID. Using secondary data they have shown growth of Indian export services had decreased due to lockdown. According to International Monetary Fund (IMF) report of October 2020 world economic outlook India's GDP was -10.3 but immediately in 2021 it was 8.8.
- 2) **Saxena and Nitu (2021)**, studied challenges of lockdown on e-commerce sector in India. According to their study COVID 19 impacted ecommerce industries adversely but later on e-commerce is one such industry which has expanded in new and positive environment.

OBJECTIVES OF THE STUDY

- 1) To study the challenges and Opportunities faced by E-commerce exporter business during COVID 19.
- 2) To find out the effect of COVID 19 on turnover of E- commerce export business.

RESEARCH METHODOLOGY

- a. **Source of Data Collection:** The data for the study has been collected from primary as well as secondary sources. Primary data was collected through questionnaire from the respondents who are engaged with E-commerce business. Secondary data was collected from the various web sources and published journals.
- b. **Tools and Techniques used:** The statistical tool of frequency and percentage were used for data analysis.
- c. **Sample Method:** Convenient sampling method was used for collection of data from exporters who were sellers on Amazon, Ebay, FlipKart, Paytm of Mumbai.
- d. **Sample Size:** The data was collected from 30 respondents.
- e. **Scope of the Study:** The scope of the study is focused on collecting primary data related to the concept of impact of COVID 19 on exporter in Mumbai who are selling their products through e-commerce platform. Scope of the secondary data collection is various authenticated published data.
- f. **Limitation of the Study:** The major limitation of the study is primary data which was collected from exporter of Mumbai; however, the study is restricted to only 30 sample size by using convenient sampling method.

DATA INTERPRETATION AND ANALYSIS**Table No. 1** Profile of Export Business

Nature of Goods		
Particulars	Frequency	Percentage
Fashion & Accessories	5	16.7
Agro-food & beverages	1	3.3
Electronics & IT equipment	3	10
Household products	3	10
Cosmetics & Personal care	3	10
Health & Medicine	1	3.3
Garments	14	46.7
Age of the Business		
Particulars	Frequency	Percentage
0-2 years	2	6.67
3-5 years	9	30.00
5-7 years	11	36.67
7 years above	8	26.67
Advertisement Techniques		
Particulars	Frequency	Percentage
Social Media	9	30
E- Commerce portal	21	70
Television	0	0
News Paper	0	0

Sources- Primary Data

Data Interpretation and Findings- From the above table out of 30 respondents around 50 percent people are having garment business, 16.7 percent fashion & accessories with maximum age of business of 5 to 7 years and above. Out of 30 respondents, 70 percent respondents are using e-commerce portal and 30 percent of the respondents are using social media for their advertisement.

The research finding stated that maximum exporter are selling garments products. It was observed that garment products are convenient option for export without any trade barriers as compared to other products. The pandemic has accentuated the trend towards greater adoption of e-commerce and social media. These advertisement are important channels for the e-commerce companies. It has witnessed higher growth since the beginning of the COVID-19 crises. Additionally, the survey confirms that due to more safety maximum

customers have gone online to look for essential products which saw the major changes towards advertisement by exporter for increasing their sale during pandemic.

Table No. 2 Impact of COVID 19 on Turnover and Profit

Impact of COVID 19 crises on Sale		
Particulars	Frequency	Percentage
Increased	10	33.3
Stable	15	50
Decreased	5	16.7
Impact of COVID 19 crises on Cost		
Particulars	Frequency	Percentage
Increased	15	50
Stable	14	46.7
Decreased	1	3.3
Increment in Revenue		
Particulars	Frequency	Percentage
Pre COVID	12	40
Post COVID	18	60

Sources- Primary Data

Data Interpretation and Findings- E-commerce exporter have predominantly seen improvement in sale, while 50 percent of the exporters have seen stability in sale. The majority of the them had seen their sales stable, which can be attributed to hybrid lockdown measures or other hybrid restrictions including limit to movement of people and transport of goods. However, around 34 percent of them had observed an increases in their monthly sales and nearly 60 percent had seen increment in revenue. The Increase in sales and revenues experienced by e-commerce have been accompanied by rising numbers of buyers as well as seller on the e-commerce portal. But nearly 40 percent exporters had observed decline in revenue. Because overall trends are related to fully digital models and not every exporter can adopt those.

Table No. 3 Challenges faced by Exporter during COVID 19

Particulars	Frequency	Percentage
Disrupted supply chain	16	53.33
Disrupted logistics	13	43.33
Higher Transport Cost	26	86.67
Non-availability of labour	6	20.00
Poor delivery	10	33.33
Operation Issue	8	26.67
Limited Support Service	10	33.33
Limited Financing	13	43.33
Similar Product	15	50.00

Sources- Primary Data

Data Interpretation and Findings- Disruptions in supply chain, trade logistics and transport cost, as well as similar products access are the main challenges encountered by the respondents. Higher transport cost had proved challenging for than 85 percent of respondents due to higher charges by logistics companies. Around 53.33 percent respondent's business were disrupted by poor supply chain due to lockdowns, business closure and closed borders. Additionally, 43.33 percent considered their work has been limited due to logistics problems arising from restriction to movement. Half of the respondents referred for problem of similar product on various e-commerce websites with different seller which can lead to decrease sale.

Table No. 4 Factors Affected to Exporters during COVID Crises

Particulars	Frequency	Percentage
Government regulation	27	90
More competition	9	30
High E- commerce Commission	7	23.3
Customer Return policy	10	33.3
Demand Depression	4	13.3

Sources- Primary Data

Data Interpretation and Findings- From the Table No.4 it can be seen that out of 30 respondents 90 percent exporters were affected by government regulation due to managing documentations and sending shipments. It was observed that exporters are facing issue in Refund of Goods & Service Tax (GST) Input Tax Credit (ITC) and getting Foreign Inward Remittance Certificate (FIRC) from the bank. It is also seen, that many exporters are not getting their refund because of they do not having proper awareness related to export documentation. In March 2020 due to technical error on Indian Customs Electronic Gateway (ICEGATE) portal exporters were not able to track their shipping numbers against the shipments which had created the huge problem in getting refund of GST. Additionally, around 34 percent exporters had faced problem of returns and 30 percent facing competition issue due to pandemic changes in consumer behaviour and availability of many sellers' consumers are becoming demandable day by day which leads to return of goods by customer. Due to this most of the exporters have experienced huge goods returns which affects their cost. Previously Amazon e-commerce Company were accepting returns up to 30 days but it has been extended by 30 to 45 days which creates huge problem GSTR1. Around 24 percent exporters have experienced high cost of E-commerce companies. E-commerce companies are charging various taxes on export which effects revenue of the firm.

Table No. 5 Positive Impact of COVID 19 on Export Firm

Particulars	Frequency	Percentage
People shifted to online shopping	23	77
Availability of various E-commerce platform	23	76
Free Trade	3	10
Cheap Labour	6	20
Cheap Cost	4	14

Sources- Primary Data

Data Interpretation and Findings- E- Commerce export is growing at a rapid pace among user which involves the buying and selling of goods. 77 percent exporters have claimed positive impact on business due to maximum online shopping in pandemic scenario. Around 76 percent exporters have stated about availability of various e-commerce with assistance services.

CONCLUSION

This research study has concluded the new light on the impact that e-commerce exporters have experienced during the pandemic. In a time of uncertainty, survival is difficult for the firm. This reflects the fear associated with lockdowns and restrictions to movement of people and goods. During first wave of COVID 19 due to disruption of supply chain exporters of e-commerce badly affected but slowly and gradually people have adopted this pandemic in good way. The majority of e-commerce export firms had faced various challenges during pandemic but nearly 34 percent exporters have experienced increased sales. The increases in sale experienced by e-commerce online market place have been accompanied by rising numbers of buyers as well as sellers.

SUGGESTIONS

- 1) E- Commerce should continue to be a hands-on solution to access essential goods and it need to be expand the offer of online marketplace for the Indian exporters.
- 2) Exporters needed to aware about proper strategic while listing products on the portal it will be good impact on their sale.
- 3) Exporters should get proper awareness related to export and tax documentation.
- 4) Implementation of reforms of policy needed to improve the e-commerce companies with affordable commission and proper management.

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UPI – TRANSFORMING FACE OF INDIAN PAYMENT & SETTLEMENT SYSTEM

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Lilavati Lalji Dayal High School & College of Commerce**ABSTRACT**

World is moving towards a rapid change in terms of new innovative financial instruments and mechanism in which digital payments have a huge role to play in changing time. Many intellectuals were of the opinion that Indian payment system will not be ready for the paradigm shift towards digital payments and will have resistance and challenges of peoples approach, safety concerns, privacy issues, rural population connectivity issues and also convenience for user interface. Opinion regarding challenges of financial inclusion were also a reason for digital payment acceptability in India. Unified Payments Interface developed by National Payments Corporation of India played to be vital role during demonetization period or even during pandemic period. It is instant real time interbank payment system developed in India which is acceptable not only in India but also in Nepal, Bhutan, Singapore, Malaysia & UAE. It can be understood that the success of UPI has been instrumental in transforming the face of Indian payments & settlement system. On 1st November, 2021 record of 421 crore transactions as per data published by NPCI. It is a revolutionary step for country where prior to UPI only six transactions were taking place online as per reports by RBI. UPI is supposed to be an advanced method among digital payments. Even google recommended to federal reserve to develop real time gross settlement system in line of India's UPI. The transformation of digital payment to smoothen the process of retail transaction was priority for NPCI while developing UPI.

Keywords: Digital Payment, UPI, BHIM, Online Payments, NPCI, Payment System

INTRODUCTION

Digital payments have a huge role to play in the development of economic activity in the country. India is fastest developing economy and the role of developments like UPI/BHIM application has proved to be a biggest success in transforming payment and settlement system of the country. Demonetization played a vital role in immediate growth of digital wave in the country. The time when hard cash was very limited in circulation, ATMs were running short of liquid cash. Companies like Paytm saw 300 percent growth in app downloads, approximate 6 times growth in number of transactions per user in short span of three weeks and 1000 percent growth in money added to its m-wallet marked growing awareness, need of an hour to carry business operations smoothly. It was also effective for small businessmen, road side vendors and customers also. UPI a product developed by National Payments Corporation played pivotal role. Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. In simple words, it is a system which can enable user to use multi bank accounts and various other banking features under one roof for smooth payment and settlement of transactions that can be used to schedule payments on future date as well and as per the need and convenience of the user. Major benefit was UPI enabled 3rd party applications to connect with banks and provide various features of UPI to their application users. Many people were in thoughts that in a country like India, where financial inclusion is still not achieved, there is no internet connectivity in rural India, lack of awareness and trust issues among the people, then how will such digital movement be successful? To expand the horizon of retail digital transaction in the country, UPI has come up with unique product which will enable users to make payments allowing feature phone without internet connection also be allowed to make UPI payments. It will enable to widen the scope of digital payment methods in interiors of the country.

OBJECTIVE OF THE STUDY

1. To study impact of UPI on payment & settlement system in India.
2. To understand role played by UPI in improving user experience in retail digital transaction in India.
3. To study factors playing pivotal role in success of UPI.

REVIEW OF LITERATURE

1. Dinesh M. Kolte, Dr. Veena R. Humbe (2019): In their research paper on "Study of UPI/BHIM Payment System in India" they tried to study about use of the payment system by the students of the university and their inclination towards using UPI enabled applications. The study highlighted the use of 3rd party application that was on higher side compared to UPI or BHIM applications. In their paper they also discussed about the use of

UPI that is mainly utilized by the students to send money, scan & pay, check balance in the account. The research paper also highlights the different operational aspects like transaction cost, services offered, Transaction limit, Prerequisites for transaction using UPI etc. The research concluded that extensive use of this mechanism by the students without complex procedure will help to boost the economy with transparency.

2. Rahul Gochhwal (2017): In his research paper “Unified Payment Interface—An Advancement in Payment Systems” examined the functioning and technology behind UPI. The role of UPI is bringing large number of population under the ambit of digital payment system and tool for financial inclusion in the country. Virtual payment address created will enable the smooth conduct of digital transaction without requirement to share bank details like account number, IFSC code, branch name and other details. The research also highlights the impact of UPI on payments industry, it highlights the growth in number of users and growth in volume of transaction using UPI. The research concludes UPI enables to complete transaction in seconds with safety & security.

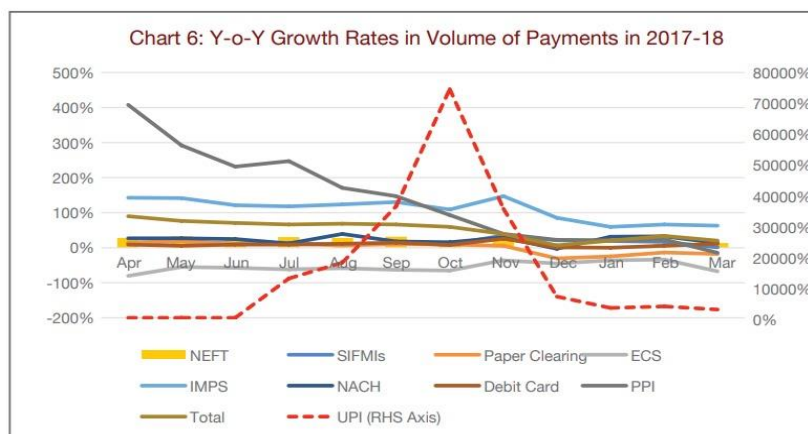
3. Mrs. J.SalomiBackiaJothi, Ms.AarthiI (2019): They highlighted that there are 9 crore unique mobile wallet users and highest amount of transactions are done by the youth in the country. Their research highlighted that biggest motivation for the users to use UPI was secured transaction, easy accessibility and convenience of time and payment. The research also discusses the issues pertaining to use of UPI stating various factors like requirement of smart phone & internet, transaction limit etc. The research concludes that it is an efficient and effective alternative to net banking with smooth and easy technology accepted by the youth of the country.

METHODOLOGY

While conducting research for the detailed study all the data contains secondary information already collected is mentioned at references.

VIEWS ON THE TOPIC

While studying about the transformation made by UPI in Indian Payments & Settlement System, one can understand the ecosystem of digital payments could make impact on Indian consumers due to JIO, Demo & COVID impact. Jio made a revolutionary growth in data availability at reasonable rates promoting high use of data network in the country. Due to low pricing, huge penetration into rural parts of the country created a ground for the sound implementation of this technology. Demonetization propelled people to find alternative to hard cash and eventually opting for the cashless options. Demonetization made people to understand the need and importance of using digital payment systems and also made small businessmen, road side vendors to understand how it will enable them to boost their business. It will also help them to cater to the large section of consumers, even if they are not having hard cash. Covid pandemic made people to move to UPI again as no contact payment could also be done using this technology. It made people recall the importance of digital payment as it helped to avoid disruptions that could have affected to consumers to fulfill their requirements. As per data published by NPCI in February, 2022 it suggested that 78percent of P2M (Person to Merchant) transaction & 59 percent of P2P (Person to Person) transaction were of less then Rs. 500. Rs. 501 to Rs. 2000 had 15 percent of P2M & 20 percent of P2P volume. It also highlighted that retail transactions have seen remarkable growth in the recent times. NPCI was established with an intention to boost the retail transaction using digital method. At one time country where people would prefer to do transaction using cash, has swiftly adopted to various modes of digital payments. As per data published by NPCI, there are 304 banks live using UPI facility and Rs. 8,26,843crore volume in digital transactions in the country.



Based on Month on Month data provided by RBI

(Source: Report by Niti Ayog “Digital Payment- Trends, Issues & Opportunities)

As per report by Niti Ayog, it specified that UPI has grown fast in 2017-18 as compared to minimal presence in 2016-17. UPI touched 915.2 million transactions in 2017-18. The study also suggested UPI proved to be game changer in comparison to other products and services. In terms of number of transactions, the growth was 5024.5 per cent and 1481 per cent growth in value of transaction in 2017-18. As per Deputy Governor Shri. T. Rabi Shankar, RBI is upscaling the infrastructure like RTGS & NEFT to be available round the clock to improve options for the customers & business, thus expanding the horizon to non-banks and reduce settlement risk.

CONCLUSION

The main objective of establishment was to boost the retail payments. This vision helped India to process highest number of transactions overtaking some of the countries having well developed infrastructure for digital payments. In fact, in the recent interview, Former CEO of NPCI Mr. A.P. Hota said, “Indian Payment systems can survive without foreign card networks.” In the light of present scenario, the self-reliant approach with mapping future well in advance by RBI played significant role in India achieving this. The paradigm shift from country using hard cash to processing highest number of digital transactions in real time is possible due to UPI. Retail outlets have turned out well in converting small ticket size transactions into digital transactions using scan QR code. Jio, Demonetization and Covid had a huge role to play in success of digital transaction movement in the country to bring about this change smoothly. In order to take this further, UPI has built trust, sense of security and user-friendly interface that has transformed the payment and settlement system of the country. Expanding the purview of UPI to feature phones will enable effective attaining of financial inclusion in the economy and also enabling digital wave to reach untouched areas. UPI has been a face of Indian payment and settlement system.

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A STUDY ON INCREASE IN DIGITAL PAYMENT SERVICES AMID COVID 19 CRISES

¹Assistant Professor Yogita Madhukar Patil and ²Assistant Professor Namit Ajai Bhatnagar¹Working at- Shri. D. D. Vispute College of Science Commerce and Management, New Panvel²Working at - Shriram Institute of Management and Technology, Kashipur, Uttarakhand**ABSTRACT**

It has already been two years in the pandemic and we have learnt a lot of things in this pandemic from managing education to managing finances everything has been just a click away. In this paper, we are going to shed some light on how the Banking Habits of the people changed in this pandemic era and if Financial Literacy has been an integral part of our lives. The main emphasis with respect to this paper will be regarding how much reliance on the Digital Payment Services in this era of COVID 19 have been generated and also to find out, if there are the steps towards the new Banking Revolution.

Keywords: Digital Payment Services, UPI, COVID 19

INTRODUCTION

We are living in the era of the 21st century, where technological advancements are gaining popularity and are siphoned from our lives. The use of Machine Learning (ML) and Artificial Intelligence (AI) have made the livelihood more efficient and hassle free. Every sector is adapting this technological change and implementing it. Not only due to the ease of life the generation is adopting these changes, but the demand for technological services have also spiked because of its zero to minimal error in the workflow. For example, providing a service like banking which basically includes all the financial charades will require a great expertise and if the accounts and transactions are recorded manually, the data can be pilfered and the fear of technical error is always there. To overcome this fear, and to maintain proper documentation of all the financial data without the fear of any glitch or delay, banking is one of the sectors which is embracing the use of technology in its environment.

A bank may be defined as an ‘Organization authorized by the GOI’ which is entitled to pay interest, accept deposits, clear cheques, advance loans also it acts as an intermediary during a financial transaction. In older days, the money was kept at homes by the people which made the money more liquid but also with the risk of loss, theft, robbery and other accidents. With the use of Banking Services all these risks could be eliminated and money could be saved safely and would be available as and when required. The ‘Banking Services’ in India are regulated by “Banking Regulations Act, 1949” under the close observance of “Reserve Bank of India ” which is also the Central Bank of the Nation formed under “The RBI Act, 1934”.

Banking Sector is not only subjected to the infrastructure but also with the quality and the number of services provided by them. A number of Digital Banking Services are provided which includes:

1. Unified Payment Interface (UPI): UPI is an instant real-time payment system developed by National Payments Corporation of India (NPCI) which provides a peer to peer (P2P) and person to merchant (P2M) transactions. NPCI acts as an umbrella organization for all digital payments. Reserve Bank of India (RBI) acts as a regulatory body for this interface. Some of the major UPI Service providers are:

- a. Google Pay
- b. Amazon Pay
- c. PhonePe
- d. Paytm
- e. Cred
- f. BHIM

2. Plastic Money: All the cards which are used by the consumers in place of actual bank notes are considered as Plastic Money. They are predominantly hard plastic cards which we use everyday. These cards include Debit Cards, Credit Cards, Food Cards etc.

3. Internet Banking: Often known as the Net Banking or ONline Banking is an electronic payment system that enables the account holders to make monetary or non-monetary transactions online with the help of the Internet.

4. RTGS: It is just an acronym for “Real Time Gross Settlement”, as the name states, it is just a process of real time settlement of funds which occurs individually or on an order by order basis without any netting. All in all, your request to transfer or settle funds is carried out immediately.

5. NEFT: It is an abbreviation for “National Electronic Fund Transfer” which was developed by RBI to provide services related to transfer of funds by customers from one bank to another bank in India. This is a secure, reliable and efficient system of transfer of funds between banks.

As per a report of Times of India, conducted in December 2021, it was found that UPI is emerging as a king of digital payments. UPI market share increased from 8.1% in Jan 2020 to 11.7% in March 2021 and 20.3% in October 2021. TOI analyzed and stated that, “UPI has seen tremendous adoption and crossed 1 Billion Transactions for the first time in October 2019. A year later in October 2020, UPI processed over 2 Billion transactions and in October 2021, it crossed \$100 billion in value.”

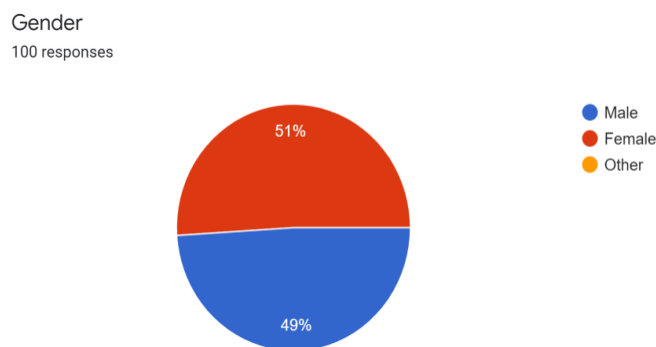
STATEMENT OF PROBLEM

COVID 19 which emerged in the last month of 2019 and continued to spread afterwards made some drastic changes in the day to day routine of an individual. Lockdown was initiated and accessibility to a lot of things were restricted due to the global pandemic.

