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"EMERGING TRENDS IN SCIENCE, TECHNOLOGY, HUMANITIES, COMMERCE, MANAGEMENT AND INTER-DISCIPLINARY DISCIPLINES"

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Mumbai Pradesh Arya Vidya Sabha's
GURUKUL COLLEGE OF COMMERCE

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SPECIAL ISSUE

On

"EMERGING TRENDS IN SCIENCE, TECHNOLOGY, HUMANITIES, COMMERCE, MANAGEMENT AND INTER-DISCIPLINARY DISCIPLINES"

(APRIL – JUNE 2022)

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INDIAN START UP ECO SYSTEM: CURRENT SCENARIO, CHALLENGES AND OPPORTUNITIES

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ABSTRACT
The main aim of this paper is to study the current scenario, opportunities and the challenges of Indian Startup Eco System. The study is mainly based on secondary data and is descriptive in nature. Hence, the study has been carried out by referring to various journal articles, newspapers and websites etc. Start-ups and Entrepreneurship play a key role in establishing a country as a Knowledge Super power. Number of factors drive Indian start-up ecosystem such as huge funding, advancement in technology, demographic transition etc which paves the way for start-ups. The Digital revolution in India along with the start-up evolution can contribute significantly in transforming India. This paper also explores the various challenges faced by start-ups and also Government initiatives taken in this regard to encourage the start-ups.

Keywords: Start-up ecosystem, Entrepreneurs, Opportunities and Challenges

INTRODUCTION
Start-ups are the pillars of economic growth involving innovation with technology which strengthens the economic benefits of a nation. Existing commercial framework in India is inadequate to fulfill the aspirations of its population and convert India into Global Power. Start-ups and Entrepreneurship play a key role in establishing a country as a Knowledge Super power. Number of factors drive Indian start-up ecosystem such as huge funding, advancement in technology, demographic transition etc. which paves the way for start-ups. The Digital revolution in India along with the start-up evolution can contribute significantly in transforming India. India in recent years has become the major technology hotbed which offers fascinating opportunities for emerging companies to thrive and establish themselves in the world with their innovative ideas and disruptive approaches.

REVIEW OF LITERATURE
Syed Zakir Hussain and Mullick, N.H. (2019) conducted a study titled, “Adoption of Advanced Technologies are the Driving Force in Re-Shaping the Technology Based Startup Eco System”, the main purpose of this study is to explore the role of advanced technologies in re-shaping the startup ecosystem, afterall, the startups are bringing in the second wave of tech entrepreneurship, which is normally called as “Digital Entrepreneurship”. The paper also discusses measures taken by governmental agencies like NITI Aayog to support the promotion of new-age technologies and their integration with the startup ecosystem.

Madhusudan Narayan, Birajit Mohanty and Mahesh Kumar (2019) in their study titled, “Growth Pattern and Trends in Startup Funding in India” highlighted the growth pattern of the startups and stages of funding received by these startups. The analysis has shown Indian start-up companies prefer primarily funding in four different stages, such as early stage, growth stage, expansion stage and bridge funding. The result has also shown that maximum funding was received in the expansion stage in the financial years. The results of chi-square test revealed that there is no significant association between stages of funding and level of development of startup. Further, the test also revealed no significant association between financing methods and professional qualification of promoters of startup.

Suresh Babu, G and Sridev, K (2019) in their study titled, “A study on issues and challenges of startups in India”, the paper discusses few issues and challenges that an Indian startup has to face and the opportunities that the country can provide in the current eco-system. Startup India is a Government of India flagship initiative to build startups and nurture innovation. Through this initiative, the Government plans to empower startup ventures to boost entrepreneurship, economic growth and employment across India. India’s startup eco-system has become a talking point for the entire world.

STATEMENT OF THE PROBLEM
The above literature points out the fact that studies have been made on Indian startups like problems and consequences faced on account of starting new business. Most of the studies focused on programmes, procedures etc. No significant studies have been done so far on the challenges faced by the businessmen and the opportunities that exist in India. In this article the researcher has made an attempt to understand the issues, find

out challenges and explore opportunities (government initiatives) that exist for Indian aspirants. Hence, the study is undertaken to fill the research gap.

OBJECTIVES OF THE STUDY

(i) To present the current scenario of Indian Startup Eco System

(ii) To explore the opportunities of Indian Startup Eco System

(iii) To identify the challenges of Indian Startup Eco System

METHODOLOGY

The study is mainly based on secondary data and is descriptive in nature. Hence, the study has been carried out by referring to various journal articles, newspapers and websites etc

THE STARTUP SCENARIO IN INDIA

It is to be noted that every year more than 800 technology startups are being set up in India. By 2022, it is estimated that around 11,500 tech-startups are going to be established with employment potential of around 250,000 technical people (NASSCOM, 2015). It is admirable to note that India is amongst the top five countries in the world in terms of startups with 10,000+ led by US with 83,000+ comprising 43% tech-based firms with 9% managed by women entrepreneurs. The number of incubators also has crossed 100 in 2014-15 to give a boost to the startup saga (Grant Thornton, 2015). Sector wise, the distribution of Indian businesses is:

Table 1 Break-up of Indian Startup Businesses

Technology Based Business (%)	Non-Technology Based Business (%)
E-Commerce - 33%	Engineering- 17%
B2B - 24%	Construction-13%
Internet - 12%	Agri- products- 11%
Mobile apps - 10%	Textile - 8%
SaaS - 8%	Printing & packaging – 8%
Other – 13%	Transport & logistics- 6%
	Outsourcing & support -5%
	Others-32%