Management of Financial Services in such a scenario was a perplexing task and the reach of the common people with the services such as Banking and Digital Transactions were limited to a handful of people. Although it was increasing rapidly under the Digital India Initiative, but not in the way it was required.

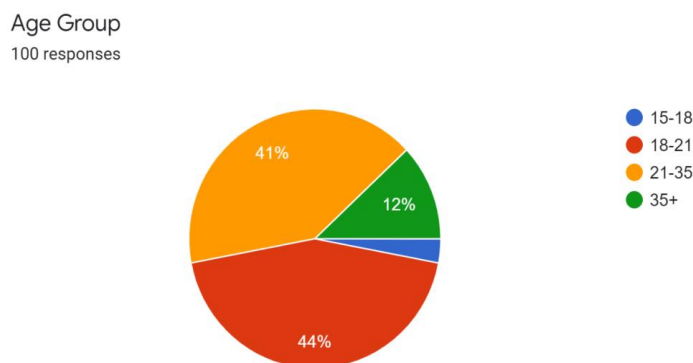
COVID 19 provided a boost to the Digital Banking Services and a lot of people who were unaware about such services or were fearful about the usage of Digital Banking Services started using it in this grave hour of need. It not only promoted and accelerated the Digital Banking Services but also enhanced the “Financial Literacy” of the population.

SAMPLE SIZE (n=100)



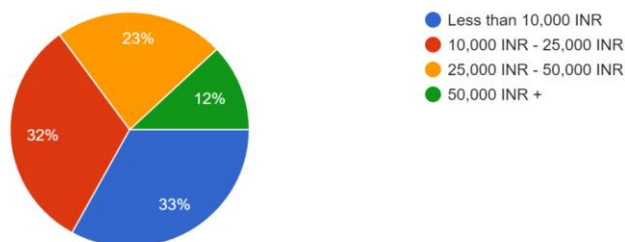
Source: Primary Data

In a survey of 100 respondents, 51% were the male respondents and rest i.e. 49% were females.



Source: Primary Data

The data collected from a mixed age group in which 3% respondents are from age group (15-18), 44% respondents are from age group (18-21), 41% respondents from age group (21-25) and 12% respondents are more than 35 years of age.

Salary Slab
100 responses

In order to maintain the authenticity of data, the data is selected from simple random sampling, which comprises of respondents who have an income slab of less than 10,000 INR is 33%, also 32% respondents are the ones who's income slab lies between 10,000 INR to 25,000 INR, 23% respondents falls between the category of 25,000 INR to 50,000 INR and lastly 12% respondents are the ones who have income slab of more than 50,000 INR in a month.

OBJECTIVES OF THE STUDY

1. This study is likely to analyze the impact of COVID 19 with reference to the “Financial Literacy”
2. This study is likely to analyze the impact of COVID 19 with reference to the “Indian Economy”
3. This study is likely to analyze the impact of COVID 19 with reference to the “Digital Banking Services”

HYPOTHESIS

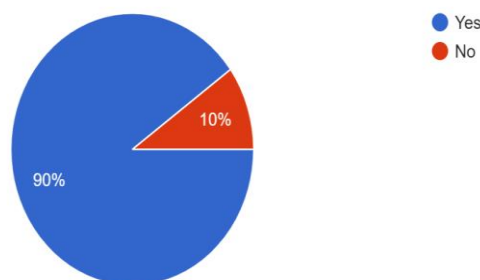
1. **H0:** Financial Literacy of users of Banking Services have decreased during the COVID 19 Crisis.
2. **H1:** Financial Literacy of users of Banking Services have increased during the COVID 19 Crisis.
3. **H2:** Digital Banking Services are boosted during COVID 19 Crisis and are the future of Indian Banking.

Sources of Data Collection

The aforesaid research is to be conducted by the means of descriptive quantitative research methods with reference to data collections. Both primary and secondary data will be collected.

1. **Primary Source:** Data was collected from the 100 local consumers with the help of a questionnaire.
2. **Secondary Source:** Secondary Data was collected by past manifestations and goals covered in lieu of Digital Banking Service with leading research papers, websites and other research centers.

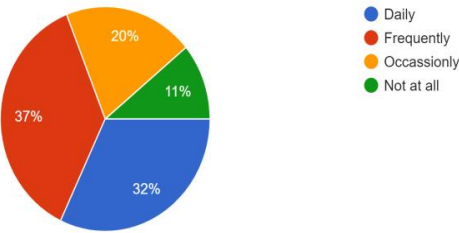
Data Interpretation

Are you aware about the Digital Banking?
100 responses

Source: Primary Data

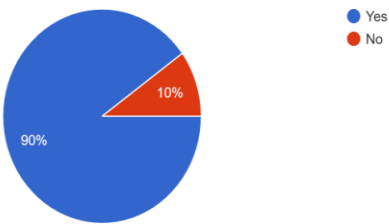
Out of the 100 respondents when asked about the awareness of Digital Banking, it was found that 90% of the respondents were aware about the Digital Banking Services. However, 10% of people were not aware of the term “Digital Banking”.

How often do you use UPI or any other Digital Banking Services ?
100 responses



Source: Primary Data

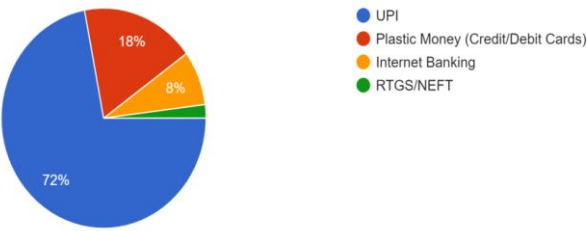
Are you aware about the Digital Banking?
100 responses



Source: Primary Data

Out of the 100 respondents when asked about the frequency of UPI or any other mode of Digital Banking Services, it was seen that there were 11% of people who were not using UPI or any other Digital Banking Services, however 37% of people were using it on a “frequent” basis, 32% people were using it on a daily basis and also 20% of people were using it occasionally.

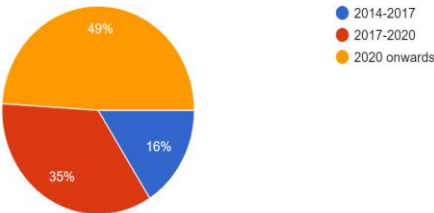
Which Digital Banking Service you use the most?
100 responses



Source: Primary Data

In the study of 100 respondents, it was seen that a majority of people i.e. 72% of people were using UPI as the most preferred Digital Banking Service, Plastic Money held the second spot with 18%, followed by 8% Internet Banking and 2% RTGS and NEFT.

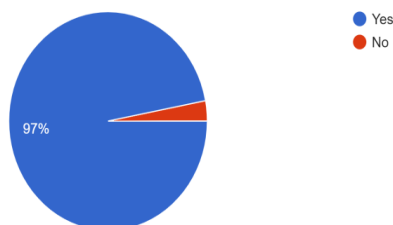
Since how long you have been using Digital Banking Services?
100 responses



Source: Primary Data

It was found that, out of 100 people 16% people have been using the Digital Banking Services since (2014 - 2017), 35% since (2017-2020) and a majority of 49% people started using the Digital Banking Services from 2020 onwards.

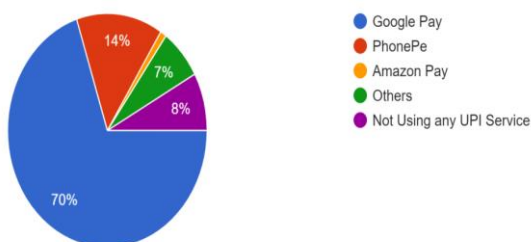
According to your experience, Digital Banking Services like UPI are bringing flexibility to your banking habits?
100 responses



Source: Primary Data

In the survey of 100 respondents only 3 out of 100 were not convinced if Digital Banking Services like UPI is bringing flexibility to banking habits, however the remaining 97 persons were in favor of the same that Digital Banking Services like UPI are bringing flexibility to your banking habits.

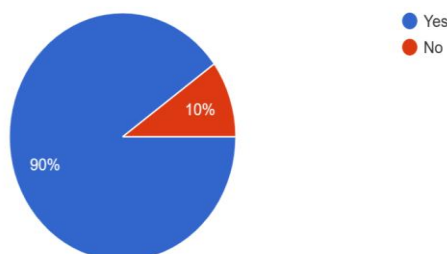
Which UPI service you are using?
100 responses



Source: Primary Data

Google Pay emerged as the most interactive and demanding UPI service with the usage rate of 70% dominating the market share, however PhonePe had 14% market share and 7% being the people who use other services, Amazon Pay is emerging very rapidly but the rate of share is very low, in this case only 1%. It was an interesting interpretation to see that 8% of the total sample were still not using any UPI service.

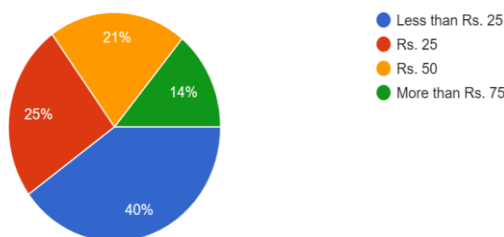
Do you think COVID-19 boosts Digitalization of Retail Banking
100 responses



Source: Primary Data

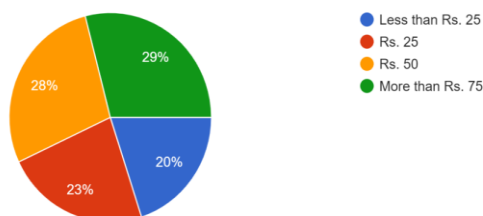
90% of the people think that COVID 19 have definitely boosted the Digitalization of Banking Services however, on the 10% of the remaining respondents were unsupportive about this analysis.

Before COVID 19, If your salary was Rs. 100, then how much money you would have spent on Digital Banking Services?
100 responses



Source: Primary Data

After COVID 19, If your salary is Rs. 100, then how much money you are willing to spend on Digital Banking Services?
100 responses



Source: Primary Data

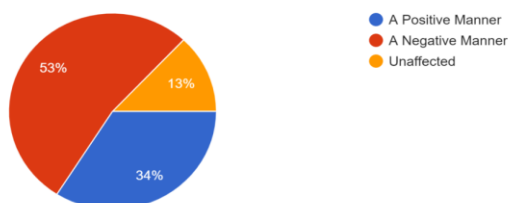
Before COVID 19

Respondents were asked about how much share of the salary assuming salary being 100 INR, they will spent on Digital Banking Services, it was seen that 40% of the respondents were only willing to spend less than 25 INR out of 100 in the Digital Banking Services, 1/4th of the respondents were willing to spend 25 INR out of 100 INR on Digital Banking Services, 21% of the respondents were willing to spend half of their salary on Digital Banking Services and only 14% respondents were willing to spend more than 75 INR out of 100.

After COVID 19

Respondents were asked about how much share of the salary assuming salary being 100 INR, they will spent on Digital Banking Services, it was seen that 20% of the respondents were only willing to spend less than 25 INR out of 100 in the Digital Banking Services, 23% of the respondents were willing to spend 25 INR out of 100 INR on Digital Banking Services, 28% of the respondents were willing to spend half of their salary on Digital Banking Services and 29% of the respondents were willing to spend more than 75 INR out of 100.

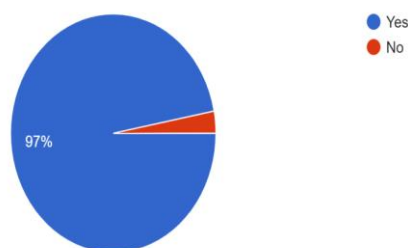
Absence of Digital Banking Services in COVID 19 Pandemic would have affected the Indian Economy in:
100 responses



Source: Primary Data

In this analysis with 100 respondents, it was analyzed that 53% of the respondents think that absence of Digital Banking Services in COVID 19 Pandemic would have affected the Indian Economy in the Negative Manner, 34% of the people think that absence of Digital Banking Services in COVID 19 Pandemic would have affected the Indian Economy in the Positive Manner and 13% of the people think that absence of Digital Banking Services in COVID 19 Pandemic would have not affected the Indian Economy.

Do you think that Digital Banking Services are the future of Indian Banking?
100 responses



Source: Primary Data

Out of 100 respondents, it was seen that 97% of the people agree to the point that Digital Banking Services are the future of the Indian Banking System, however a very minor segment i.e. 3% of the people think that Digital Banking Services will not decide the future of the Indian Banking System.

CONCLUSION

1. From the above data, it could be concluded that, during the COVID 19 period, the Financial Literacy of the people of each age was increased because of limited exposure to the outside world during lockdown, which compelled 49% of the people to start using Digital Banking Services since 2020 which shows an increase in the Financial Literacy hence H0 is rejected.
2. Since, a majority of people have opted for Digital Banking Services since 2020 and also have decided to spend a larger part of their total income on Digital Spending or Digital Banking Services, hence it is safe to say that, the usage of Digital Banking Services have increased since 2020 which also indicates that there has been an increase in the Financial Literacy hence, H1 is accepted.
3. A majority of people, 90% of the people think that COVID 19 have definitely boosted the Digitalization of Banking Services and also it was seen that 97% of the people agree to the point that Digital Banking Services are the future of the Indian Banking System, hence it could be concluded that Digital Banking Services are boosted during COVID 19 Crisis and are the future of Indian Banking. Hence, H2 is accepted.
4. COVID 19 Pandemic have impacted Financial Literacy in a positive manner, every person even a student who is not having any income source to a person who is earning more than 50,000 INR is a part of the Financial Inclusion and promoting Financial Literacy.
5. Also, irrespective of the other factors like Age and Gender, Financial Literacy of the persons have increased because people from 15 years of age to more than 35 years of age have been awareness about the Financial Literacy and it has been increasing since the COVID 19 timeline.

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A STUDY ON INSTAGRAM INFLUENCERS AND THEIR IMPACT ON CONSUMER BUYING BEHAVIOUR ON APPARELS IN MUMBAI AFTER COVID-19 PANDEMIC

¹Sadia Shaikh and ²Dr. Rajeshwary Govindappa¹Research Scholar, K.P.B.Hinduja College of Commerce, Mumbai,²Ghanshyamdas Jalan College of Science, Commerce and Arts, Mumbai**ABSTRACT**

The aim of this study is to examine the impact of Instagram influencers on consumers' buying behaviour after Covid-19, taking into account the apparel category. Consumer buying behaviour refers to the study of how people act and choose products that fulfil their needs. In order to gauge the influence of Instagram influencers on consumer purchasing behaviour, we considered factors such as researching products, purchasing through an Instagram influencer, reading product reviews from Instagram influencers, clicking on provided links, and trusting the recommendation of Instagram influencers. Instagram influencers are not just posting content to sell products, but are also educating consumers about the use, quality, and other aspects of products that creates loyalty among them. Influencer marketing has gained momentum in recent months, while social media usage has surged dramatically since the pandemic. The methodology being adopted would be predominantly collection of data from primary and secondary sources.

Keywords: Influencer Marketing, Instagram, Consumer Buying behaviour, Covid-19

INTRODUCTION

Influencer marketing involves a brand collaborating with an online influencer to market one of its products or services. Influencers are utilizing social media platforms such as Instagram, Youtube, Facebook, Snapchat to promote brands and build awareness. A social media influencer maintains a constant connection with their followers and keeps them updated about the latest news.

One of the most famous social media platforms i.e. Instagram has seen an explosion of use over the last few years. A large number of Millennials are using Instagram, as well as Gen Z and Gen X. The overall increase in influencer marketing, and the growing importance of Instagram as a highly visible social media channel, has led to a significant increase in brands spending money on influencers operating there. Influencers on Instagram have gained more popularity, which has led to a lot of people following them while they make their purchase decisions, simply because they are relatable for a consumer, i.e. they are people like us. Since pandemic, influencers on Instagram have become increasingly influential because the use of these platforms has skyrocketed.

The pandemic was heavily fuelled by social media, especially Instagram. A whole marketing industry has developed around social media influencers who have also gained valuable brand collaborations. Influencer marketing, which currently generates billions of dollars in revenue, has become the top marketing strategy for companies regardless of their size.

OBJECTIVES OF THE STUDY

1. To determine if Instagram influencers have had a significant impact on purchases of apparel after the pandemic.
2. To understand the factors that attracts consumers towards Instagram Influencers.

HYPOTHESES OF THE STUDY**HYPOTHESIS 1**

H0: There is no significant impact of Instagram Influencers on the Consumer buying behaviour on apparels after the pandemic.

H1: There is a significant impact of Instagram Influencers on the Consumer buying behaviour on apparel after the pandemic.

HYPOTHESIS 2:

H0: There is no significant role played by factors in attracting consumers to Instagram influencers.

H1: There is a significant role played by factors in attracting consumers to Instagram influencers.

RESEARCH METHODOLOGY OF THE STUDY

Sources of Data Collection

The data for the study has been collected using both the sources of data collection that is primary and secondary. The primary data for the study has been collected using questionnaire which is filled by the respondents. Whereas the secondary data has been collected from research papers, articles, journals, publications, reports, books, and websites.

Sampling Technique

Convenience sampling technique is used for this research work.

SAMPLE SIZE

The sample size considered for the study is 150. The research is only limited to Instagram users. Questionnaires are divided into two sections, in which questions were asked pertaining to the respondent's demographics. The second section consist of questions related to the various factors like Reliability, Awareness, Recommendations, Reviews and buying behaviour of Instagram users.

Statistical Tools/Technique

Chi square test has been used for this research work with the help of Ms Excel.

SCOPE OF THE STUDY

The purpose of this study is to analyze how Instagram influencers affect the purchase decisions of consumers after the pandemic. The factors influencing its usage in online purchases have been identified. However, only 150 respondents were included in the study, which may not be representative of the large population size. Future studies can therefore be carried out to gain more insight into this.

LIMITATION OF THE STUDY

1. The limitation of the study is that it covers only Mumbai.
2. The responses are collected from a small sample therefore representation for the population may not be very accurate.
3. The findings will be based on the opinion of the respondents which may vary over a time period or situation.
4. Time of the study was short due to which many facts have been left untouched.
5. The findings are drawn from the perception of the respondents, which are subject to change. Hence the findings cannot be generalized.

LITERATURE REVIEW

1. **Shubham Andotra & Dr. Binod Sinha(2020)**, study states how social influencers are influencing consumer purchase behaviour with regard to apparel on Instagram. This was done by incorporating several factors they believed would influence the consumer when making a buying decision. Researching the attitudes of consumers, what is their attitude toward buying products suggested by influencers, was one of the objectives.
2. **Nikita Negi & Dr Vanishree Pabalkar(2022)**, study indicates that social media is one of the best platforms to attract consumers and specially instagram Influencers which has huge number of followers. Consumers look for information and inspiration on Instagram when it come to making any purchase decisions.
3. **Aakriti Rai & Megha Verma(2021)**, study addresses the need for recommendations and reviews which consumers look for while making buying decision. It focuses on the reliability and credibility of Instagram followers which impacts the buying behaviour.

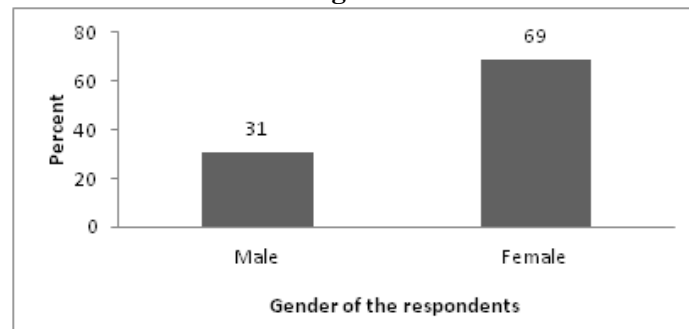
Data Analysis and Interpretation

1. Gender wise Distribution of the Respondents

Table No.1 Gender of the Respondents

Gender of the Respondents	Frequency	Percent
Male	47	31
Female	103	69
Total	150	100

Source: Compiled from Primary Data.

Figure 1


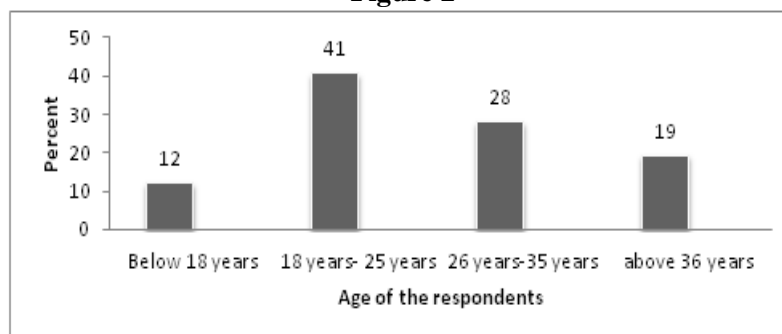
Source: Compiled from Primary Data.

2. Age wise Distribution of the Respondents

Table No.2 Age of the Respondents

Age Group of the Respondents	Frequency	Percent
Below 18 years	18	12
18 years-25 years	61	41
26 years-35 years	42	28
Above 36 years	29	19
Total	150	100

Source: Compiled from Primary Data.

Figure 2


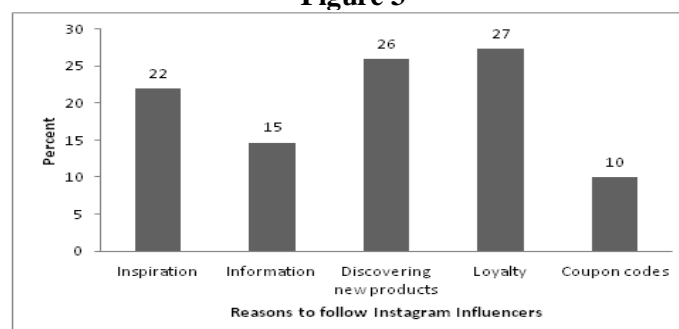
Source: Compiled from Primary Data.