Source: Startups India- An Overview, Grant Thornton, 2015

Figure 1: Technology Based Start Ups

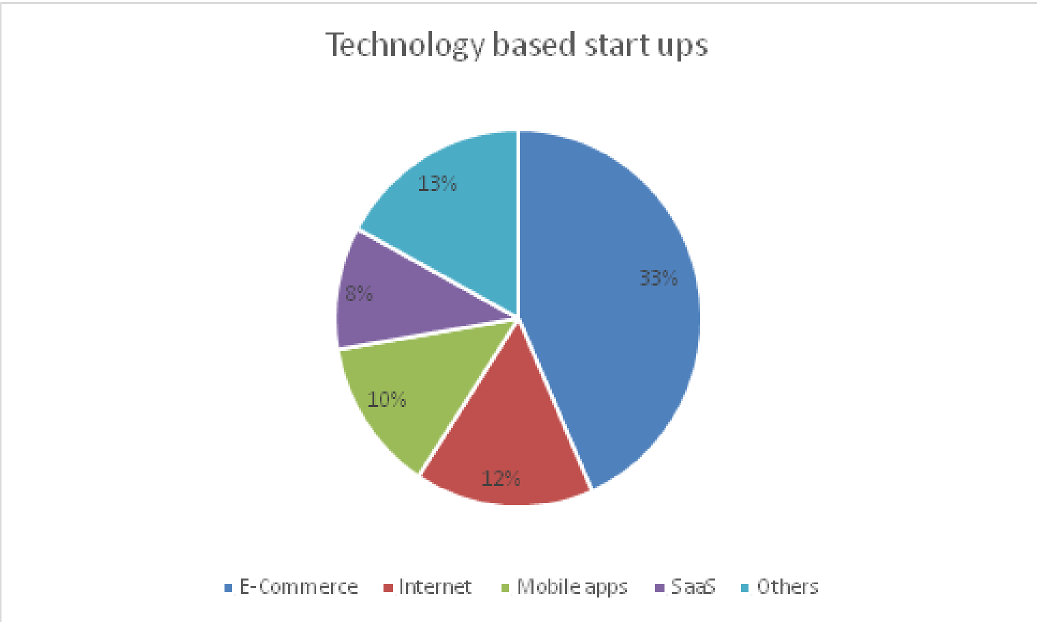

Figure 2: Non-Technology Based Start-ups

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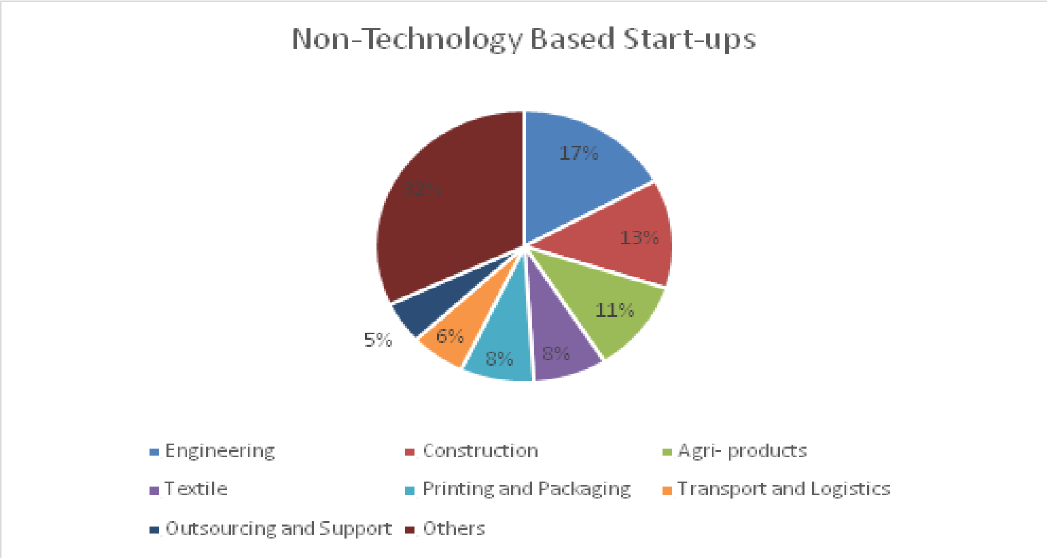

Thus, it is evident from the above that amongst Technology based start – ups, e-commerce business is the most preferred start - up as it accounts for 33% followed by B2B start - ups that accounts for 24%.

ISSUES AND CHALLENGES OF STARTUPS

Some of the major issues and challenges are discussed below:

1) Financial Resources

Availability of adequate finance is critical for start – ups. It is always a challenge to procure funds at every stage of a start-up business. A number of finance options ranging from family members, friends, loans, grants, angel funding, venture capitalists, crowd funding etc are available. Scaling of business requires timely infusion of capital. Proper cash management is critical for the success of the startups.

2) Revenue Generation

Several startups fail due to poor revenue generation as the business grows. As the operations increase, expenses grow with reduced revenues forcing startups to concentrate on the funding aspect, thus, diluting the focus on the fundamentals of business. Hence, revenue generation is critical, warranting efficient management of burn rate which in common parlance is the rate at which startups spend money in the initial stages. The challenge is not to generate enough revenue but also to expand and sustain the growth.

3) Team Members

To find and hire the right kind of talent for the business with skills to match growing customer expectations are one of the biggest challenges. Apart from founder(s), startups form a team consisting of trusted members with complementary skill sets. Usually, each member is specialized in a specific area of operations. Assembling a good team is the first major requirement, failure to have one, sometimes could have disruptive consequences on the startup.

4) Support Mechanisms

There are a number of support mechanisms that play a significant role in the lifecycle of startups which include incubators, science and technology parks, business development centers etc. Lack of access to such support mechanisms may increase the risk of failure.

5) Creating Awareness in Markets

Startups fail due to lack of attention to limitations in the markets. The environment for a startup is usually more challenging than for an established firm due to uniqueness of the product. The situation is more difficult for a new product to find entry in the market as the startup has to face intense competition from established brands to mark its presence in the market.

6) Exceed Customer Expectations

The next most important challenge is gauging the market need for the product, understanding customer needs through market research and studying the existing trends, etc. Innovation plays an important role, as the startup has to fine-tune the product/services offerings to suit the market demands. Also, the entrepreneur should have thorough domain knowledge to counter competition with appropriate strategies. Due to ever changing customer expectations and the emerging new technologies, there is a challenge is to provide innovative products to meet and exceed customer expectations.

7) Tenacity of Founders
Founders of startups have to be tough when the going gets tougher. The journey of starting a venture is fraught with delays, setbacks and problems without adequate solutions. History is replete with startups who gave up the fight when things went wrong. The entrepreneur needs to be persistent, persuasive, and should never give up till he/she achieves desired results.

8) Regulations
Starting a business requires a number of permissions from government agencies. Although there is a perceptible change, it is still a challenge to register a company. Regulations pertaining to labor laws, Intellectual Property Rights, dispute resolution etc. are rigorous in India which takes about 30 days to comply compared to just 9 days in OECD countries. Also, as per World Bank report, "World Bank Ease of Doing Business", India ranks 142 out of 189 economies.