3. Reasons to Follow Instagram Influencers:

Table No. 3

Reason	Frequency	Percent
Inspiration	33	23
Information	22	28
Discovering new products	39	39
Loyalty	41	3
Coupon codes	15	1
Total	150	100

Source: Compiled from Primary Data.

Figure 3


Source: Compiled from Primary Data.

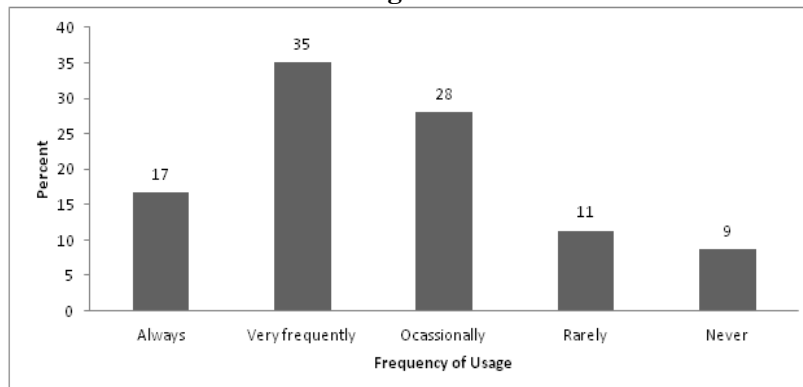
4. Usage of Instagram to get purchase Inspiration after Pandemic

Table No. 4

	Frequency	Percent
Always	25	17
Very frequently	53	35
Occasionally	42	28
Rarely	17	11
Never	13	9
Total	150	100

Source: Compiled from Primary Data

Figure 4



Source: Compiled from Primary Data.

Testing of Hypothesis

HYPOTHESIS 1

H0: There is no significant impact of Instagram Influencers on the Consumer buying behaviour on apparels after the pandemic.

H1: There is a significant impact of Instagram Influencers on the Consumer buying behaviour on apparels after the pandemic.

Degree of Freedom=5-1=4

Thus, for degrees of freedom 4 & 5% level of significance the tabular value from chi square distribution table is 9.49.

Sr. No.	Observed (O)	Expected (E)	(O-E)	(O-E) ²	(O-E) ² /E
1	39	30	9	81	2.70
2	44	30	14	196	6.53
3	31	30	1	1	0.03
4	21	30	-9	81	2.70
5	15	30	-15	225	7.50
	150	150			19.47

As the chi square statistics 19.47 exceeds the tabular value 9.49, hence the null hypothesis is rejected and alternate hypothesis is accepted.

Thus there is a significant impact of Instagram Influencers on the Consumer buying behaviour on apparels after the pandemic.

Hypothesis 2

H0: There is no significant role played by factors in attracting consumers to Instagram influencers.

H1: There is a significant role played by factors in attracting consumers to Instagram influencers.

a. Influencers on Instagram provide reliable information about products:

Degree of Freedom= 5-1=4

Thus, for Degrees of Freedom 4 & 5% level of significance the tabular value from chi square distribution table is 9.49.

Sr. No.	Observed (O)	Expected (E)	(O-E)	(O-E) ²	(O-E) ² /E
1	31	30	1	1	0.03
2	50	30	20	400	13.33
3	26	30	-4	16	0.53
4	20	30	-10	100	3.33
5	23	30	-7	49	1.63
	150	150			18.87

Source: Compiled from Primary Data

As the chi square statistics 18.87 exceeds the tabular value 9.49, hence the null hypothesis is rejected and alternate hypothesis is accepted.

There is a significant role played by factor viz. Reliability in attracting consumers to Instagram influencers.

b. Consumer Trust the Recommendation of Instagram Influencers

Degree of Freedom= 5-1=4

Thus, for Degrees of Freedom 4 & 5% level of significance the tabular value from chi square distribution table is 9.49.

Sr. No.	Observed (O)	Expected (E)	(O-E)	(O-E) ²	(O-E) ² /E
1	22	30	-8	64	2.13
2	51	30	21	441	14.70
3	32	30	2	4	0.13
4	10	30	-20	400	13.33
5	35	30	5	25	0.83
	150	150			31.13

Source: Compiled from Primary Data

As the chi square statistics 31.13 exceeds the tabular value 9.49, hence the null hypothesis is rejected and alternate hypothesis is accepted.

A significant role in influencing consumers to follow Instagram influencers is played by factor i.e. Trust in Influencers.

c. Relatability to Instagram influencers

Degree of Freedom= 5-1=4

Thus, for Degrees of Freedom 4 & 5% level of significance the tabular value from chi square distribution table is 9.49.

Sr. No.	Observed (O)	Expected (E)	(O-E)	(O-E) ²	(O-E) ² /E
1	26	30	-4	16	0.53
2	53	30	23	529	17.63
3	31	30	1	1	0.03
4	11	30	-19	361	12.03
5	29	30	-1	1	0.03
	150	150	0	0	30.27

Source: Compiled from Primary Data

As the chi square statistics 30.27 exceeds the tabular value 9.49, hence the null hypothesis is rejected and alternate hypothesis is accepted.

There is a significant role played by factor viz. Relatability in attracting consumers to Instagram influencers.

d. A product that I am unaware of becomes known to me when I see an Instagram influencer wearing/using it.

Degree of Freedom= 5-1=4

Thus for Degrees of Freedom 4 & 5% level of significance the tabular value from chi square distribution table is 9.49.

Sr. No.	Observed (O)	Expected (E)	(O-E)	(O-E) ²	(O-E) ² /E
1	19	30	-11	121	4.03
2	61	30	31	961	32.03
3	16	30	-14	196	6.53
4	9	30	-21	441	14.70
5	45	30	15	225	7.50
	150	150	0	0	64.80

Source: Compiled from Primary Data

As the chi square statistics 64.80 exceeds the tabular value 9.49, hence the null hypothesis is rejected and alternate hypothesis is accepted.

There is a significant role played by factor such as awareness in attracting consumers to Instagram influencers.

e. Researching the Products on Instagram

Degree of Freedom= 5-1=4

Thus for Degrees of Freedom 4 & 5% level of significance the tabular value from chi square distribution table is 9.49.

Sr. No.	Observed (O)	Expected (E)	(O-E)	(O-E) ²	(O-E) ² /E
1	18	30	-12	144	4.80
2	35	30	5	25	0.83
3	28	30	-2	4	0.13
4	29	30	-1	1	0.03
5	40	30	10	100	3.33
	150	150	0	0	9.13

Source: Compiled from Primary Data

As the chi square statistics 9.13 does not exceed the tabular value 9.49, hence the null hypothesis is accepted and alternate hypothesis is rejected.

There is no significant role played by factor such as research about apparels to Instagram influencers.

f. Influencers' reviews are helpful when making Purchases on Instagram.

Degree of Freedom= 5-1=4

Thus for Degrees of Freedom 4 & 5% level of significance the tabular value from chi square distribution table is 9.49.

Sr. No.	Observed (O)	Expected (E)	(O-E)	(O-E) ²	(O-E) ² /E
1	10	30	-20	400	13.33
2	13	30	-17	289	9.63
3	53	30	23	529	17.63
4	42	30	12	144	4.80
5	32	30	2	4	0.13
	150	150			45.53

Source: Compiled from Primary Data

As the chi square statistics 45.53 exceeds the tabular value 9.49, hence the null hypothesis is rejected and alternate hypothesis is accepted.

There is significant role played by factor such as influencer's review about apparels to Instagram influencers.

FINDINGS AND RECOMMENDATION

1. The survey reflects that majority of consumers followed instagram influencers to discover new products and trust was among one of the most influential factor for making purchase decisions regarding Apparel.
2. Several factors were considered while conducting this research and except one factor i.e. researching about the products on Instagram, all other factors proved to be useful while making any buying decisions.
3. It was discovered that because Influencers used or wore the product, Respondents got aware of the most recent apparels launched in the market.

4. Reliability, Product Recommendations by Influencers, awareness and relatability were among other factors which played an important role when making a purchase decision.
5. Influencers should provide detailed information regarding the products and should be transparent in terms of quality and usability of products which will enable a consumer to undertake product research on this Platform itself.
6. Since Instagram is frequently considered while making purchase decisions after the pandemic, influencers need to adopt original content ideas to increase its reach and followers which will help build trust among the consumers.

CONCLUSION

In this study, the impact of Instagram marketing, which is an important part in social media marketing, on consumers' purchase intention were investigated. This study discovers that Influencer Marketing is a leading trend in marketing and is becoming more useful, as well as necessary for companies today.

1. The significance of Instagram Influencers becomes evident when considering the role that Influencers play in helping to create businesses through personal connection with consumers, which increases trust and eventually leads to purchase decisions.
2. In response to the COVID-19 pandemic, consumers seem to have relied more on Instagram influencers when making purchase decisions.

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AN EXPLORATORY STUDY ON CHALLENGES FACED BY MEDICAL REPRESENTATIVE DURING PANDEMIC

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ABSTRACT

“Manpower without Unity is not a strength unless it is harmonized and united properly, then it becomes a spiritual power”. The purpose of this study is to identify challenges faced by Medical Representative (MR) during Pandemic. Text mining technique using NVIVO qualitative software has been used to explore the challenges faced by medical representative during pandemic. It is seen that the Major problems faced by the medical representative (MR) are salary deduction, targets completion, fear, travelling and restricted entry. Minor problem faced by medical representative (MR) during pandemic are expenses, virus, stress, train pass and mask etc. Further studies can be conducted by applying exploratory factor analysis technique.

Keywords: Medical Representative, Pandemic, Exploratory

INTRODUCTION

A Medical Representative is an individual who sells medicines and drugs, and medical equipment's to medical customers on behalf of the pharmaceutical companies they work for. Medical customer involves pharmacists, doctors as well as nurses.

The primary essential responsibilities of Medical Representatives include

1. To organize meetings and appointment regarding introducing the newer product to hospitals and community-based staff from the healthcare industry.
2. To identify and establish new concerns
3. To negotiate contract
4. To demonstrate or present the product in front of the team from the healthcare sector, including pharmacists, doctors, and nurses.
5. Awareness related to the market
6. To held meetings with professionals from the healthcare sector regarding both scientific as well as a business need.
7. To maintain and safely keep a proper and accurate record and data.
8. To organize and attend various conferences, meetings and trade exhibition related to the medical and healthcare sector.
9. To correctly manage the budget factor.
10. To review the performance of the sales department.
11. To write and present the detailed work and other such documents related to it.

The primary responsibility of the medical representatives is creating need and demand for their product which is currently there in the market, and for the launching of a newer product to ensure that the products are available at all the central and local stock-keepers and retailers. They are the main important point of communication or a link among the professionals from the healthcare sector and the medical and pharmaceutical companies. They are the ones who promote the company's product, solve queries of the customers and also introduce the product in the market.

The role and responsibility of the medical representatives is defined to be of being complex in nature. They have to face a lot of challenges so as to sell their products to physicians and hospitals. They have to continuously travel from one place to another so as to sell their product offering and at most of the times are made to wait for longer duration so as to present their product to the healthcare personnel and thus put more efforts so as to convince the other party for buying their products. They have to work harder and put in extra hours for meeting their set targets. They have to complete the job given to them all round the clock, starting from early morning till the clock strikes midnight. They need to travel places to places and visit different hospitals, doctors, nurses, clinics and pharmacies with their product. In a single day, they make interaction with

various people be it pharmacies, clinics, doctors, nurses or sometimes general individuals too. They are constantly under pressure to meet the monthly targets of their companies. They are able to complete their targets only when they have adequate knowledge regarding human body and microbiology.

The medical representatives should be well versed with the knowledge regarding their products that they are required to sell and also continuously aim at to improve their selling skills and communication skills with clients, attaining qualities for problem-solving and management of time so as to become a proficient medical sales representative. The medical representative is considered as the primary base which helps in formulation of the companies' base as they are the one's representing the company in the market.

OBJECTIVE OF THE STUDY

1. To understand the challenges faced by medical representatives during Pandemic.
2. To be aware of the various stress level faced by medical representatives during pandemic.

REVIEW OF LITERATURE

Ursin and Eriksen (2004) has mentioned about the stress which medical representatives undergo during various setbacks.

SIGNIFICANCE OF THE STUDY

There is no end of pandemic at present the country is fighting against the new variant of Covid-19 that is Omicron. There are also many restrictions imposed on public. Many states have also imposed night curfew, lockdown, and certain guidelines which has havoced the day to day life of the people of India. The study is relevant as the situation is getting similar to SARS-CoV-2 variant.

Research Methodology Primary data was collected by interviewing 40 medical representatives. Secondary data was collected through referring to online journals and articles.

Challenges Faced by Medical Representatives

The Medical Representatives are the natural source of communication who represent the pharmaceutical company in the market and is the reason for the sales and revenues earned by the company. But on the other hand, being the primary source of income for the company, they still face several challenges, leading to lower job satisfaction. The main challenges faced by them are such as ever-changing needs of the customers, which they need to cater to adequately, lower perceived differentiation in the products, customers value to the business unit, efforts in finding a more significant number of effective channels of communication, stricter regulations, restriction in accessing the physicians, increasing customers who are general public, and also improper relations with the ones who have to pay and the other general public in terms of payment.

Some of the challenges faced by the medical representatives in the Pharma industry are as follows:

To change the structuring of the existing sales force to compensate for the loss due to product differentiation.

Several medical representatives from different companies visit several primary care physicians to sell their respective company's identical products.

But still differ in terms of quality, quantity or any other aspect. This burdens the medical representatives in assessing the actual needs and wants of the physician. But at the same time, it allows the physicians to have many alternatives to cater to their needs. They become more selective because of the options available. On the other hand, this has been massive stress for the medical representatives for promoting their products in such a stiff market.

To tailor the channels of communication as per the various customer needs.

The medical representatives of a pharmaceutical company are considered to be the most effective and efficient source or channel of communication. They are the ones who interact with the customers who hail from the healthcare sector or the non-healthcare sector, i.e. the general public as well. They can transmit information from the company directly to the customers or the probable customers of the company. But sometimes, the physicians consider that it is costly for them to get extensive information from face-to-face interaction.

Challenges faced by Medical representatives during Pandemic

1. Social Distancing: But during pandemic the medical representatives could not meet the doctors or clients because of covid 19 and strict implements of social distancing.
2. High Work Load: During pandemic the medical representatives had to face a high workload because many medical representatives were not available because they were suffering from covid or were quarantined.

3. Non-Availability of PPE: PPE were not available initially to the medical representatives. Even where it was available it was of poor quality so the medical representatives faced the risk of contracting covid.

4. Lack of Understanding by Neighbors: Since the Medical Representatives were always on duty moving from one hospital to another, the neighbors treated them as an outcaste and avoided them completely due to fear of contracting the infection.

5. Mental Health Problems: Many medical representatives are trained to market the products but were not trained to deal with the crisis of covid. They had to undergo various mental health problems such as insomnia, depression, anxiety because the medical representatives had never seen deaths in such large numbers.

In the current scenario, many pharmaceutical companies are using promotional techniques which are facing large constraints on the forefront of the ones arising due to various rules, regulations, laws as well as industrial codes as defined in the Code of Pharmaceutical Marketing Practices, International Federation of Pharmaceutical Manufacturers and Associations (IFPMA) as well as in other such mentioned company-specific promotional code of conduct.

This hampers the sales for the company resulting in an adverse impact on their revenues. But here, companies should very well be aware of the regulatory framework that they need to implement while promoting their particular product. The companies have to find other novel and new ideas to be used for promoting their product. The ideas should be effective as well as compliant with all the regulations and laws.

The Pharma companies have to face several difficulties while conducting their business, most probably concerning their sales personnel who are the true face of the company represented in front of the customers. The customers know the company because of them. But the company has to face a lot of challenges while tackling their sales personnel. The company must ensure that they get maximum satisfaction while performing their jobs. If the employees are satisfied with their job, then only they can perform their job properly. So here, the company should focus more on factors that can lead to job satisfaction among the employees, i.e. the medical representatives.

MATERIALS AND METHODS

Exploratory and qualitative research design is adopted for the current study. It is based on inductive approach. Face to face interview was taken of 40 medical representative (MR) using non-random convenience sampling technique. NVIVO 12 and text mining techniques viz. Word cloud, mind map and word frequency table have been used for the study

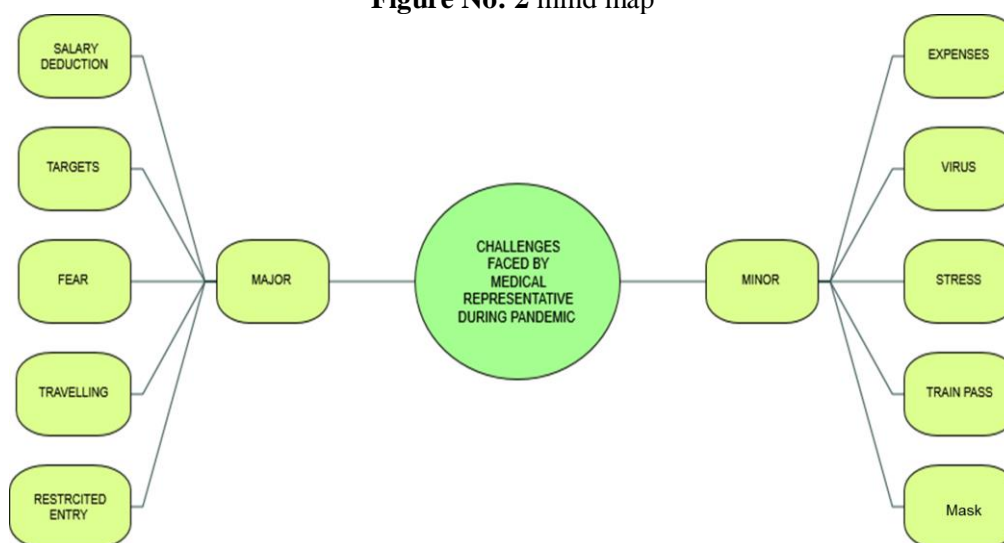
Table No: 1 Problem Faced by Medical Representatives during Covid

Word	Length	Count	Weighted Percentage (%)
Salary Deduction	15	30	12.10
Targets	7	25	10.08
Fear	4	22	8.87
Travelling	10	22	8.87
No Access to Doctors	17	18	7.26
Restricted Entry	15	16	6.45
Expenses	8	15	6.05
Virus	5	14	5.65
Stress	6	13	5.24
Train Pass	9	12	4.84
Mask	4	11	4.44
Society	7	10	4.03
Hygiene	7	9	3.63
Virtual Meets	12	8	3.23
Online Visit	11	7	2.82
Waiting Time	11	5	2.02
Improper Behaviour	17	4	1.61
No Personal Visit	15	3	1.21
Family	6	2	0.81
Sanitization	12	2	0.81

Source – NVivo word frequency analysis

As per table No:1 It is seen that the challenges faced by the medical (MR) during pandemic are salary deduction with 30 counts and 12.10 weighted percentage, targets with 25 counts and 10.08 weighted percentage, fear with 22 counts and 8.87 weighted percentage, travelling with 22 counts and 8.87 weighted percentage, No access to doctors with 18 counts and 7.26 weighted percentage, restricted entry with 16 counts and 6.45 weighted percentage, expenses with 15 counts and 6.05 weighted percentage, virus with 14 counts and 5.65 weighted percentage, stress with 13 counts and 5.24 weighted percentage, train pass with 12 counts and 4.84 weighted percentage, mask with 11 counts and 4.44 weighted percentage, society with 10 counts and 4.03 weighted percentage, hygiene with 9 counts and 3.63 weighted percentage, virtual meets with 8 counts and 3.23 weighted percentage, online visit with 7 counts and 2.82 weighted percentage, waiting time with 5 counts and 2.02 weighted percentage, improper behaviour with 4 counts and 1.61 weighted percentage, no personal visit with 3 counts and 1.21 weighted percentage, family with 2 counts and 0.81 weighted percentage, sanitization with 2 counts with 0.81 weighted percentage.

Figure No: 2 mind map



Source – Nvivo Mind Map

As per figure No: 2 it is seen that major challenges faced by medical representative (MR) during pandemic are salary deduction, targets completion, fear, travelling, restricted entry. Minor problem faced by medical representative (MR) during pandemic such as expenses, virus, stress, train pass, Mask.

CONCLUSION

It is seen that the crucial challenges faced by the medical representative (MR) during pandemic are salary deduction, targets completion, fear of getting Covid positive, long hours travelling due to low frequency of trains and buses, restricted entry in clinic & hospitals and Minor problems are increasing day to day expenses, Number of daily increase in case of virus, workload & financial stress, obtaining train pass and compulsory need to wear Mask during travelling to clinic and hospitals (breathing issues). Proper measures such as sanitization in hospitals & clinics, compulsory mask, immunity boosters on priority to MR's maintaining social distance, work from home, allotment of tickets and passes to medical representatives, initiatives by doctors in fixing a separate slots for MR etc. Must be taken to overcome the challenges faced by the medical representative during pandemic.