9) Lack of Mentorship
Milan Hoogan, Vice President -Sales and Marketing at Erfolg Life Sciences feels that l**ack of proper guidance and mentorship** is one of the biggest problems that exist in the Indian startup ecosystem. Most of startups have brilliant ideas and/or products, but have little or no industry, business and market experience to survive in the market. It is a proven example that a brilliant idea works only if executed promptly. Lack of adequate mentoring/guidance is the biggest challenge which could bring a potentially good idea to an end.

10) Replicating Silicon Valley
Koushik Shee, Founder and CEO, Effia**,** feels that Indian startups get influenced by Silicon Valley models which may not succeed in an Indian scenario. Start-up model needs to be suitably adapted keeping in mind Indian infrastructure in terms of transport accessibility, internet availability, electricity and telecom penetration.

INITIATIVES TAKEN BY THE GOVERNMENT
The initiatives taken by the government of India for start-ups are as follows.

1. Self - certification: The main objective of the government is to reduce the pressure of legal compliance on the startups thereby allowing them to concentrate fully on their business.

2. Start-up India hub: A single contact point will be created for the start-ups in India, which will enable them to exchange knowledge and access to funds.

3. Register through app: An online portal, will be available in the form of a mobile application, which will help entrepreneurs to interact with the government and other regulatory officials.

4. Patent protection: A monitoring system for patent inspection at reduced costs is being created by the central government. It will enhance perception and acquisition of the Intellectual Property Rights (IPRs) by the entrepreneurs

5. Fund assistance: The government will develop a pool with a starting aggregation of Rs 2,500 crore and a total aggregation of Rs 10,000 crore over four years (2016-2020), to help new entrepreneurs. The important role as a facilitator will be played by the Life Insurance Corporation of India. The fund will be managed by a group of professionals selected from the start-up industry.

6. National Credit Guarantee Trust Company: A National Credit Guarantee Trust Company (NCGTC) will be created with a budget of Rs.500 crore per year for the next four years (2016-2020) to help the drift of funds to entrepreneurs

7. No Capital Gains Tax: Investments through venture capital funds are exempted from the Capital Gains Tax. The same policy will be applicable to encourage more start-ups.

8. No Income Tax for three years: Start-ups would not pay Income Tax for the first three years of their inception.

9. Building entrepreneurs: Business entrepreneurship will be included in the school curriculum in over 5 lakh schools. Also, an annual businessman gathering will be organised to kindle the spirit of entrepreneurship amongst the students.

10. Atal Innovation Mission: The objective of this Mission is to motivate youngsters revitalize ideas and create entrepreneurs.

11. Setting up incubators: A private-public partnership model is being considered for 35 new incubators and 31 innovation centres at national institutes. This is an initiative to promote entrepreneurship at grassroot level

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13. Research parks: The government plans to establish seven innovative research parks, including six in the Indian Institute of Technology campuses and one in the Indian Institute of Science campus. This would propel innovation through incubation and provide joint R&D efforts between academia and the industry.

14. Entrepreneurship in biotechnology: The government plans to construct 5 advanced biotech nests, 50 advanced bio incubators, 150 technology transplant offices and 20 bio-connect offices in the country to promote start-ups in this emerging field.

15. Rebate: An exemption value of 80 percent of the total value will be given to the start - ups on filing the patent applications to promote R&D and innovation.

16. Faster exit: If an entrepreneur is unsuccessful than the government will help the start – up liquidation process.

All the above Government initiatives mentioned are given to young entrepreneurs to empower them to become job providers and not job seekers.

OPPORTUNITIES FOR STARTUPS

In spite of challenges and problems that startups are facing, Indian markets provide a plethora of opportunities that provide solutions. A few opportunities identified are listed below:

(i) Demography of India's Population

The population of India is a huge asset for the country. By 2022, it is expected that the working age population would surpass the non-working population. This unique demographic advantage will offer a great opportunity for any start up. This huge talent can be harnessed productively in start –ups.

(ii) Change in the Mind Set of Working Class

Traditional career paths will be giving way to Indian startup space. Challenging assignments, good compensation packages attract talented people to startups. Also, it is seen that several high profile executives are quitting their jobs to start or work for startups. To reinforce the trend being seen, a survey conducted by Economic Times also confirmed that the number of students joining startups and e-commerce companies has grown considerably in the recent years.