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RIISING TREND OF UNIFIED PAYMENT INTERFACE (UPI) APPLICATIONS AS A PAYMENT METHOD IN TIMES OF COVID-19 PANDEMIC**Ms. Nilofer Sarang**

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ABSTRACT

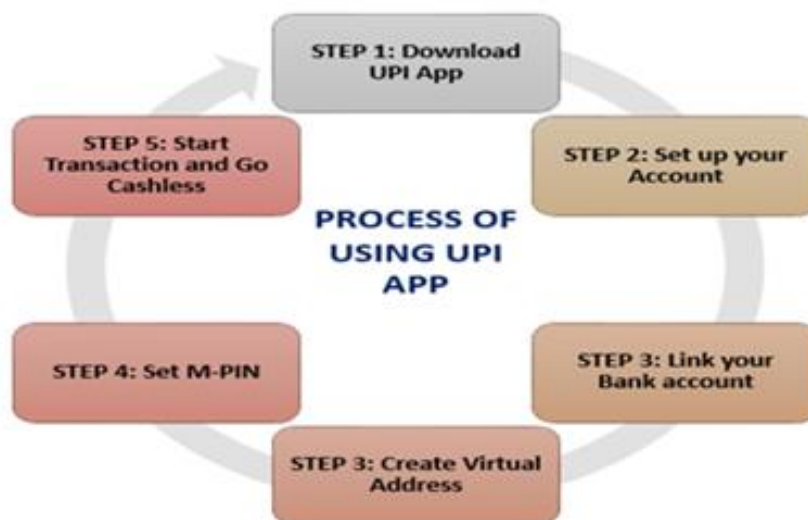
In the present scenario, the use of the internet has increased with rapid advancement in technology. Digitalization is involved in every step of life. This paper overview the evolution of payment from branch banking to Unified Payment Interface (UPI) application as a digital payment method. It traces the increasing trend of UPI apps such as Google Pay, Paytm, PhonePe, SBI Pay, and many more during the Covid- 19 pandemic and thereafter. The paper highlights the influence of promotional strategies adopted by UPI apps on consumer's behaviour. It aims to find the most preferred UPI apps among users. It also finds the relationship between the strategies and the consumer's decision. The suggestions are provided to the government, merchants, financial institutions, consumers, app authorities for creating a robust cashless economy.

Keyword: Unified Payment Interface, Digital payment, Promotional offers

1. INTRODUCTION

The banking industry has undergone an unmatched revolution from paper to paperless transactions. An ongoing tremendous transformation of Indian payments was seen from the age of kaudis to a mobile payment system. The improved internet and smartphones act as the cherry on the cake in making digital payments successful. Demonetization and Covid-19 pandemic was the driving force that makes India go cashless. During the Covid-19 outbreak, a lockdown was imposed, as social distancing is the necessity to curb the spread of a pandemic. People were not allowed to move out of their houses which led to the change in buying habits by adopting e-Commerce and m-Commerce.

One of the trending digital payments is the Unified Payment Interface (UPI) platform, initiated by the National Payment Corporation of India in 2016, controlled by the Reserve Bank of India and the Indian Bank Association accelerating interbank transactions. The key features of UPI are 24*7 transfer of funds using virtual payment addresses, based on two-factor authentication, paying utility bills, QR codes, donations, etc.

**FIG 1.1:** Process of Using UPI Apps

As per RBI Bulletin, Payment System Indicators Report (2019-2021): It is observed that the usage of UPI has increased over the last three years in terms of volume as well as in value.

From 2019 to 2021, the volume of UPI transactions has increased from 13,084 lakhs to 45,663 lakhs and the value of transactions increased from Rs.2,02,521 crores to 8,26,848 crores.

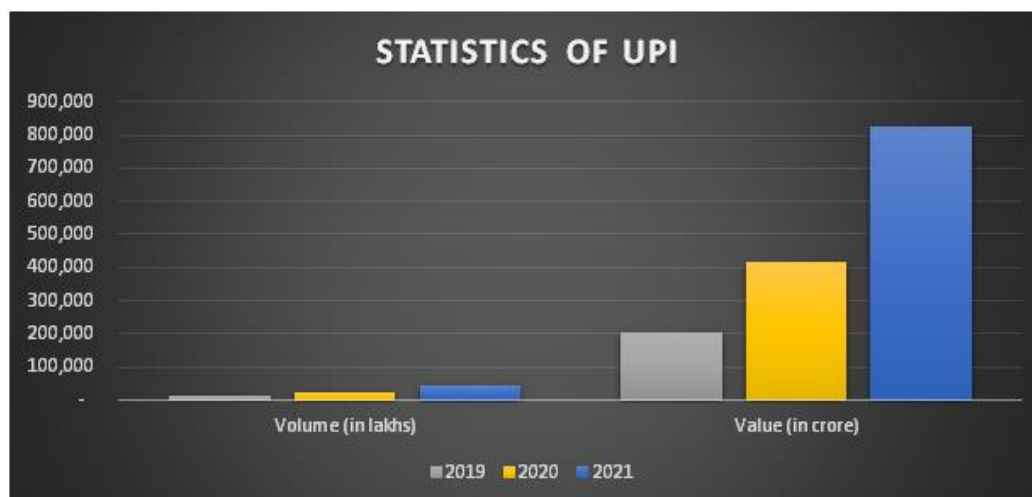


FIG 1.2: Statistics of UPI

Consumer Behaviour: It is the study that analyses how consumers make decisions concerning buying or discontinuing the product/services. The key factors that influence consumer behaviour are cultural, personal, social, and psychological.

2. REVIEW OF LITERATURE

1. Gochhwal, 2017 The study focuses on the architecture behind technology and security used in Unified Payment Interface with the help of secondary data. It examines the impact of UPI on businesses and the payment industry. It guides both online and offline businesses in adopting UPI as the payment method due to its advantages such as being cost-effective, fast, and seamless. It also forecasts the UPI 2.0 version where UPI payment will be mandatory and the transaction will require biometric authentication.

2. Gupta & Kumar, 2020 The study evaluates consumers' perception of the Unified Payment Interface. Multivariate and frequency analyses were used to study the respondents. ANOVA indicates in demographic factors, only education affects the perception of consumers. It concludes financial inclusion in a rural area can create awareness of the benefits of using UPI.

3. Rastogi et al. 2021 The study determined UPI is impacting financial literacy & financial inclusion that leads to the economic development of the country. Structured Equation Modelling is used to test the hypotheses. The major outcome of the study that supports a digital ecosystem of UPI is access to technology, convenience & cost-effectiveness and these are achieved by maintaining financial stability and trust.

3. OBJECTIVES OF THE STUDY

1. To identify the most preferred UPI application among consumers in Mumbai.
2. To study the influence of UPI promotional offers on consumers' behaviour.

4. HYPOTHESIS

H0: There is no significant relationship between promotional offers and consumer behaviour.

H1: There is a significant relationship between promotional offers and consumer behaviour.

5. RESEARCH METHODOLOGY

Data is collected from 57 users of UPI applications w.r.t Mumbai. A convenience random sampling technique is used. Primary data was collected through well-structured survey questionnaires. The secondary data is collected from research papers, national and international journals, books, articles, research thesis, RBI Bulletin, and websites. The questionnaire was used as a data collection instrument. Online google forms were sent through WhatsApp, messages, emails, and other social media applications. Mean and chi-square test was used for analyzing the data.

6. ANALYSIS AND INTERPRETATION

i) Analysis: Identifying the most preferred UPI application.

Out of a total of 57 responses, 39% of the respondents preferred UPI apps followed by banking card and Internet banking before Covid-19 for digital transactions. The number of usages of UPI apps is found to be more in highly educated people.

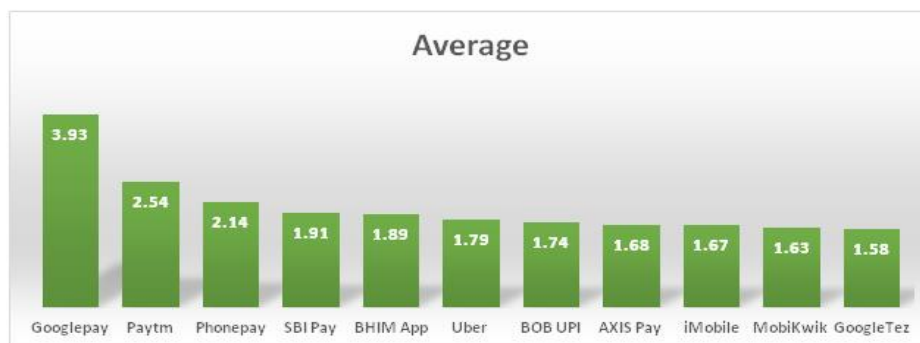


FIG 6.1: Most Preferred UPI Apps

Fig 6.1 indicates Google pay is the most widely used UPI application for carrying out digital transactions during the Covid-19 pandemic. It has a total mean of 3.93 followed by Paytm which has a mean of 2.54 and PhonePe having a mean of 2.14. The major purpose of using UPI apps is for mobile/DTH recharges, paying utility bills like electricity/gas, and money transfer.

ii) Testing of Hypothesis:

H0: There is no significant relationship between promotional offers and consumer behaviour.

H1: There is a significant relationship between promotional offers and consumer behaviour.

Chi-Square test is used to find the relation between promotional offers and consumer behaviour. This is used to analyze whether promotional offers have an impact on consumer behaviour.

The results reveal chi-square p-value is 0.015337 at a 5% significance level. Therefore, the p-value is smaller than the 0.05% significance level. Thus, the null hypothesis is rejected and an alternate hypothesis is accepted.

There is a significant relationship between promotional offers and consumer behaviour.

iii) INTERPRETATION

Promotional offers such as discounts, cashback, reward points, coupon codes, referrals, fan walls have a positive influence on consumer behaviour. The consumer is more inclined towards such benefits while using UPI apps for digital transactions. These promotional offers encourage customers to stay loyal to a particular UPI application. During the Covid-19 pandemic era, it has proved to be a time-saver, cost-effective and hygienic. Financial literacy and education play a vital role in understanding the benefit and security measures of digital transactions. The respondents with higher qualifications are using more UPI apps than those who are not financially literate. It is used for paying small utility bills as well as transferring a lump sum amount to any UPI user.

7. CONCLUSION

The major drivers that will lead the economy to a cashless society are promotional offers with a safe, secure, and robust digital platform. Financial literacy will help the non-users of UPI apps in going digital. The merchants who are still not accepting the digital mode of payment are required to start with a digital ecosystem so that their sales increases leading to economic development. The UPI apps can constantly promote their services in order to increase the cashless transactions that will help the government in taxation, curbing black money, and maintaining transparency. It will also help society in going green by avoiding currency notes-based transactions and plastic cards.

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IMPACTS OF COVID-19 ON ENTERTAINMENT INDUSTRY- A NETFLIX CASE STUDY MODEL

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ABSTRACT

On 24th March 2020, the Government of India imposed nationwide strict lockdown all over the nation due to the increasing rate of a deadly virus. The worldwide pandemic had a major impact on the entertainment industry. Due to the complete shutdown of theatres and other entertainment sources, it was difficult to cope with the covid19 pandemic. Through the monotonous pandemic days, people turned to OTT platforms such as Netflix. Netflix definitely outperformed being the easiest alternative among other chores. Over 65 million members streamed more than 100 million hours of movies and TV shows per day. But we live in an era of abundance and for every product, there are several alternatives accessible on the internet. Furthermore, according to a business perspective, the more significant products a user finds on the platform, the higher their engagement. Netflix accomplishes 80% of its stream time from its users through its recommendation system. In spite of this progress, recommender systems still require advancement. This paper depicts the overview of different movie/show suggestion frameworks proposed to figure out the best movie/show to watch. To get which system would be superior we conducted a small survey based on the various methods examined in this paper.

Keywords: Entertainment industry, Netflix, Algorithms, Recommendation System Survey, Convenience, Pandemic

I. INTRODUCTION

Due to lockdown, many people were stranded in their homes with no source of motivation. The only available thing to people was Internet TV-Netflix to entertain themselves as many shows stopped airing due to the pause in production/making of the shows. With the increasing amount of anxiety among the people due to the uncertainty of the situation, they switched to watching Netflix, using it as a medium of stress-busting and enjoyment. Not only did people switch themselves to watching Netflix but also discovered the power of content and cinematography it requires to like a show. This is basically how Netflix turned out to be a ray of light in such a dreary pandemic. Providing chills and thrills to its users by recommending different content to watch at their own pace and choice.

The pandemic era gave rise to the digital entertainment industry. The millennials and GenZs have generalized the “Netflix and Chill” culture, promoting the overall business of Netflix. As per the statistics, Netflix had 16 million new subscribers thanks to the pandemic. The Netflix business boomed because millions of people were stuck in their homes with no other interesting alternative than to binge-watch through their boredom. The liberty is given by Netflix as to what, where and when to watch attracts more users all over the globe. Netflix timely faces slow down due to the increasing competitors such as HBO max, Amazon Prime, Disney+ which are less expensive than Netflix. As users descended from their pandemic-hibernation there was a major meltdown. Even though people turned to Netflix and other OTT platforms in the first quarter of 2020 the uncertain and changing choices, incalculable reactions to particular content, and various issues resulted in unsatisfactory recommendations to users. The objectives of this paper are briefly described in the next section.

II. OBJECTIVES OF THE STUDY

1. To portray all the existing methods used by Netflix to provide content recommendations to its users. Emphasizing the algorithms which led to the successful implications of results directing to be a major sensation during the pandemic as a lot of people subscribed to Netflix’s product services.
2. Also, studying various algorithms to improve existing systems for future enhancement in the quality streaming of Netflix.

III. METHODOLOGY

The paper incorporates primary and secondary data. Primary data was collected by preparing a questionnaire to which 111 people from age group 18-28 responded. Secondary data from research papers and articles available on the internet was used to study existing and proposed methods described in this paper.

1. EXISTING SYSTEM**1.1. Personalized Video Ranking (PVR)**

This algorithm is an all-round one, as it shows a list of the catalogs based on certain criteria (e.g. Horror, Fiction, Asian-drama, Mystery). As its title recommends, users get a complete list of video recommendations

based on their previously watched items, personalized to their taste. The resulting request is being utilized to select the grouping of the recordings based on their sort and columns, usually why the same sort row showing up to diverse users may have totally distinctive recordings. PVR is broadly used by millions of users. PVR provides superior results when employed with unpersonalized cues.

1.2. Top- N Video Ranker

In Netflix, the Top-N Video Ranker generates recommendations in the Top Picks row wherein Netflix sorts the videos which may be liked by the user. Discovering a few best-personalized videos as recommendations to the users is the main goal of this algorithm. By using various measurements and algorithms it is proved to be resourceful that are at the head of catalog ranking algorithms. Top N ranker and PVR share comparable properties, for outline, it blends personal taste with the new trendy videos, recognizing designs in class expanding from a duration between a day to a year.

1.3. Trending Now

The recently released short-term transient videos ranging from a few minutes to perhaps a few days conclude to be strong pointers by Netflix as this algorithm captures transitory designs and are capable indicators of recordings that users will watch. With the help of this algorithm combined with proper measurements of personalization giving us a trending ranker utilized to drive the Trending Presently row. These trends are basically events that have a regular slant and rehash themselves (for example, Christmas Day leads to an increase in the consumption of light-hearted recordings). One-off, brief-term occasions (For example, the Coronavirus or other disasters, which cause people to become interested in films about them for a brief period of time).

1.4. Continue Watching Ranker

In Netflix, this algorithm focuses on the contents/videos that the user has watched but not completely. Given the centrality of episodic content observed over some sessions, as well as to observe non-episodic content in small snacks. This is why Continue Watching Ranker is another vital algorithm used by Netflix. This algorithm predicts the likelihood that the user will continue watching the left of content considering various parameters such as time elapsed since viewing, drop-off point, device on which it was viewed, etc.

1.5. Video-Video Similarity

Since you observed (XYZ) videos are another type of cataloguing. Netflix provides recommendations of videos based on what type of content the user has finished watching previously. This algorithm resembles a content-based filtering algorithm. Giving recommendations on an item watched by the user and providing similar choice items. This is an unpersonalized algorithm notwithstanding to display a specific item's similar choice to users on their homepage.

1.6. Row Generation Process

Each of the algorithms discussed above goes through the row generation process as shown in the figure below. For instance, if PVR is searching for Mystery titles, it'll search for the items which fit the genre and simultaneously come up with evidence to brace the presentation of a row (e.g. Previously watched Mystery videos the user has watched). Row generation is used in every other ranking algorithm listed above to enhance the result of the list of items generated.

1.7. Page Generation

Netflix has thousands of rows with video suggestions, the major question which arises is how does Netflix decide which one to display? Netflix employs a layout-based approach to handle page generation issues. Exactness, differing qualities, openness, and steadiness are taken into consideration. Netflix's priority is to accurately predict what its users might want to watch, also keeping in mind that the users might watch videos that were left off midway. It also provides something trendy to watch and stability while navigating the page in a chronological manner. With all these criteria, the template-based approach works quite well which also transcends to provide users a good experience of watching Netflix.

2. LITERATURE REVIEW

2.1. Mwinyi et al. proposed Predictive self-learning. It is efficient in terms of CPU utilization and response time while characterizing short-term user behavior. It greatly reduces the complexity of choosing custom options. The algorithm is primarily based on the subsequent criteria: overall ranking, number of users who clicked a link, positive and negative feedback from a user, location, occupation, nationality, interests, and various information provided by the user. The predictive self-learning approach can enhance the overall performance of entertainment and similar recommendation systems by well-characterizing consumer behavior.

2.2. Bhattacharya et al. built the application using Flask, and the application is deployed using Heroku, a developer-friendly deployment tool. The proposed system uses the concept of cosine similarity. The dataset contains plots, actors, directors. the selected columns are cleaned by removing punctuations and extra spaces. Then, keywords are extracted from the plot, which replaces the 'Plot' column. Finally, the bag of words model is implemented by combining the actors, directors, and keyword plots into a single column. After the table is generated, the frequency of each word is counted with the help of countVectorizer. And a cosine matrix is formed with help of that.

2.3. Hugo D. et al. proposed a Netflix recommendation system using fuzzy logic in [6] that uses Python Programming language to develop the graphical interface of the proposed system for the backend using "flask" library and frontend using HTML and JavaScript.

- a. Input data: For the dataset 986 movies were obtained for which the critic score, audience score, audience count, and year were taken as inputs.
- b. Data Processing & Normalization: To avoid errors and ensure that there is no null data, following was considered: Language: English, Age:16+, Year of release: 2000
- c. Fuzzy sets and membership functions

Critic Score: ratings provided by IMDB were used for this purpose.

Audience score: ratings provided by rotten tomatoes were used.

Audience Count: From the user score variable, the amount of audience that rated the movie was used as reference.

- d. Inference rules: Rules were designed combining critic score, audience score, audience count, year. More importance is given to audience scores rather than critics.
- e. General recommendation process: To calculate probability that a movie will be recommended or not, inputs are taken from the user. Age of the user is considered an ethical filter. All the data is then processed. Fuzzy Interface mechanism calculates the probability as mentioned in Table. Finally, the list is filtered according to user's age

IV. ANALYSIS

We conducted an online survey using google form to get people's opinion on Netflix's existing recommendation system and what they think is the most important factor for determining what movie to watch. To add context and perspective to the answers, they were also asked the following:

1. Are you satisfied with the recommendations provided by Netflix on your homepage and matches your taste?

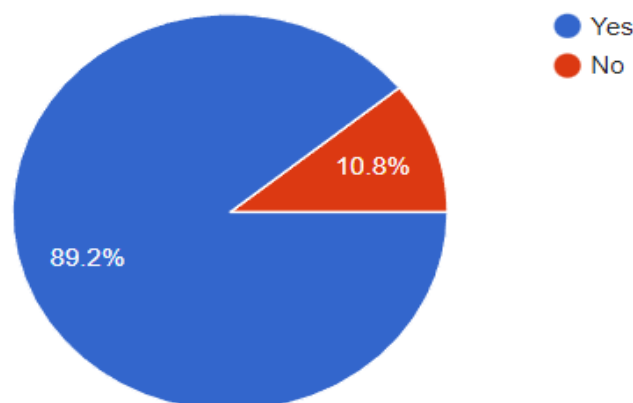


Figure 1

Source: Primary Data

Analysis: The pie chart in figure1 shows that 89.2% i.e. 99 out of 111 respondents are satisfied with the recommendation provided by netflix and it matches their taste while 10.8% i.e. 12 respondents were not satisfied.

2. Do you make use of Netflix's search functionality to search the entire Netflix catalog available for a particular title, actor, genre?

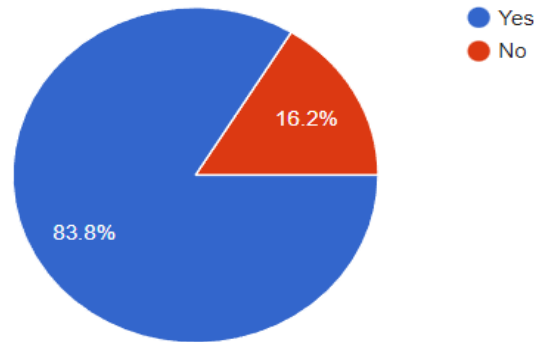


Figure 2.

Source: Primary Data

Analysis: Pie chart in figure 2, clearly represents that 83.8% i.e. 93 respondents out of 111 used Netflix's search functionality to search for a particular title, actor, genre.

3. Does your viewing history impact your latest Netflix recommendations?

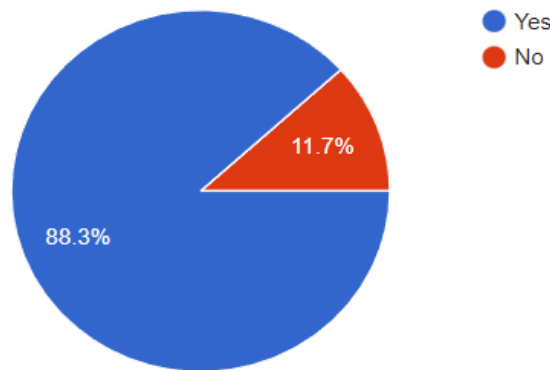


Figure 3

Source: Primary Data

Analysis: Interestingly in figure 3, shows that 13 respondents i.e. 11.7% didn't feel that their viewing history had impacted the movies and shows recommended to them. Due to changing preferences and uncertain reactions to content viewed it is difficult for the existing system to make satisfactory recommendations.

4. On Netflix's main page there are groupings or categories, which one do you find helpful when selecting something to watch (Choose any two)

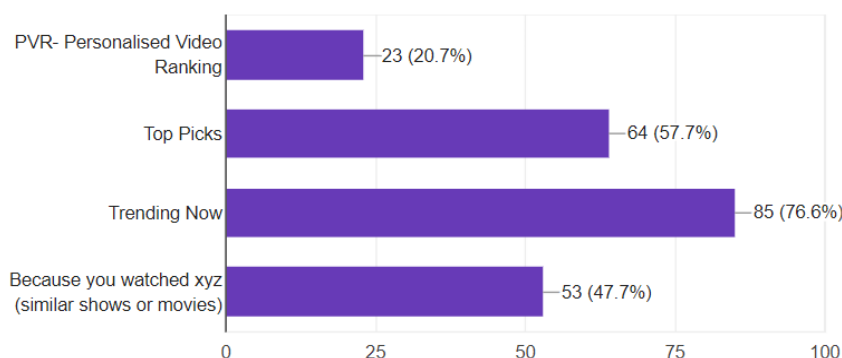


Figure 4

Source: Primary Data

Analysis: According to our survey in figure 4, consumers watch shows recommended by Trending now ranker and Top Picks ranker. They find PVR the least helpful category to choose a movie/show to watch.

This is why they were asked the next question to understand factors important for choosing a movie/show.

5. What is the most important factor for determining what movie to watch on a movie streaming service?(choose any two)

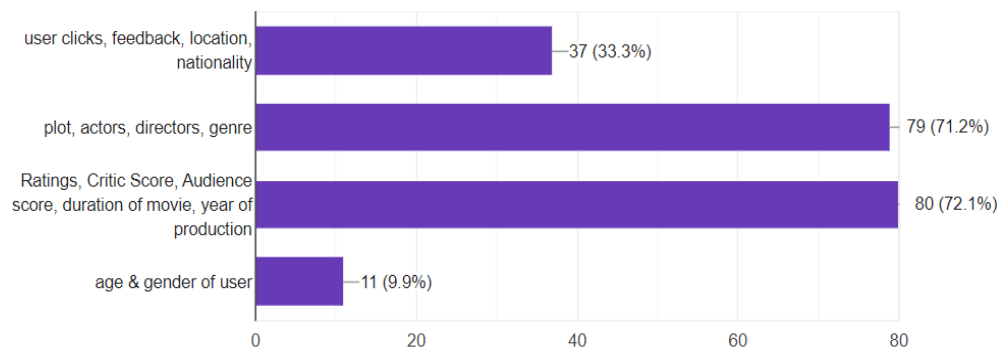


Figure 5

Source: Primary Data

Analysis: The options for this question are based on methods reviewed in this paper. For example: plot, actors, directors, genre are inputs taken by system proposed in i.e. Movie recommendation using bag of words and scikit-learn.

Based on our survey in Figure 5, 72.1% i.e. 80 out of 111 respondents think critic score, audience score, ratings, duration of movie, year of production are deciding factors while choosing a movie.

6. CONCLUSION

This paper describes Netflix's existing recommendation system which helps in its business and studies a few proposed content recommendation systems. Scope of proposed recommender algorithms is to recommend to its user the next best content to watch. The existing recommendation system needs improvement to advance its recommendation quality. This is what helps Netflix to flourish in its Internet TV business by producing more shows. Despite all the odds, Netflix is financially the strongest. The mantra for the successful business of Netflix is to produce more hit contents which the users will like adding up to its profit. According to the survey we conducted, 79 respondents think plot, actors, directors, genre are important factors for determining what movie to watch while 80 respondents think ratings, critic score, audience score, duration of movie, year of production are important factors. Bag of words takes plot, actors, directors as inputs, and recommender system using fuzzy logic takes critic score, audience score, audience count, year, duration of the movie, year as input data. We believe that a hybrid of these two systems can improve movie recommendation quality.

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CYBER ATTACKS DURING PANDEMIC

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ABSTRACT

With the world's expanding number of netizens, the cyber danger is increasing in frequency and variety. Financial scams, identity theft, and other hazards are among the dangers posed by these threats. The focus of this study is on cyberwar and the involvement of superpowers in it. We also observe how everyone contributes to the cyber battle and is well informed about the numerous cyber strikes taking place throughout the world. It is predicted that the next world war would be fought in cyberspace rather than with weapons. While governments worldwide battle COVID-19 and devise policies to assist businesses and residents, cybercriminals have attempted to profit from people's fear of the virus and their desire for assistance. A fifth of users got fraudulent e-mails about COVID-19-related topics.

According to the report, cyber-warfare is a big issue with a lot of sub-topics that garner a lot of interest in the scholarly community. It is not a new type of war, but rather a new weapon used in conjunction with conventional battle. This is humanity's generation, the world's coming, and the internet's spread has proven to be a rapid and strong technological revolution. It is now time to consider if "security" is an illusion.

Keywords: Cyberwar, Cyber Warfare, Cyber safety, Cyber Superpowers, Cyber World, Covid-19

1. INTRODUCTION

Cyber War refers to using technology to attack nations, governments, and civilians, causing damage comparable to that caused by conventional battle weaponry. The cyberwar is still raging on the internet, and the spread of hazardous infections online may be the end of work. The terms "cyber-war" and "cyber-battle" are not interchangeable.

The Internet has played a vital role in global communication for more than two decades, and it has been increasingly interwoven into people's lives around the world. The Internet's availability, use, and usefulness have been substantially improved due to new and low-cost developments in this domain. Around 3 million people use the Internet daily.

The word war by nature refers to a large-scale, long-lasting action time that includes goals you want to achieve, violence or intent to kill.

The most notable change in the work process has undoubtedly been the forced conversion to working from home. Nearly half of the 6,000 people who responded to a global poll in April

2020 stated they had never worked from home before. Despite this, in 73% of cases, companies failed to provide thorough training on safe Internet engagement with corporate resources, which may have reduced the frequency of human-caused disasters. The loss of control by corporate IT over devices, software, and user behaviours raised the danger.

The imposition of lock down in India, led to more people to be confined in their house. As a result, they started to spend more time watching T.V. and accessing the Internet. Everyone is aware of the cybercrime. During lock down the percentage of people to be connected to Internet increased considerably. Most of them spent their time accessing to internet. Most of the financial transaction were also online This led to increase in the number of cases of cybercrimes. Schools and colleges started with online lectures. As a result, young school gong children also accessed online for completion of their assignment. This also led to growth of cyber crimes

OBJECTIVES OF THE STUDY

1. To examine whether pandemic encouraged the growth of cybercrime.
2. To understand whether the prevalence of Covid worldwide led to many hackers all over the world to resort to various types of cybercrimes.

REVIEW OF LITERATURE

Quade (2020) stated that cybercriminals are hacking internet devices who are working from different location. Quade was of the view that the hacking was possible because of absence of security measures while using the internet. Many fake portals steal important business and individual information

Why do cyber-attacks happen?

Politically motivated cyber-attacks may be carried out for propaganda objectives, degrading the public's perception of a specific nation or government. Cyber-attacks may continue; for example, government-sponsored criminals may create malicious software and destroy the weapons system or other critical infrastructure. Data breaches happen when substantial amounts of information are exposed online and utilised by criminals to perpetrate financial fraud as a result of cyber-attacks. Credit card information, purchase data, and names and addresses are all that criminals may require to steal information.

How are cyberattacks carried out?

Many hacks provide chances, and cybercriminals recognise the hazards of a computer programme and use it to their advantage. This might entail locating flaws in the website coding, allowing them to insert their concepts and circumvent security or authentication systems. It might also imply allowing a third-party firm to install 'malware,' which is malicious software meant to harm a computer system.

'Fraudulent theft of sensitive information, which involves collecting personal information under false pretence, is another common method of gaining access to the system.' Criminals trying to trick you may send you a legitimate email asking you to reset your password. This is exactly what transpired before the 2016 US election in the Democratic Party's top job, culminating in 60,000 secret emails.

Another attack is the Distributed Denial of Service (DDoS), where large amounts of traffic are sent to the system to crash. Once this happens, real users will no longer be able to access the service, which means lost organization revenue and potentially harmful consequences if the service were significant, e.g., health care system.

2. THE CYBER WORLD**2.1 Role of Superpowers in cyber war**

The Internet world is a nation that demonstrates the strong power of the Internet in defence, military, economics, and intelligence. It is not uncommon for a powerful online community to be associated with its power to deal with conflicts through espionage, vandalism, or complete cyberattacks. The ability to pull off enemy military infrastructure by disabling it digitally alters the volatility of conflicts involving online nations.

2.1.1 Cyber Power – Tier One

Dominance of cyberspace has been a strategic goal for the United States since the mid-1990s. It is the only country in the world with a heavy history of cyberspace in civilian and military use, although it now sees China and Russia as a major threat to the region. The US has done much better than any other country to protect its important national internet infrastructure but recognizes that the task is too difficult and that serious weaknesses remain. Although, Full potential of US online capabilities remain unresolved.

2.1.2 Cyber Power – Tier Two

Australia has been focusing on cyber security on national security and good international citizenship. They have actively supported US led Cyber Deterrence Initiative which aims to use online methods to combat cybercrime. Canada relies on other countries to provide most of the computer systems that enable modern ICT systems. China's ambition to become cyber power was reflected in its military strategy released in 2015. Coming to the French government, they have extensive access to cyber-intelligence but keeps its cyber-security functions separate in partnership with its intelligence community. Israel has been one of the first countries to identify cyberspace as a potential threat to the security of its country, and began addressing the issue more than 20 years ago.

2.1.3 Cyber Power – Tier Three –

Despite its region's geostrategic instability and a strong understanding of the cyber risks it faces, India has made minimal progress in building its cyber security policy and security. Indonesia's first formal online security strategy for the public sector was published in 2018, one year after the country's main cyber centre was established. When the US and Israel revealed the Stuxnet invasion of Iran in 2010, the government had limited access to cyber-security providers and a tiny number of indigenous researchers in the sector. Since the early 1980s, Japan has been a global leader in the commercial use of information and communication technology, but its willingness to cope with cyberspace security issues is new. Malaysia was the first regional operator in cyber security and outperformed several other countries. North Korea's cyber policy is uncontrolled primarily, and its implementation is haphazard. Its cyber-policy ecology is poorly understood. Vietnam has implemented many online security initiatives and is working to improve its national online capabilities, including the military base.

2.2 How Covid-19 affected cyber security and cyber-attacks.

According to a survey conducted by Tessian, A security company, nearly 47% of individuals fall for a phishing scam while working at home during the pandemic. Throughout the early phases of the epidemic, genuine videoconferencing software was also discovered to contain security weaknesses. Consider Zoom, which was one of the most widely used apps for meetings, learning, and other purposes during the pandemic. It was allowing strangers to take control of user's device. The recent Cyber-attacks on Ukraine's infrastructure shows it all.

Examples of 2021 attacks identified by CSIS:

January. Hijackers allied with the Chinese government have used ransomware attacks on five major gaming companies. They want more than \$ 100 million to be redeemed.

February. The hackers tried to contaminate the waters of Oldsmar, Fla., By using a remote access system to increase the amount of sodium hydroxide available.

March. The Polish government has said it suspects Russian hackers have controlled the websites of the National Atomic Energy Agency and the Department of Health for a short time. They are trying to spread alarms about the non-existent radioactive threat.

May. North Korea has launched an online attack against South Korea's Korea Atomic Energy Research Institute by taking advantage of a private network.

July. Iran used Facebook to target American military personnel, posing as employers, journalists and employees of non-governmental organizations. Criminals have sent files with malware and used criminal sites to steal sensitive information to trick victims into disclosing sensitive information.

September. The hackers stole 15 terabytes of data from 8,000 organizations working with Voicenter, an Israeli company. The hackers donated data online for \$ 1.5 million.

October. Brazilian criminals have raided the website of the Indonesian State Cyber and Password Agency.

December. The Russian group said it was responsible for the ransomware attack on CS Energy, an Australian company.

Between February and April 2020, cyberattacks and threats on FIs increased by more than 238% globally, when the most of the countries were fighting the corona virus infection and pandemic .

2.3 Cyber Crime Affecting the Economy of the Leading Authorities

Cyber-crime is a serious and growing threat, but a worldwide threat to the global market economy. Identity theft is still a source of the worst losses, according to research by large companies and computers. Cyber-attack may be a useful tool (though not a deadly or decisive tool) for non-state actors.

2.4 International Laws for Cyber Security

Security Council Sanctions –

If an online attack threatens state security but does not include armed attacks under Article 51, it is also possible that the victim state has requested the UN Security Council to intervene. Council has imposed sanctions on various occasions for decades.

Treaties & International Agreements on Cyber Crime – Convention on Cybercrime (2001) –

Also known as the Budapest Convention, this is the first international agreement aimed at reducing cybercrime by harmonizing national laws, developing investigative strategies, and increasing international cooperation.

3. RESULTS AND DISCUSSIONS

3.1 Ways to stop Cyber War:

Cyber assaults may be avoided using two sorts of measures:

1. Prohibit nations from carrying out cyber-attacks.
2. Improve the security of networks that are most vulnerable.

Each country should beef up its own cybersecurity procedures to combat cyber-attacks. To tackle this as effectively as possible, governments should create, if they haven't already, an agency whose only emphasis is cyberspace and cyber threats.

Taking real-world example:

The recent cyber wars between Russia and Ukraine amid the attack. Attackers are doing DDoS attacks on Ukrainian Websites. Firms discovered new data wiper malware being used in Ukraine, widely being installed on machines. Experts say to beware of the internet activity for a few days in both nations.

3.2 How can we spread cyber awareness?

During the Covid-19, cybercrime in India increased by about 500 percent. According to a global poll done by Sophos, 83 percent of IT teams at Indian companies believe the quantity of phishing emails targeting their employees would grow in 2020.

There are several methods for raising cyber awareness in contemporary culture. It just takes one individual to start the chain.

1. Offering Trainings: Experts might begin conducting training to ensure that people are secure from attacks like this.

2. Developing a Data Recovery Strategy: It is critical to have a backup strategy in place. Consider cloud-based solutions like Azure and Amazon Web Services. People have begun to save information on these networks. It is critical for them to have a strategy in place in case their data is lost as a result of an event.

3. Detecting: Potential dangers should be detected by those who have been educated to do so. Malware and viruses are far too common these days. **4. Teaching detection techniques:** Social media has been an incredible benefit in terms of spreading material. People should begin creating posters and films on cyber risks and how to protect ourselves.

ANALYSIS

According to a recent poll we performed among a group of people (Sample Size is 100) from around the world. The researcher got a clear picture about cyber awareness.

1. Have you saved password on your mobile device?

Analysis: About 57.9 percent of users have their personal passwords stored on their phones.

Have you saved your passwords on your mobile devices?

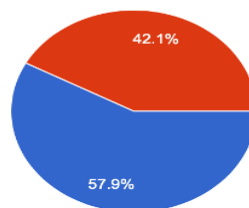


Figure 1

Source: Primary Data

Figure 1 indicates that approximately 57.9% of users have their personal passwords stored on their phones.

2. Do you investigate before clicking on non-verified links

Analysis: The chart indicates that about 31.6 percent of the respondents do not investigate before clicking on non-verified links whereas 68.4 per cent mentioned that they investigate before clicking on non-verified links.

Do you investigate before clicking on non-verified links?

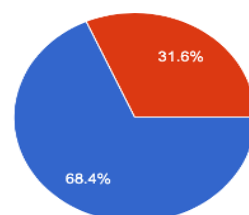


Figure 2

Source: Primary Data

Figure 2 -A pie chart showing how many users have investigated before clicking non-verified links

3. Do you know ways to check if your data was breached in any recent leaks?

Analysis: About 63.2 percent of the respondents had no idea how to verify if their information had been compromised in past data breaches.

Do you know ways to check if your data was breached in any recent leaks?

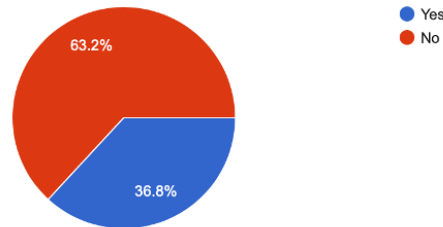


Figure 3

Source: Primary Data

Figure 3 -- A pie chart showing how many users know how to check if their data was ever breached.

4. Do you scan the received pen-drives before inputting them into your device?

Analysis: About 28.9 percent of users do not check USBs before inserting them into their computer.

Do you scan the received pen-drives before inputting them into your devices?

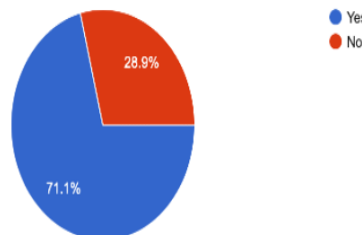


Figure 4

Source: Primary Data

Figure 4 -- A pie chart showing how many users scan pen drives before using them.

This demonstrates that individuals are unaware of how to keep themselves and, more importantly, others safe. Cyber Safety is an important topic when it comes to cyber threats and possibly cyberwar.

The following are some strategies for defending oneself against cybercrime:

- 1) Check the legitimacy of the email headers.
- 2) Modify your privacy settings
- 3) Consider your options before utilizing public Wi-Fi.
- 4) Avoid disclosing personal information.
- 5) Do not click on or open untrustworthy links or documents.
- 6) Don't divulge personal information.
- 7) Use strong passwords, which can be phrase-based.
- 8). Make use of antivirus software.

These are only a few of the fundamental actions that everyone should follow.

Be a cyber warrior, raise awareness, and keep yourself safe.

4. CONCLUSION

Every minute, thousands of cyber assaults take place throughout the world. It might be assaults on businesses or even government websites. Recent cyber-attacks on Ukraine's internet infrastructure demonstrate how readily cyberspace may be hacked. Every year, businesses must pay large ransoms in order to recover their data. "Yes, cyber conflicts cannot be halted, but they may be avoided," we conclude. It just takes one person to raise awareness about the need of a secure online environment.

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IMPACT OF COVID-19 ON SOCIAL MEDIA ADVERTISING AND MARKET

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ABSTRACT

COVID-19 Pandemic has influenced and changed many sectors. Business and other economic as well as social sectors were trying hard to survive during the pandemic. Many businesses had already adapted to promote their product, services through internet. People started to adjust with the new normal. They also planned to spend more on social media, content marketing, digital marketing, advertising apps, etc. Many health professionals also used internet to promote preventive health behaviours with increased social media engagement and craving for digital content. Covid-19 had an immense impact on marketing and advertising efforts in global, regional and local level. During this time of social distancing and no contact with other, social media became an important place to interact. Social media platforms played to stay connected with the audience on a large number. According to the survey conducted, the increase in social media platforms during the first week of lockdown due to covid-19 had gone up to 75% compared to the week preceding the lockdown. This shows us how covid-19 has helped marketing and advertising sector to promote and increase their marketing expectations.

Keywords: Covid-19, Advertising, Marketing, Business, Digital platforms.

INTRODUCTION

Social media advertising is defined as a form of digital advertising that serves paid ads to your target audience using social media platforms such as Facebook, Twitter, Instagram, LinkedIn, and Pinterest. India is one of the largest populated country in the world with increasing use of digital platforms. Social media has been emerging rapidly during the pandemic. Every citizen of the country started to cope up with the online platforms for buying, newspapers, and other essential things. Today we can see companies splitting into two; either with overwhelmed with orders or lacking orders. People are still using digital platforms after everything has started to come back to normal. During the first wave people were unable to cope up with digital platforms as they were unaware with it, especially elderly people. The industries are required to adapt faster while keeping up with consumer needs under uncertain situations. The pandemic has forced many businesses to reframe their digital marketing goals to survive through this global pandemic. But the second wave was quite easier to cope up as everyone has an idea of how to use or how digital platforms work. The covid-19 pandemic will not completely alter the digital marketing landscape. However, few necessary changes will change the way agencies function. These alterations will be able to position the agencies in a creative place in the market.

Meaning of Social Media

The term social media refers to social interaction and to access to sharing of ideas, thoughts, news, and information through virtual networks and communities. It is internet-based and gives users information through electronic form of content such as pictures, videos, documents, etc. Some examples of social media are Facebook, You Tube, Whatsapp, Instagram, etc.

Social Media Advertising

Advertising is the paid form of non-personal presentation and promotion of idea, goods and services by an identified sponsor. Advertising is done to create awareness for the product as well as to remind the target audience. Social media advertising which is also known as Social Ads are the advertisement that are on the social media networks or platforms. These contains, clickable product items, images, videos etc. Effective social media ads can be one of the strategies to increase customers satisfaction level. Social Ad can be published in many different ways. Social media advertising targets users by looking into their interests, behaviours and through other data. During the covid-19 pandemic, social media advertising have become highly effective especially in the year 2021. Therefore, Business have no excuse for not using them.

OBJECTIVE OF THE STUDY

1. To review the impact of Covid on business sector.
2. To understand the impact of Covid on market media and advertising.
3. To investigate the competitive spirit of advertising companies.
4. To have an insight into the friendly digital platforms for social advertising.
5. To study the usage of technology.

RESEARCH METHODOLOGY

For the research paper, both primary and secondary data is referred. The data is collected by surveys and questionnaires from the UG and PG college students, as mentioned in the table chart of primary data. It reflects that large number of people of different ages are aware on social media advertising and marketing. They agree both verbally and by answering the questionnaire that social media has impact on business and other firms.