(iii) Huge Investments in Startups

Huge investment in Indian startups from foreign and Indian investors is taking place. In 2015, more than 300 deals were done by 300+ angels and venture capital/ private equity players with around $6.5-billion (Rs 42,300Cr) investments making India the most sought after destination for investments. Some of the active players are New York-based Tiger Global Management, Russian company- DST Global, Japanese telecom giant Softbank, Kalaari Capital, Sequoia Capital and Accel Partners. More and more are going to join the bandwagon as this is the tipping point in Indian commerce for making good returns by backing potential unicorns.

LIST OF CURRENT STARTUPS AND AREA OF OPERATIONS

Given below in Table: 2 is a list of current offerings by startups followed by list in Table: 3 (Low-Tech) and Table: 4 (High Tech) of few potential domains.

Table 2 List of Current Startups and Area of Operations

Area of Operation	Startup Firm Name
Online food delivery	**FRESHMENU, SWIGGY**
Online fish, meat delivery	**FRESHTOHOME**
Big data analytics for trade	**PEELWORKS**
Online pharmacy	MYRA
Platform to get local businesses online	**NOWFLOATS**
Logistics management softwarefhjkl;'\	6RSZ
Lifestyle tracking platform	**HEALTHIFYME**
Payments solutions for credit/debit cards	**PINELABS**
AI-driven solutions for retailers-	**STAQU**
Packaged ready-to-cook idli /dosa batter	**IDFOODS**
Peer-to-peer lending	**FAIRCENT**

Source: 17 Startups to Watch, TOI, 2017

Other areas with tremendous potential for startups to establish themselves and thrive are listed in Table: 3 and Table: 4 as low-end and high-end ventures with varying degree of investments and resources. These ventures could be solution providers for underdeveloped and developing countries having similar economic profile at a very affordable cost.

Table 3 Startup Opportunities- Low-end Ventures

Snacks and Tiffins	Health drinks	Franchising
Waste management	Media support services	Food Processing
Washing and Ironing	Solar Energy products	Retailing
Supply of Drinking water	Education & training	Health& Pharmacy
Diagnostics Centers	IT and ITES	Food Delivery

Source: Author's perspective

Table 4 Startup Opportunities- High-end Ventures (Export Oriented)

Auto-Components	Ayurvedic medicines
Horticulture	Software Exports
Engineering Goods	Biotechnology
Organic Farming	Floriculture

Source: Author's perspective

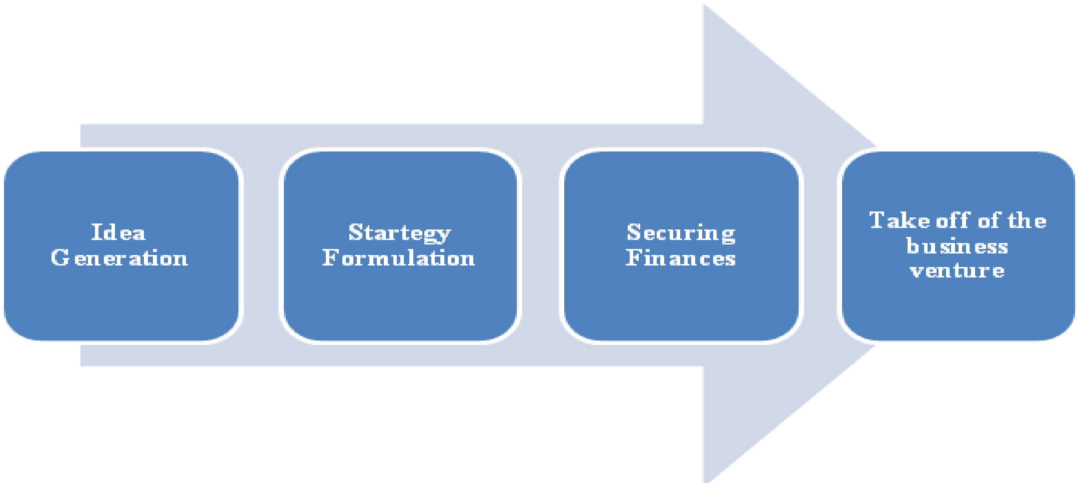
Table 5 Top four most successful start-ups in India as on 2021