The table and figures displayed in the tabular form, shows people agree that the advertisement before the covid-19 pandemic was less as compared to advertisement during the pandemic. In the survey method adopted at the elementary level, it shows the uneasiness caused by advertisement for few but others found it informative and were impressed by new; innovative techniques, using more of electronic gadgets, photographic, videos, etc.

REVIEW OF LITERATURE

With help of articles related to the topic is done. It is mentioned in short summary here.

1. Gil Appel, Lauren Grewal, Rhonda Hadi, Andrew T Stephen (2020) Journal of Academy of marketing science dealt about the future of social media marketing.
2. Hilde A.M Voorveld, Guda Van Noort, Daniel G. Muntinga and Fred Bronner (2018) , in their study on engagement with social media and social media advertising explained about the differentiating role of platform types.
3. Karan Shah (2021), in his study explains about the expenses caused by the businesses on digital advertisement, co-operate training in handling social media marketing.
4. Andrew. N. Mason, John Narcum and Kevin Maron (2021), in this article it explains about the gains or the importance of social media marketing after Covid-19.

ANALYSIS

A Survey was conducted among the undergraduate and postgraduate students regarding social media advertising and marketing. The survey had a huge response and it proves that social media advertising and marketing has caused a huge difference in the marketing goals of the company. More advertisement was done during pandemic. You Tube has been rated as one of the most advertising channels. Instagram also was counted as number two. Some people also got irritated by these advertisements but they were useful at the same time for others especially for entertainment purpose, shopping, online payment, groceries, etc. As per the survey conducted 75% of people agree to it that the growth of business sector during the pandemic was only due to social media advertising and marketing platforms. One of such responses was "Social media advertising has better reach". Social media marketing uses social media and social networks to make a company's products and services. It allows companies to engage with existing customers and reach new ones as they promote their culture, mission, or tone.

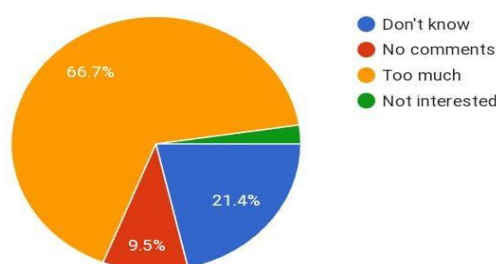
Sites like Facebook, Twitter, and Instagram are commonly used to execute social media marketing. Social media advertising is known as paid social, Social media marketing is a powerful way for businesses of all sizes to reach prospects and customers. People also say that it creates better sales opportunities and less expensive than normal advertising. This shows us how social media advertising and marketing platforms has impacted business services for their growth during the Covid-19 pandemic.

The researcher collected information through the survey. These are some questions.

Personal Information and Responses

1. Do you think advertising through social media has helped business sector to grow during the pandemic?

Figure 1

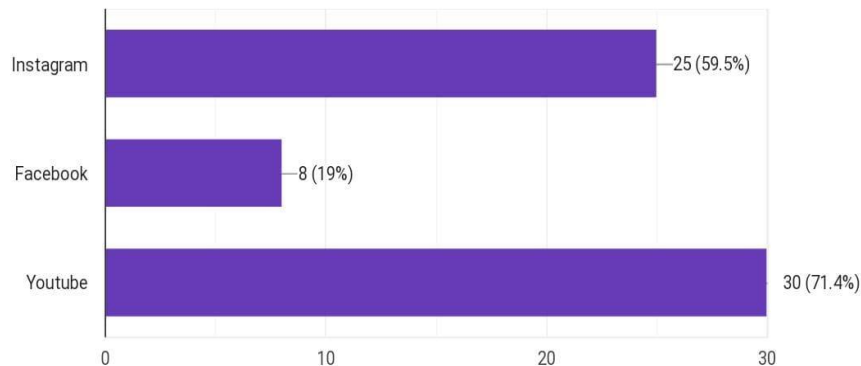


Source: Primary Data

Analysis: As shown in the above Figure.1, 66.7% of the people have responded that social media has helped business sector to grow "too much" during the pandemic.

1. In which social media platforms you see more advertisement?

Figure 2

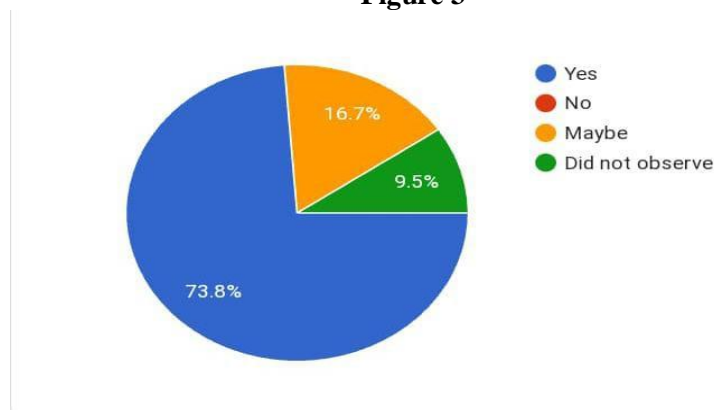


Source: Primary Data

Analysis: As shown in Figure .2, 71.4% of the people responded that they have seen more advertisement in YouTube which is a social media platform. Instagram is the second largest platform where advertisement are seen more.

3. Do you think advertising through social media platforms has increased comparing to the year 2019 ?

Figure 3

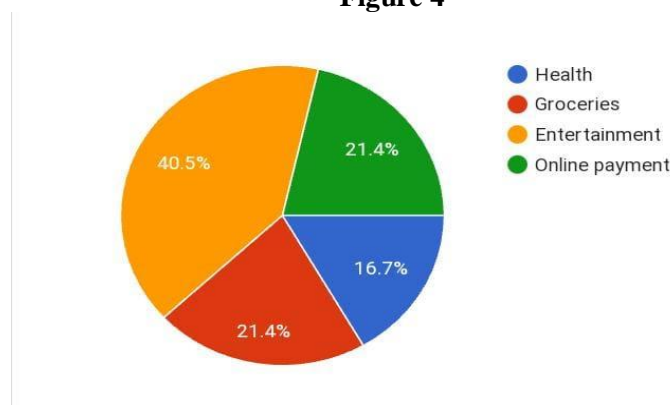


Source: Primary Data

Analysis: As shown in Figure.3, About 73.8% of the people have responded "yes" as they think advertising through social media platforms has increased as compared to the year 2019. Social media platforms has large number of customers and businesses can target their goal.

3. During Covid-19 the social media platforms was used most for which services?

Figure 4



Source: Primary Data

Analysis: As shown in Figure.4, 40.5% of the people responded that during Covid-19 they have used social media platforms for entertainment services.

CONCLUSION

Due to sudden surge of Covid-19, everything was forcefully shifted to online platforms from education to business activities. Business sector had two options either to continue with online marketing and advertising or to wait till everything comes back to normal. But as the covid cases were increasing, business started to adapt the technology and saw a rapid growth in the sales. Business sector took an initiative to communicate or to reach their targeted audience through social media such as Facebook, Instagram, Twitter, etc.

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- <https://edkentmedia.com/5-benefits-advertising-social-media/>
- <https://www.palgrave.com/gp/blogs/business-economics-finance-management/importance-of-social-media-marketing-during-covid-19/18025270>
- <https://www.tandfonline.com/doi/full/10.1080/23311975.2020.1870797>
- <https://www.wordstream.com/social-media-marketing>

ROLE OF CLOUD COMPUTING IN BUSINESS WORLD FOR SURVIVING PANDEMIC

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ABSTRACT

Cloud computing is a new paradigm in the advancement of Information Technology. Cloud computing is defined as a type of computing that relies on sharing computing resources rather than having local servers or personal devices to handle the applications.

In this paper firstly, we will understand the basics of cloud computing, in which we will see the types of clouds, cloud services, technologies used in cloud for increasing its efficiency. In the end we will see how cloud computing have saved businesses in pandemic and kept them running.

Keywords: Cloud services, Virtualization, Cloud Models, and Cloud Technologies

INTRODUCTION

Cloud computing have changed the way of computing since its arrival in the IT industry. Cloud computing have helped people to work together in a group by Sharing and storing the services in the cloud. Pandemic have shuttered all the offices, but cloud have provided best solutions to overcome the situation. Cloud solutions can be remotely used and additionally, cloud helps for connecting, communicating and collaborating from anywhere, anytime and from any device. The only requirement is an internet connection. Perhaps, Cloud computing do have some drawbacks which are yet to be fixed. Several issues are existed in Cloud computing such as Performance, Security, and Availability. In this paper we have highlighted many important issues and their solutions. In a cloud to protect the integrity of data, numbers of mechanisms have been proposed. So, first we will discuss this only, about the significance of signature and role of public auditor in a cloud. Mainly, a signature is attached to each block in cloud and public auditor checks the data integrity to maintain it. After this we have discussed about how virtualization technology can be used solve the issue of load balancing in a cloud. Along with that a brief discussion has been on how cloud computing is vital for businesses to overcome pandemic. Along with that we have also explained how cloud computing have helped small businesses to compete in the market.

OBJECTIVE OF THE STUDY

- 1) Cloud computing is the future of computing and according to reports maximum organizations have, are and will shift to cloud.
- 2) The role of cloud computing in helping organizations in pandemic.
- 3) The role of cloud computing in helping small organizations to compete in market.

REVIEW OF LITERATURE

Mine Omurgonulsen, Merve Ibis, Yigit Kazancoglu, Pretty Singla (2021) in their article on Cloud Computing: A Systematic Literature Review and Future Agenda in Journal of Global Management have mentioned that companies can create and maintain a tremendous competitive advantage through innovation.

Cloud computing played an important role to business during pandemic

1) ROLE OF CLOUD COMPUTING IN PANDEMIC

The accelerated growths of cloud year after year have proven its necessity in the business world. Organization should consider them extremely lucky that they have these technologies to continue working. The pandemic period was challenge period for businesses as they had to completely change their business models to survive. Many challenges were raised for surviving such as lack of workforce, low demand and supply and no support from the government. However, there are many businesses that survived and even earned better revenues, which was possible with the help of cloud computing services. Following are the reasons for the high-demand and popularity of cloud among organizations in the pandemic: -

Remote Working: - Pandemic have shuttered all the offices, but clouds have provided best solutions to overcome the situation. Cloud solutions can be remotely used and additionally, cloud helps for connecting from anywhere, anytime and from any device. The only requirement is an internet connection.

Seamless Data Sharing: - Cloud computing ensures that company's data can be viewed and accessed by anyone who needs to view. Cloud's data sharing platforms have also made communication easier.

High Data Security: - Cloud has better security platforms which also utilizes artificial intelligence for detecting and solving real-time issues. Cloud always have constant backups for data and is also useful security against data theft and natural disasters.

2) ROLE OF CLOUD COMPUTING FOR SMALL BUSINESS

Cloud computing have also helped small businesses in the market to grow their business. Cloud computing increases flexibility over old traditional server system. Cloud computing also provides scalability, which is essential for business as we can scale up and scale down, which results in lot of cost reduction. Now small businesses can use these technologies only via an internet connection. Here, companies can save space, by not having hardware physically, and they can even stop these services and again start as per use. The pay per use concept have made possible for small businesses to compete with big players.

METHODOLOGY

The data collected is secondary as collected by referring to journals, research papers, etc. Hence, this section will give brief about some techniques/methodologies used in cloud computing to increase its efficiency.

1) INTRODUCTION TO SIGNATURE PUBLIC AUDITOR FUNCTIONING

In a cloud to protect the integrity of data, number of mechanisms have been proposed. One of them is signature method, signature is attached to each block of data in cloud. In a cloud people can share and store services in a cloud. More specifically, once a user creates shared data in the cloud, every user in the group is able to read and modify the shared data. To overcome this data modification in cloud a signature is provided to each individual user in cloud. Once the data is modified, the user must see the signature is provided to that specific block. The integrity of data totally depends on the accuracy of all the signatures in the cloud. In cloud computing different users have different signatures for different blocks of cloud. Once a user modifies a block, that user also needs to compute a new signature for the modified block. When user misbehaves or misuses the system the admin can revoke that user from the group. This revoked user is no longer be able to access or modify the shared data, and the signature generated by this revoked user are no longer valid to the group. Therefore, content of shared data is not changed during user revocation, the blocks, which were previously signed by the revoked user and needs to be re-signed by an existing user in the group. This process helps in maintaining integrity of the entire data. By this the blocks and signature of other users don't change and can still be verified with the public keys of existing users only. Signatures also plays major role in the intrusion detection in cloud computing.

One of the most significant and common features to protect data integrity is to allow a public auditor to efficiently check data integrity in the cloud. Public auditor can check, without actually downloading the entire data. This method is referred to as Public Auditing. This public auditor could be a client who would like to utilize cloud data for particular purposes (e.g., search, computation, data mining, etc.) or Third-Party Auditor (TPA) who is able to provide verification services on data integrity to users.

2) VIRTUALIZATION AND VM LOAD BALANCING

Operating in a cloud computing environment does not eliminate application performance issues. Rather the Cloud is very complex and will possibly introduce even more performance problems than in non-cloud environments.

Load balancing of the entire system can be handled dynamically by using virtualization technology. In virtualization it becomes possible to remap VMs and physical resources a Cloud Computing according to the change in load. Due to these advantages, virtualization technology is being used in cloud computing. A VM is a software implementation of a computing environment in which an operating system or program can be installed and run. The VM actually emulates a physical computing environment, but along with this it requests for CPU, memory, hard disk, network and other hardware resources that are managed by a virtualization layer which translates these requests to the underlying physical hardware.

Optimization of VM load is a process of reassigning the total load to the individual VM to make resource utilization effective and to improve the response time of a process. Load balancing algorithm is dynamic in nature and does not consider any previous state of the system, it depends on the present state of the system. Here the time required for completing a task within one process is very high. Hence, the task is divided into number of sub tasks and each sub task is given one job. The Proposed Load balancing algorithm is divided into two phases. This achieves load balancing by first mapping tasks to VM's and then VM to host resources thereby improving the task response time, resource utilization and overall performance of the cloud computing environment. In the first phase, find the CPU utilization and memory required for each instance and also find available CPU cycle and memory of each VM. In second phase compare the available resources and required resources, if resources are available instance is to be added otherwise discard the instance finally returns instance status to user.

ANALYSIS

Pandemic has shown us how vital cloud is to keep businesses running. Technology world is evolving even more since the outbreak of pandemic. Cloud has become an integral part of all businesses. In no time many more organizations will see cloud as a strategic tool. Already cloud have become the new normal for many organizations. Cloud computing has provided optimistic virtual solutions to every industry. In pandemic, almost every company is somehow using cloud technology. According to a survey, 62% of companies expanded or upgraded cloud services in the first half of 2020. According to Cisco's research 94% of business work will be handled by cloud next year. Hence, pandemic have initiated enterprises on focusing more on digital business models. Cloud computing gives a platform which provides scalability, agility, etc. Moving organization to the cloud always gives an upper hand over competitors.

Cloud have also helped small businesses to compete in the market but, one of the major issue in cloud with small businesses is that, small businesses are always thinking about how to grow but not what to do when disaster strikes. Seventy-five percent of small businesses don't have any plan for what to do when a disaster strikes. Fifty-two percent of small businesses would take at least three months to recover from a disaster. Lastly, 40 percent of small businesses never actually reopen business after disaster strikes. When our data is in cloud key data and other processes in cloud provides you with backups/redundancies that don't lose key data or functionality when disaster strikes. So, in a way it can save small businesses in pandemic, disaster strikes, etc.

CONCLUSION

Cloud computing have become very important in the enterprise world so user need to use it optimally. Users can set up and boot the required resources and they have to pay only for the required resources. In the future providing a mechanism for efficient resource management and assignment will be an important objective of cloud. In this paper we have presented from basic cloud models to the modern techniques of cloud computing. Along with that we have also discussed about the role of cloud computing in organization during pandemic and how cloud computing is helping small businesses to grow faster.

Cloud computing technology allows many businesses and users to use the data and application without any kind of installation. Users and businesses can access the information and files at any computer system having an internet connection. Over the years cloud computing have provided efficiency, flexibility, easy set up and overall reduction in IT cost to its consumers.

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AN IMPACT OF COVID PANDEMIC ON DATA VISUALISATION

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ABSTRACT

This paper is an introduction to data visualisation in the area of data science. Data visualisation is a graphical representation of information and data. It uses different visual techniques like charts, graphs, and maps, to provide an easy way to understand trends, outliers, and patterns in data.

Dealing with the current crisis, this paper gives a brief idea of how data visualization has helped in understanding the covid-19 pandemic. It shows how the pandemic has impacted data visualization. This paper further shows the different trends in this region as well as it explains one of the most important statistical data visualisation technique called seaborn. Finally, it would provide the numerous challenges and recommendations.

Keywords: Big data, challenges, representation, seaborn, techniques, trends

1. INTRODUCTION

There was a need to visualize huge amounts of data in an easily accessible and understandable way. Organisations generate data every day. As a result, the amount of data available on the web has increased dramatically. It is difficult for users to visualize, explore and use such huge data. Thus, the ability to visualize data is essential for scientific research. Visualization is the use of a computer supported visual representation of data. Computers today can be used to process large amounts of data. Data visualization is concerned with the design, development, and application of a computer-generated graphical representation of data.

It provides an efficient representation of data from different sources. This allows decision makers to discover patterns, understand information, and form opinions. Data visualization is also considered as information visualization or scientific visualization. Human beings have always used visualizations to make messages or information last over time.

What cannot be touched, smelled or tasted can be represented visually. It can generate pie charts, bar charts, scatter charts, and other types of data graphics with simple drop-down menus and mouse clicks. Colours are carefully selected for certain types of displays. When a colour is used to represent data, we need to choose effective colours to differentiate data elements.

Corona Virus which is commonly known as COVID-19 is an infectious disease that causes illness in the respiratory system in humans. This pandemic has affected millions of peoples, who are either sick or are being killed due to the spread of this disease. With the pandemic affecting the health and density of countries daily, it is essential to understand how it spreads, how many people are affected, etc. thus here comes in the data visualisation tools which help interpret the above questions.

2. OBJECTIVE OF THE STUDY

- a. A brief understanding at what is data visualisation.
- b. The different tools that can be used in data visualisation.
- c. The impact of the pandemic on data visualisation tools.

3. REVIEW OF LITERATURE

Joao L.D. Comba (2020) in his article-‘Data visualization for the understanding of Covid-19’ has shown how COVID-19 has impressed upon researchers to use data visualisation tools to understand the different features of the pandemic. One of the emphasised tools is - Interactive dashboards with several charts which are used to show the extent of pandemic growth. Collection of community developed dashboards about the regressive impact of COVID-19 are available in social media sites.

4. RESEARCH METHODOLOGY

For the study, data has been collected from secondary sources. The secondary sources include reference to books, journals and research papers.

5. HISTORY OF DATA VISUALISATION

Most developments in visualisation have occurred within the last 2 and a half centuries, mainly within the last thirty years. The earliest table that has been preserved was created in the second century in Egypt to organise astronomical data as a tool for navigation.

A table is primarily a textual illustration of information; however, it uses the visual attributes of alignment, white space, and every now and then rules (vertical or horizontal lines) to rearrange data into columns and rows.

In the seventeenth century, Rene Descartes, the French philosopher and mathematician, introduced this methodology of visual illustration of quantitative data in respect to two-dimensional coordinate scales, the most common type of what we tend to call graphs.

The person who introduced us to the facility of data visualization as a way of exploring and making sense of data was the statistics faculty member John Tukey of Princeton, who in 1977 developed a preponderantly visual approach to exploring and analysing data referred to as exploratory data analysis. In 1983, Edward Tufte printed his groundbreaking book- "*The Visual display of Quantitative Information*", which showed us that there have been effective ways that of displaying data visually.

One year later, in 1984, Apple computer introduced the primary fashionable and affordable computer that catered to use of graphics as a mode of interaction and display. This paved the means for the utilisation of data visualizations that we might view and interact with using a computer.

6. VISUALIZATION TOOLS

Various tools have emerged recently for data visualising. The most important feature that a visualised data must have is that it should be interactive, which means that user should be able to play around and experiment with the visualization. It must display relevant information, there should be zoom in and out options also.

In recent times, these tools have also been used to explore the vast data related to the COVID-19 pandemic. Inferences from this has helped us battle the pandemic and deal with it together.

6.1 Some of the most popular visualization tools are-

- 1) **Tableau :** Tableau is one of the most famous interactive data visualization tool which is mainly focused on Business Intelligence. It provides option to create custom visualization. Its user interface is intuitive with a wide variety of charts available.
- 2) **Microsoft Power BI:** Power BI is a powerful cloud-base business analytics service. Visualization are interactive and rich. Power BI consists of 3 elements, Power BI Desktop, Service (SaaS), Apps. Power BI combines the familiar Microsoft tools like Office, SharePoint and SQL Server.
- 3) **Plotly:** Plotly is also known as Plot.ly, is build using python and Django framework. The actions it can perform are analysing and visualising data.
- 4) **Gephi:** Gephi is open-source network analysis tool writ- ten in Java and OpenGL. It is used to handle very large and complex datasets. The network analysis includes Social Network Analysis , Link Analysis and Biological Network Analysis[7]. With its dynamic data exploration Gephi stands out rest of its competition for graph analysis. No programming skills are required to run thin tools but a good knowledge in graphs is necessary. It uses GPU 3D render engine to accelerate the performance and give real time analysis.
- 5) **Excel 2016:** Microsoft Excel is a spreadsheet developed by Microsoft. It can not only be used for Big Data and statistical analysis but it is also a powerful visualization tool. Using power query excel can connect to most of the services like HDFS, SaaS etc and is capable of managing Semi-Structured data. Combined with visualization techniques like "Conditional Formatting" and interactive graphs makes Excel 2016 a good contender in the ocean of Big Data visualization tools [7].

7. SEABORN: STATISTICAL DATA VISUALIZATION

Seaborn is a library for making statistical graphs in Python. It offers a high-stage interface to matplotlib and integrates side-by-side with pandas data structures. Functions within the seaborn library reveal a declarative, dataset-orientated API that makes it easy to translate questions about data into graphics that may answer them.

Many seaborn features can generate figures with more than one panels that elicit comparisons among conditional subsets of information or throughout distinct pairings of variables in a dataset. Seaborn is designed to be beneficial all through the lifecycle of a scientific assignment. It is incredibly flexible, imparting fine-grained control over the placement and visual look of objects in a plot.

It may be used interactively via GUI applications, and it may output images to a huge variety of static formats. The seaborn library gives an interface to matplotlib that lets in rapid data exploration and prototyping of visualizations whilst maintaining much of the flexibility and balance that are essential to produce publication-quality graphics.

Its goal is to facilitate fast exploration and prototyping via named functions and opinionated defaults whilst permitting the person to leverage the considerable flexibility of matplotlib to create greater domain-specific graphics and to polish figures for publication

In recent years, seaborn has been extensively used along with other python libraries to assess the covid pandemic data. Some of the common research questions solved in this area include-

- Number of cases in different countries (active/ previously active)
- Death rates of the countries due to Covid pandemic

8. THE PERSUASIVE POWER OF DATA VISUALIZATION

Data visualization can make a message more persuasive, propose hypotheses, and perform quantitative and qualitative analyses on studies conducted to check these hypotheses. Charts lead to higher persuasion as they are easier to understand and believe.

Tables, on the other hand, seem to outperform charts when the participants have strong initial attitude against the persuasive message; although these results are much more uncertain and need further validation.

Data analysis and visualization has the facility to alter the future and may influence the way we think and act as individuals, and sometimes, as a society. Whether you want to stimulate discussions, support your argument, or change the lives of thousands of people, data visualization can help you make a significant step forward.

It is so persuasive in nature, that many data science colleges have also started teaching these tools of pre-processing, interpreting, etc. using the recent and on-going crisis of the covid pandemic.

9. COVID-19 THROUGH DATA VISUALIZATIONS

Despite the Covid pandemic having many negative effects over these past 1-2 years, it has had led to an evolution in the way people use data visualization tools and means. Some of the ways how visualization has helped us during this pandemic are-

1. **Helps keep a track of covid cases:** Many graphs, global maps and other tools have been used from 2020 to record and monitor the number of positive cases in the world.
2. **Keeps us upto date regarding the recent news:** These tools have helped let people know about what trending news is there as well as vaccine updates to also showing factual representation of how much these vaccines are working.

Therefore, many new visualization applications and tools have come out in the past 2 years of pandemic that has helped us better understand the covid-19, and how to secure ourselves as well. Some tools like heat maps, dashboards, 3d graphs have been used for this purpose.

10. CONCLUSION

Data visualisation is the process of representing data in a graphical or pictorial way in a clear and effective manner. It has emerged as a powerful and widely applicable tool for analysing and interpreting large and complex data.

It has become a quick, easy means of conveying concepts in a universal format. It must communicate complex ideas with clarity, accuracy, and efficiency. These benefits have allowed data visualization to be useful in many fields of study.

Further, the most impact seen of data visualisation is on the data of covid-19. Millions of people all across the world are able to easily access as well as understand what is happening during this pandemic due to the pandemic data that is visualised.

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IMPACT OF COVID-19 PANDEMIC ON THE USE OF DIGITAL FINANCIAL SERVICES

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ABSTRACT

The Covid-19 Pandemic that hit the entire world has brought about really drastic changes in the way the whole world was functioning. The global lockdowns, social distancing norms, declining economies have had far reaching and long-lasting effects on the way business was conducted everywhere. People were apprehensive about going out for business transactions, shopping or even buying daily rations as well as medicines due to the risk of the unknown enemy which was the corona virus. Shopping malls were closed for a long time, even smaller shops; departmental stores wore a deserted look everywhere one went. The governments around the world had imposed strict restrictions on travelling, number of people being present at a public place as well as social distancing norms. These were further intensified as many countries induced travel bans on goods and people from certain countries. Also, being vaccinated was compulsory for entry at public places in countries like India.

The phenomenon of digital financial services was already gaining traction all over the world at the turn of the last decade. The pandemic has contributed to increased usage of these services by various sections of the society as people preferred to remain safe at home while still wanting to transact business, buy and sell necessities, carry out banking and investment activities without actually having to go to any of these financial institutions and worry about the risk of being infected. This research paper tries to study the impact of the Covid-19 Pandemic on the usage of Digital financial services by people from all walks of life. It tries to establish that the use of these services has seen a big growth due to the pandemic enforced restrictions. For this purpose, a survey was conducted by the research person to gauge responses about the topic.

INTRODUCTION**Meaning of Digital Financial Services**

According to Itai Agur, Soledad Martinez Peria, and Celine Rochon, '**Digital financial services (DFS) are financial services (e.g., payments, remittances, and credit) accessed and delivered through digital channels, including via mobile devices.**' These encompass established instruments (e.g., debit and credit cards) offered primarily by banks, as well as new solutions built on cloud computing, digital platforms, and distributed ledger technologies (DLT), spanning mobile payments, crypto-assets and peer-to-peer (P2P) applications. These new solutions are commonly referred to as **Fintech**.

Though originating initially in the Western countries, the Digital Financial Services have slowly started to become popular everywhere around the world. There are various reasons for that being the case. Some of them are as follows:

Advantages of Digital Financial Services or Fintech**1. Ease of Transaction:**

All the digital financial services are very convenient in usage. They do not require complex procedures, form fillings or paper documentation as is the case with traditional financial services that are prevalent since a long time now. This ease of use has made the digital financial services popular among the various demographics who conduct financial transactions.

2. Less Time Consuming:

As the digital financial services are on digital platforms, the amount of time taken for the transaction is very less compared to the traditional means. For example, physical banking transaction process involves going to bank, standing in long queues awaiting one's turn and getting the work done. But for digital financial transactions, there is no such need. Hence, less time is consumed in these transactions.

3. Less Physical Efforts Required:

As the whole process of digital financial services happens online without much physical participation on the part of buyer and seller, or the company and clients; less physical efforts are required for the same. Hence, any person having knowledge of how to operate the internet can use these services irrespective of his or her physical condition and ability.

4. Less Chances of Physical Contact:

During these pandemic times, social distancing is of utmost importance in order to prevent oneself from infection from the corona virus. As the digital platform is contact free, there is less to no chance of physical contact with anyone. Hence, the transactions are safer.

5. Wider Scope and Choices:

With the use of a digital platform, the digital financial services offer us a wide range of choices from all over the world for all types of financial transactions. For example, an investor in India can use Fintech to invest in foreign multinational companies through his De-mat account and online trading app.

6. Safety of Transactions:

As the whole digital platform follows many safety protocols and protections in order to avoid any kind of cheating or frauds, the use of digital financial services is increasingly becoming safer. Hence, more and more number of people has started using it on regular basis for all their financial transactions.

7. Anytime Access:

As most of the digital financial services are operational 24 X 7 and 7 days in a week; we can have access to our choice of financial service as per our time of convenience and leisure. Now there is no need to spend a full day for such work. Also, during times of urgency, such anytime accessibility is like a boon for the users.

8. Cultivates the Habit Of Being Techno-savvy:

As people across the world were compelled to embrace this digital financial services platform due to the stringent norms in place thanks to the Pandemic situation, they have started using those technologies which they were averse to till recently. This has certainly increased the number of people who are techno-savvy, especially in Asian Developing countries.

9. Contributes towards Faster Economic Development:

The volumes of digital transactions on daily, weekly, monthly or even yearly basis can easily surpass that of traditional methods. Hence, more and more amount of money is circulated in the economy globally. This surely fosters the economic development of all the countries taking part in providing such Fintech services.

10. Increase in Customer Satisfaction Level:

From the point of view of Financial Service Providing institutions, the digital platform gives them an opportunity to serve their customers better by prompt online responses, lower transaction times and convenience of operations. Hence, there is bound to be an increase in the customer satisfaction levels.

The onset of the pandemic completely changed the regular modes of financial transactions, thereby pressing the need for safer, smarter and faster ways of transacting financial business. Hence, this research paper attempted to find out the paradigm shift in mindset of people toward use of various digital financial services to cope up with these changing times. This and the advantages of using the digital platform have surely started a new era in financial inclusion in developing countries.

OBJECTIVES OF THE STUDY

This research paper tries to fulfill the following objectives:

1. To find out if the impact of Covid-19 Pandemic on use of Digital Financial Services.
2. To determine whether there has been an increase in the usage of Fintech or Digital financial services post pandemic.
3. To find out if people find the use of digital financial services more convenient as compared to the traditional methods.
4. To find out whether respondents find the use of digital financial services to be safer than traditional platforms.

HYPOTHESIS OF THE STUDY

For the research topic, the following hypotheses were formulated:

Hyp 1. There has been an increase in the number of people using the digital financial services post the pandemic.

Hyp 2. People find that the digital financial services are more convenient as compared to the traditional ones.

Hyp 3. More number of users find the digital financial services to be safer as compared to the traditional physical methods of financial transactions.

Hyp 4. There has been a considerable impact of the Global Covid-19 Pandemic on the use of Digital Financial Services.

RESEARCH METHODOLOGY

For this research, the research person has first studied the various material already existing about the topic of digital financial services and its relation to the Global Covid-19 Pandemic. The report of International Monetary Foundation has also been referred for understanding the topic better and to determine the scope of further research on the topic.

In order to fulfill the objectives, some hypotheses were formulated. For the testing of these hypotheses, a questionnaire was circulated among respondents belonging to various sections of the society. A total of 96 respondents have responded to the same. The analysis of their response was carried out to check if the hypotheses are proved or not. For this, Pictorial Graphs and Pie Charts were used as analytical tools.

With the help of these analytical tools, the research person has formulated observations from the study and has arrived to some conclusions.

OBSERVATIONS

The respondents were given a questionnaire to fill up. It contained the following questions

- Age
- Gender
- Occupation
- Qualification
- Do you use any of the below Digital Financial Services?
- How frequently did you use the digital financial services before the Covid-19 Pandemic?
- How often do you use the digital financial services since the Covid-19 Pandemic?
- Do you feel digital financial services are more convenient and user friendly as compared to traditional ones?
- Do you agree that use of digital financial services safer than traditional ones with respect to chances of infection?

Age of the Respondents

The respondents belonged to various age groups right from 18 to 30, 30 to 50 and above 50 years of age.

Gender

Count of Gender

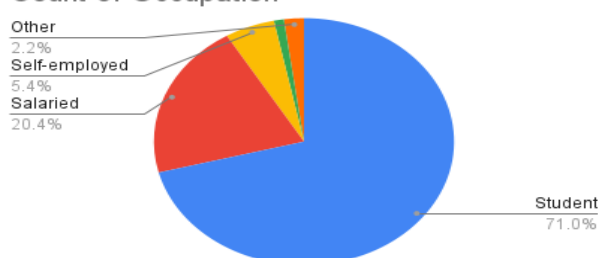


Source: Primary Data

As can be observed from the pie-chart, the number of male and female respondents is nearly the same. 51.6% respondents were male whereas 48.4% respondents were female.

Occupation

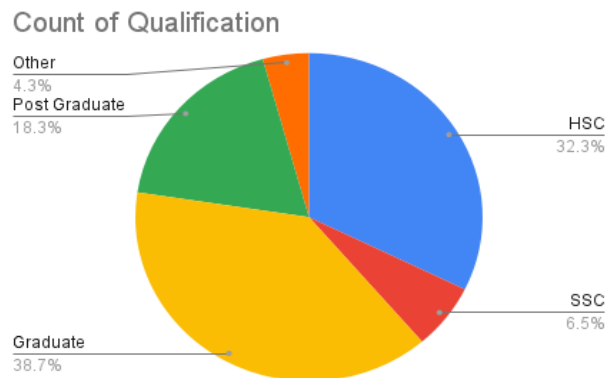
Count of Occupation



Source: Primary Data

71% respondents were students whereas 20.4% respondents were salaried persons, followed by 5.4% respondents who were engaged in their own business and profession.

Qualification

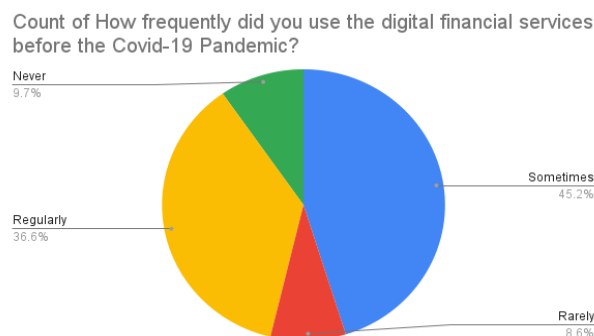


Source: Primary Data

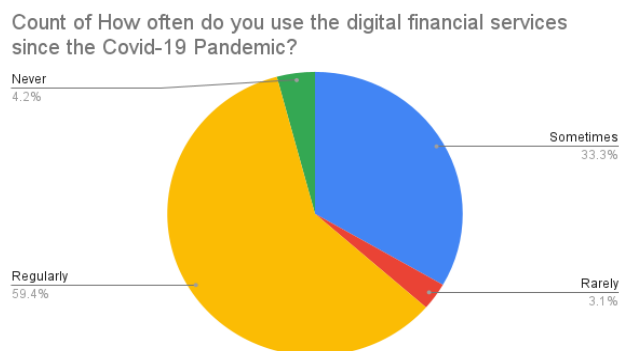
From the pie chart showing qualifications of the respondents, one can observe that the respondents belong to various level of qualification. Maximum number of respondents are graduates (38.7%), followed by HSC pass (32.3%). 18.3% respondents are post-graduates whereas 6.5% respondents are SSC pass.

Testing of Hypothesis

Hypothesis 1: There has been an increase in the number of people using the digital financial services post the pandemic:



Source: Primary Data

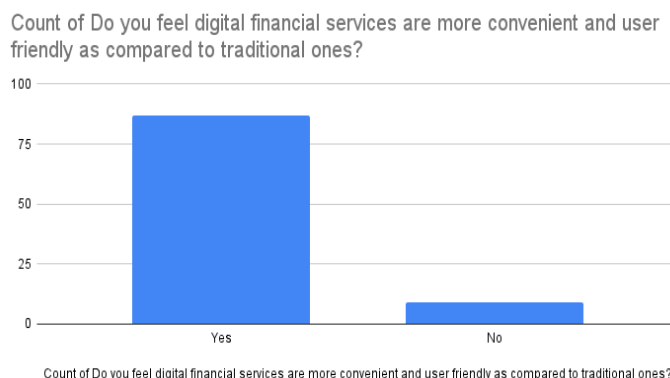


Source: Primary Data

The above pie-charts clearly indicate the increase in usage of digital financial services among the respondents. Prior to pandemic, only 36.6% respondents used the Digital financial services regularly, whereas this number has increased to 59.4% post the pandemic. Number of respondents who never use the services has come down from 9% to 4.2% post pandemic. Also, the number of respondents using the services sometimes or rarely has also gone down to almost half of pre-pandemic situation.

This proves the hypothesis 2 that the usage of digital financial services has increased due to Covid-19 Pandemic.

Hypothesis 2: People find that the digital financial services are more convenient as compared to the traditional ones.

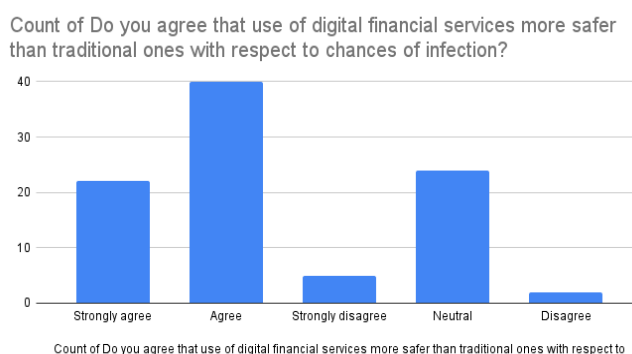


Source: Primary Data

The above bar graph clearly shows that most of the respondents (90.7%) feel that it is more convenient to use the digital financial services as compared to the traditional ones.

Hence, this proves hypothesis that Digital Financial services are more convenient and user friendly.

Hypothesis 3



Source: Primary Data

From the above graph, we can observe that more than 42% respondents agree and more than 22% respondents strongly agree to the statement that digital financial services are much safer to use with respect to chances of infection as compared to traditional methods of transactions.

Hence, the hypothesis is proved that digital financial services are safer to use.

Hypothesis 4:

The fact that hypothesis 2 and 3 have been proved to be correct implies that hypothesis 1 is also proved. This is because if there has been an increase in use of digital financial services post the Covid-19 Pandemic, and respondents feel that they much safer to use in terms of chances of infection, it clearly means that the Covid-19 pandemic has had a major impact on how people use the digital financial services.

The hypotheses being proved thus fulfill the objectives of this research paper as the picture has become clear as to where people stand today with respect to use of digital financial services and how much has the Global pandemic affected their stance.

CONCLUSIONS

1. The proof of all the hypotheses indicates that the financial service providers worldwide as well as the users of these services have to look towards the Digital Financial Services as a thing of present as well as future.
2. The young generations being techno savvy, has wholeheartedly being embracing this shift in financial transaction from traditional paperwork and files to online portals and accounts.
3. More and more users are putting their trust on the digital platforms.
4. People find the digital financial services a far more convenient and safer alternative to the brick and mortar financial institutions of the old.

SUGGESTIONS

The research person would like to make following suggestions:

1. Governments from across the globe; especially developing and under-developed nations, need to promote the digital financial services among its citizens belonging to different strata of the society.
2. Students should be given information and education regarding Digital financial services as a part of their school curriculum to inculcate in them the idea that it is the future of financial transactions. Hence, they should be prepared for it from a young age.

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IMPACT OF COVID-19 ON INFORMATION TECHNOLOGY

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ABSTRACT

Covid 19 has caused a great impact on the whole world in many ways. may it be economical or social but, in this pandemic, an important sector is shaken at its core. The information technology sector has caused to grow on a large scale as the whole world was quarantined and every work was done online. every human got a need to update themselves to use the technology irrespective of their age. No of companies was formed and many were close due to technology. computers became a must-have tool for everyone working in co-operates as well as some other workers. As the authors went for an exploratory study, the researcher found that there are many advantages of this new change but there are also some of the drawbacks. It was a big change for everyone to change. It had a great impact on various sectors like education, government, the public, and others. In this paper, we are going to study the data and other factors of the impact of covid-19 on information technology.

Keywords: Impact, Information Technology, Education, Industry, Sector

INTRODUCTION

The COVID – 19 Pandemic has caused drastic changes in many industries, and Information Technology (IT) industry is the major among them. Without applying IT, the control and management of the crisis could have been difficult on a large scale. Compared to many other industries, the IT industry is expected to have an enormous market boom in this time due to the increased demand for software and social media platforms such as Google Hangouts, WhatsApp Video call, Zoom, and Microsoft Teams. During this pandemic because of the advanced IT sector, one could sit at home and attend online education, work from home, and entrepreneurs could execute business deals. People sitting at home can now buy different products right from pizza to microwaves through online shopping sites.

IT is one of the important sectors in today's world. Everyone nowadays uses computers, the internet, mobile phone daily it has become a necessity to do our tasks. In 2019 covid hit in India that causes the whole country to go under quarantine. during this period the use of technology increased on a large scale. every sector was shifted online not only this but there was work from home and online studies. Everyone was meant to use the technology to do their work. Many governments are using technology as a means to implement a contact tracing strategy. Some of these technologies use CCTV, drone camera footage, electronic payment location information, and wristbands to track and control the movement of individuals who may be COVID-19 positive or were ordered to quarantine for other proactive or reactive reasons. However, this paper will look solely at mobile phone movement tracking apps. These are apps that are installed on a user's phone allowing a third party, presumably from a government, to track and monitor and alert individuals about movement related to COVID-19 reduction activities. Although many governments move quickly to use mobile technology based on different policies or constitutions to bend the pandemic curve, the effectiveness of such mobile technology has not been studied, and, to the best of our knowledge, there is no timely empirical study discussing the impact. Therefore, as inspired by the call of Ågerfalk et al. (2020) to study information systems in times of pandemics, we strive to shed light on the impact of the use of mobile technology during the COVID-19 pandemic by analyzing the pandemic curves of countries with the event of initiating a mobile tracing app.

OBJECTIVE OF THE STUDY

1.The objective of this study is to find the impacts of the Covid on information and technology be they be advantages or drawbacks.

REVIEW OF LITERATURE:

M.A.Khan (2021) in his research article COVID 19's Impact on Higher Education: A Rapid Review of Early Reactive Literature investigated COVID 19's impact on education. He felt that online teaching and unclear communication can increase the anxiety and stress among staff and students.

The Covid-19 pandemic has affected every aspect of human life. Even though the pandemic length was not too long, a huge volume of research relating to Covid-19 has been published in different contexts. This paper aims to review the literature investigating the impact of Covid –19 on Information technology generally and explore studies examining the technology role survival during the Covid-19 lockdowns specifically.

RESEARCH METHODOLOGY

This study implemented the concept of a systematic review approach to reviewing the literature that has been conducted in the information technology field during the Covid-19 crisis in general. Additionally, it looks into the research examining the role of technology in business survival in the Covid-19 crisis specifically. All studies were conducted in 2020. The research methods, theories, and locations have also been analyzed

Impacts of Covid -19: -

Education Sector: Covid had a great impact on the education sector. as we all know education is something that is passed on by peoples to others. before the pandemic everything was offline and there was very minimal use of technology like electronic boards, projectors. but due to the home quarantine, the offline schools and colleges were not possible due to the guideline which was circulated. During this time everyone was only dependent on online forms of studies. It was a big change for the teachers as well as the students as it was a new thing to practice which was never done before. The teachers had to learn the computers and technology to get their work done. students got a new experience of online studies through the internet. the classes and lectures were taken on online platforms such as google meet, Microsoft teams, zoom meeting.

In this time the teachers learned the new skill of getting used to technology and using it to their advantage.

Zoom daily meeting participants

Date	Meeting participants
2019	10 million
March 2020	200 million
April 2020	300 million
December 2020	350 million

Government Sector: Government also started to use technology to their benefit for the fast working of the system. During this pandemic, the government built an app called Arogyasetu to keep data of people's health. By this app one can know if they had any symptoms for covid or are anyhow in touch with any covid affected patient. All the vaccines were booked online on their app or website named 'cavin'. The appointments for the tests of covid were also held online. The government sector was shifted online which positively was a good thing as it had fastened up the speed of the work and was easy to guide about all the important information that was needed.

Business and Working Sector

These sectors were also greatly affected by the pandemic as all the work needed to be done from home. this situation caused to form some new businesses which were online businesses. All the office work was done on the pcs and the meetings were held virtually on the apps.

Other Impacts: This pandemic causes a major impact on money transactions. every one going towards online transactions. Many companies got growth due to this such as Paytm, gpay, phonepe, etc. this was because people do not want to get in physical contact with each other as it was spreading the virus. but online transactions were a very useful upgrade that we got during this time as it saves time and it was convenient to carry or phone instead of the wallets and it is also saving the environment as there will be less tree cutting to get paper for notes of money.

There are possible ways to bring out, however, Information Technologies (IT) plays an important role within the handling of Covid-19.

First, to determine the COVID 19 pandemic situation of the people, a platform focused on IoT to be designed and developed to access the information of public health agencies under observance. A sample mobile app, named 'Worldometer' offers a period of updated time on a particular range to individuals accordingly possessed by COVID-19 worldwide, together with day to day new diseases cases, distribution to illness in several countries, and illness severity (recovered, vital condition, or death).

Some of the tech trends or domains that are all set to grow in terms of demand and usage, particular due to the covid-19 crisis and its effects are listed below:

Internet of Behaviors (LOB)

5G

Augmented Reality and Virtual Reality

Total Experience (TX)

Blockchain

Distributed Cloud

Hyper automation

Artificial Intelligence and Machine Learning, etc.

Drawbacks: There are some drawbacks of this change as the researcher saw that most of the population had in their mind that it is difficult to learn the technology at this age. There were also many technical as well as network issues while conducting tasks and doing their work.

The significant weaknesses the IT industry is facing now are due to the fall in the economy, as many companies are forced to ask their employees to work from home keeping into account the public health concerns. Due to this, there is a massive loss of opportunity for many companies that have international dealers. For example, apple.

Disguised Benefits in this Pandemic

Even after all this, the IT industry is expected to have an enormous market boom compared to many other industries. The main reason for this increase in the economy for this industry is the increased demand for software and social media platforms such as WhatsApp Video call, Zoom, and Microsoft Teams. All these teleconferencing tools help the people who are in quarantine to stay in touch with their family members as well as have conference meetings and work at the same time. The economy will also blossom because, during these crises, people understood the importance of the internet and technology as this is helping us stay safe and helping in the communication between the doctors and the public.

Analysis: It was found that the Covid-19 pandemic has affected all technology sectors in several ways. Technology adoption has a critical role for business survival during the Covid-19 crises, especially with small businesses. Very limited research has been conducted on the adoption of different technologies during the Covid-19 lockdowns.

CONCLUSION

Pandemic had a great impact on today's world is a good as well as in a bad way. but due to it, information technology has become an important part of our life from young to old people. it has some drawbacks but it is the biggest push everyone has got to do their jobs faster. this pandemic has established the biggest foundation for technology to flourish.

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EXAMPLES OF REFERENCES

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

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Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, 2(3), 29–33.

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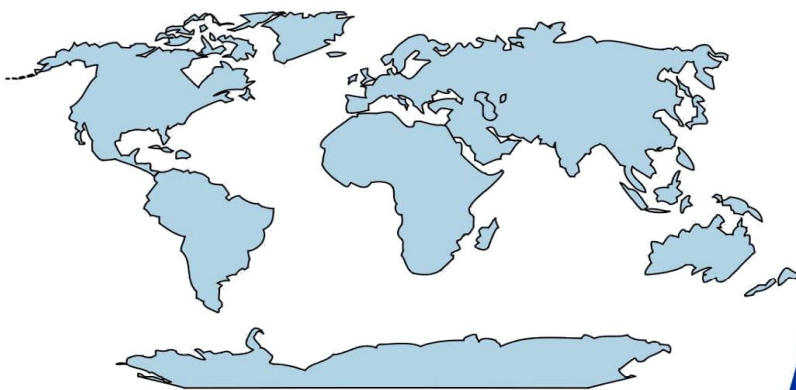
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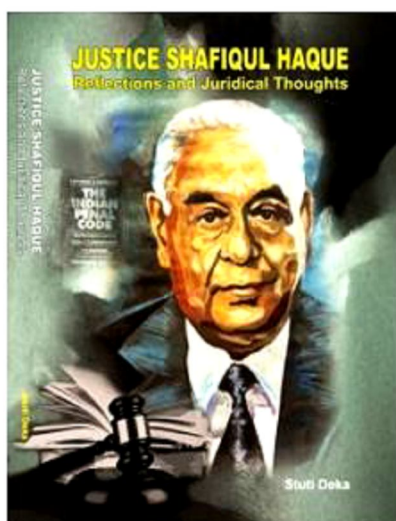


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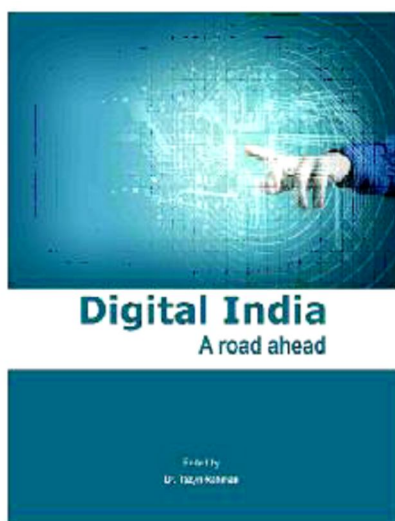
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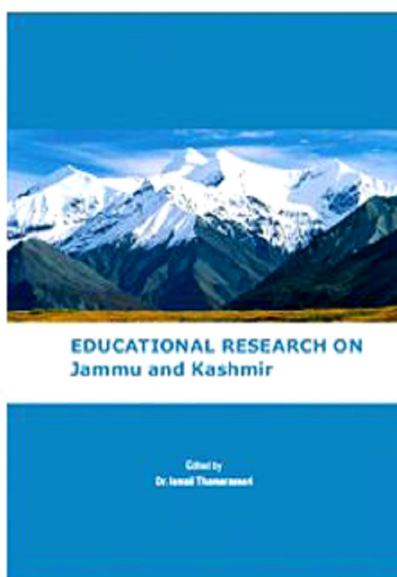
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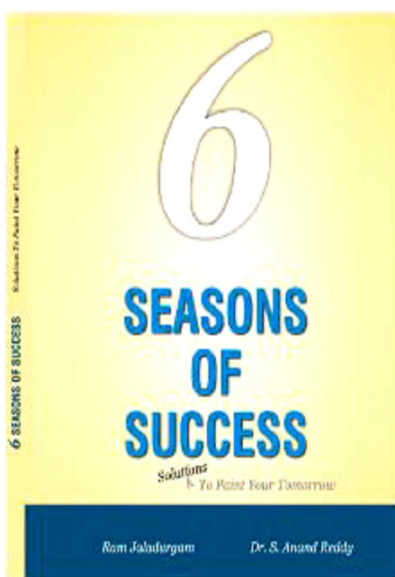
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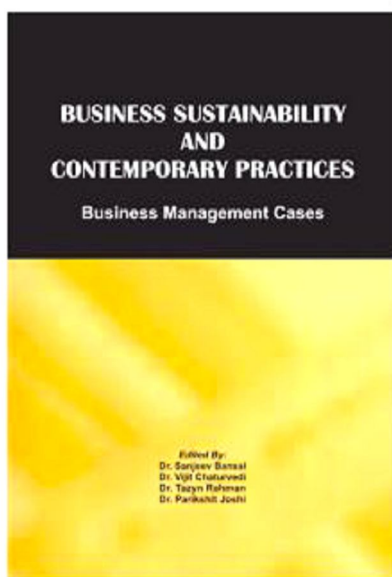
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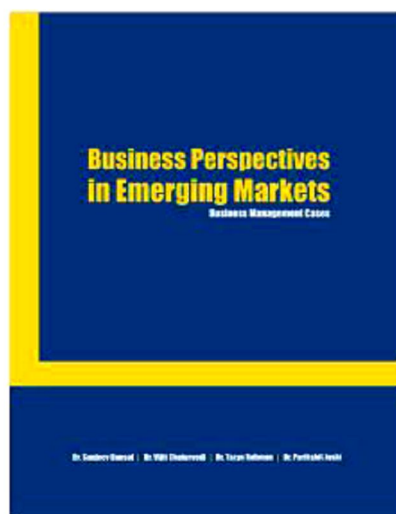
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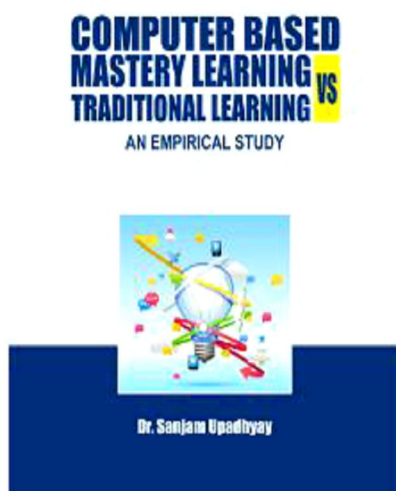
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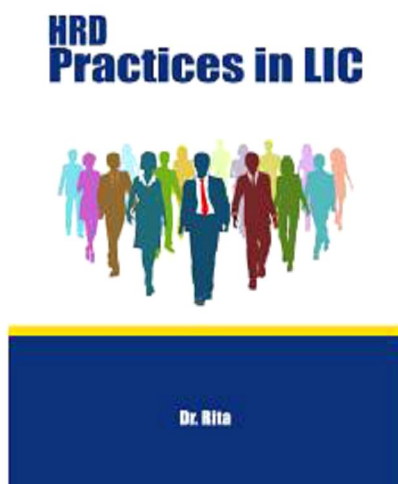
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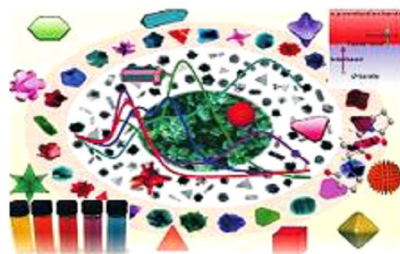
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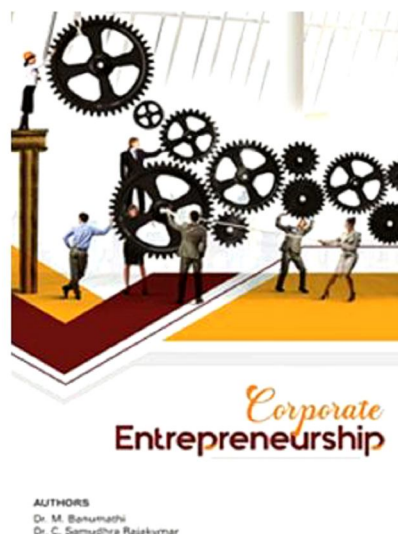
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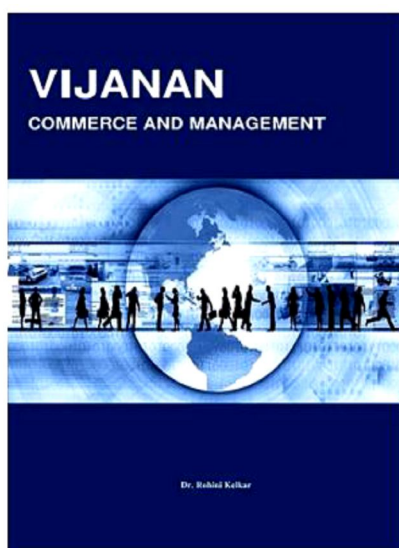
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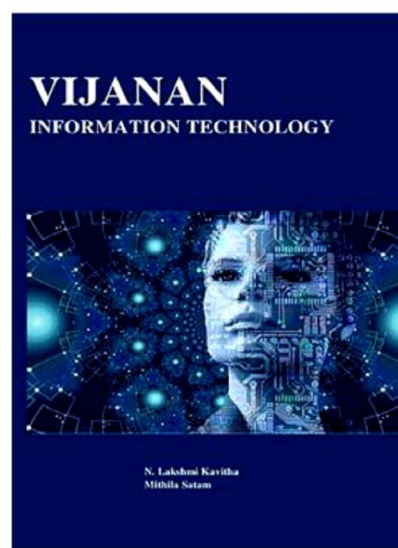
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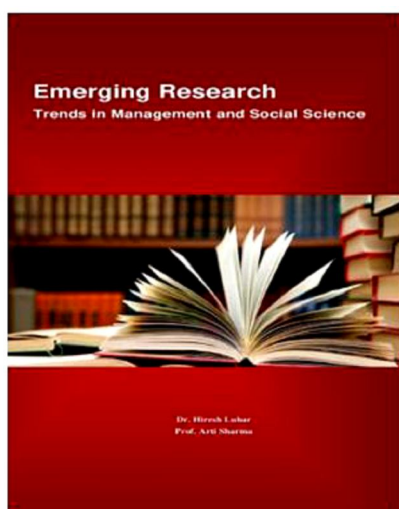
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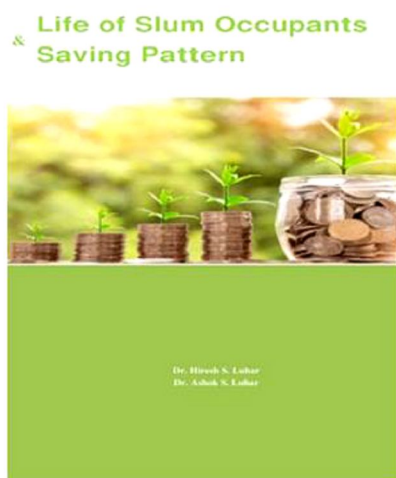
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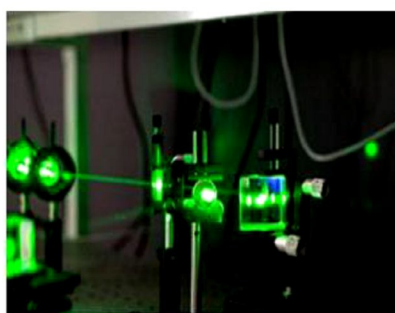


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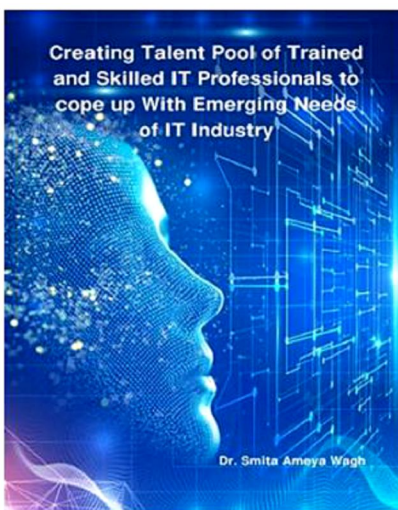
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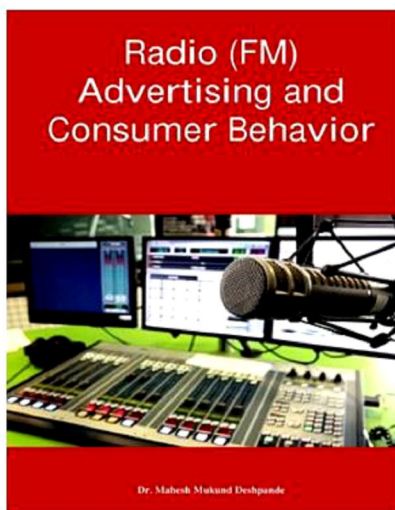
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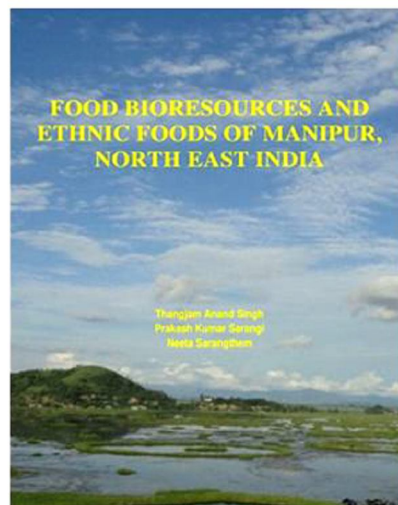
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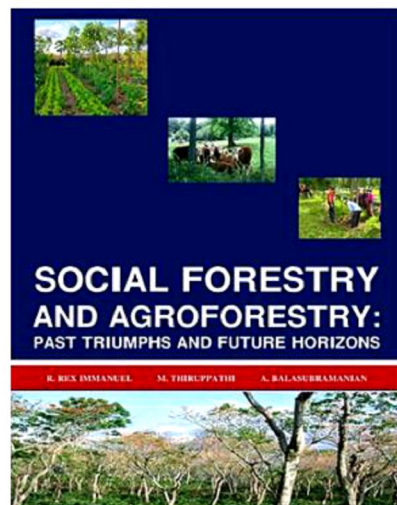
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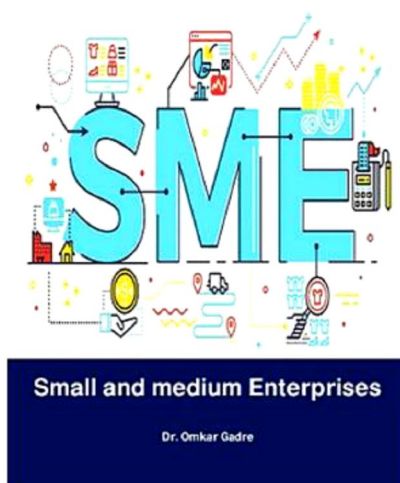
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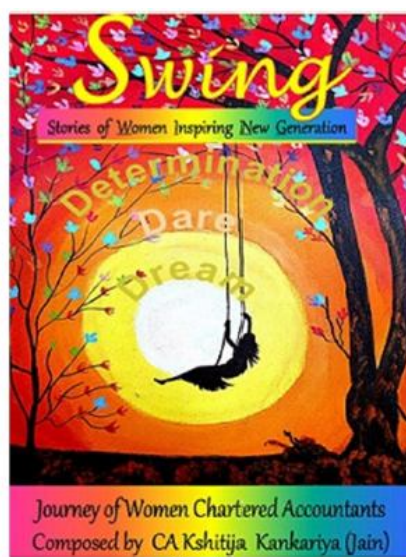
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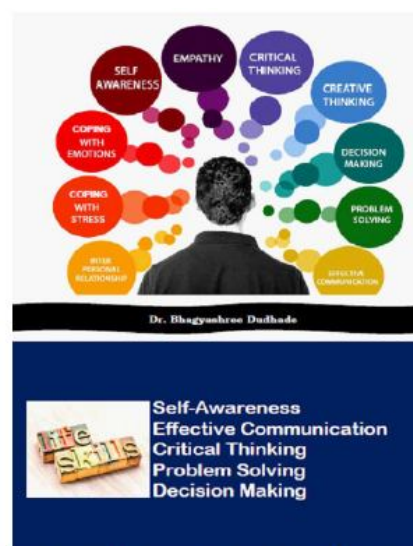


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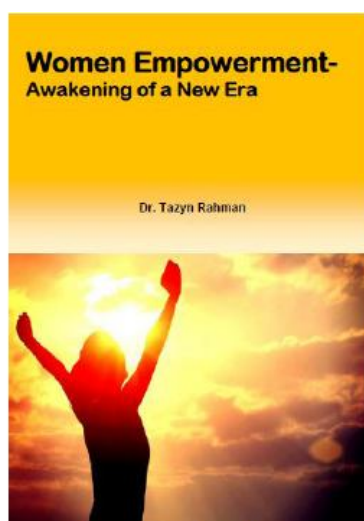


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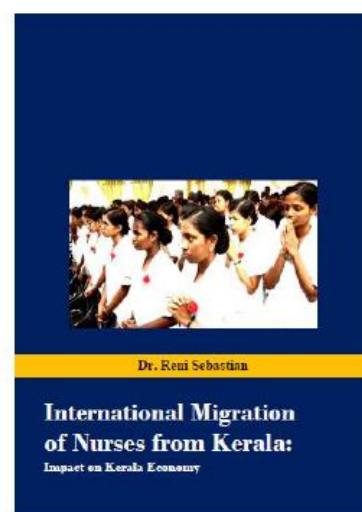


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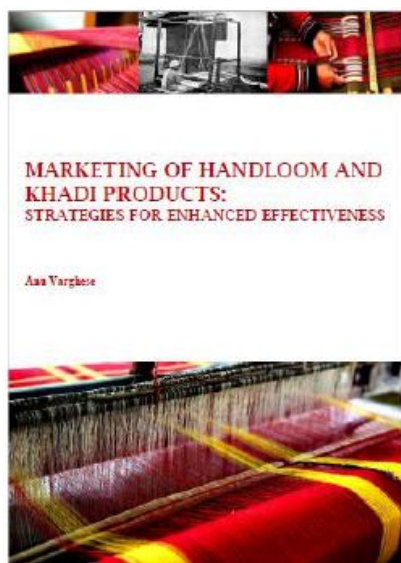
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