Name of the start –up	Year of establishment	Headquarter	Details
Flipkart	2007	Bangalore, Karnataka	Was started by a team of just two members. Now, Flipkart is a large company selling 80 million products across more than 80 categories and having 21 state of the art warehouses in the country.
Paytm	2010	Noida, Uttar Pradesh	Leading e-commerce website in India with more than 100 thousand registered sellers and 100 million registered users. It offers a host of payments and financial solutions to consumers, offline merchants and online platforms.
OYO	2013	Gurgaon, Haryana	It started as a hotel start up and has become the fastest growing hotel chain in the world today. It has operations in over 800 cities in 80 countries.
Ola	2010	Bangalore, Karnataka	It started as Indian ridesharing company serving over 250 cities across India. The Ola App offers mobility solutions by connecting customers to drivers and a wide range of vehicles across auto rickshaws, taxis, premium cabs etc.

Other successful start-ups include Policy Bazaar, Zomato, Swiggy etc.

Source: https://www.loomsolar.com/blogs/collections/top-10-startup-companies-in-india

Diagram 3: Flowchart depicting start-up success stories



Source: Researcher's own creation

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SUGGESTIONS

- Improper location and inadequate infrastructure facilities are the hurdles in the way of development of entrepreneurship. Hence, separate industrial estates may be set up exclusively for entrepreneurs to reduce the initial investment and to create a conducive environment.
- Government should not interfere in the production and marketing activities of the enterprises and it must create a free environment to carry out the business activities. Infrastructure facilities and other support mechanisms must be provided.
- Adequate awareness must be created by highlighting the increasing opportunities in start – ups followed by business education and training.
- Youth form the future of the country. India is a country with abundant talent of human resources. Adequate government support in the right direction will pave the way for a healthy Indian start up eco system.

CONCLUSION

The current scenario exhibits that start - ups are proliferating in diverse sectors. The new government initiative of start-ups have led to quick approvals for starting the business, easier exits, tax rebates and faster registration for the patents. This initiative holds the potential of creating jobs when the manufacturing sector is having a downfall. However, for any new business idea to become successful, it requires appropriate support and mentoring. Thus, it is essential that new ideas must be encouraged and transformed into a business opportunity, thereby making India a leading country for start - ups and marching ahead towards economic growth.

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A STUDY ON CUSTOMER SATISFACTION TOWARDS ONLINE FOOD DELIVERY SERVICES OFFERED BY RESTAURANTS DURING COVID 19 PANDEMIC IN MUMBAI SUBURBAN

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ABSTRACT

World Health Organization declared COVID 19 as a pandemic in March 2020.To control the spread of COVID 19, the Indian Government imposed a national wide lockdown from March 25 to May 31, 2020. Indian restaurant sector was worst affected due to lockdown. With the increase in COVID 19 cases in metro cities, the demand of consumers to purchase food through online platforms such as Zomato, Swiggy, and Food Panda has grown enormously. The present study is an attempt to analyze the level of customer satisfaction towards online food delivery services offered by restaurants during the COVID 19 pandemic in Mumbai suburban. For purpose of the study, 67 people were taken as samples. The study revealed that the majority of people used apps to order online and preferred online mode of payment during COVID 19 pandemic. Most of them were satisfied with food delivery hygiene maintained during COVID 19 pandemic.

Keywords: COVID 19, Online food delivery service, and customer satisfaction.

1. INTRODUCTION

In 2019 an infectious disease known as COVID 19 struck one of the populous city, Wuhan of China. Coronavirus disease (COVID-19) is a disease caused by the SARS-CoV-2 virus.It can spread from an infected person's mouth or nose in small liquid particles when sneezing, coughing, singing and speaking.World Health Organization declared COVID 19 as pandemic in March 2020. As vaccines were not available, the only way to deal with it was to flatten their growth curve. This result could be achieved through social distancing, face masks, stay-at-home, and lockdowns.To control the spread of COVID 19, and the Indian Government imposed a national wide lockdown from March 25 to May 31, 2020, forcing 1.3 billion Indians to stay indoors. Because of which economic activities were halted and had devastating effects on the economy as eateries, factories, transport, services, and business establishments were shuttered during the public curfew. Indian restaurant sector was worst affected due to lockdown. According to the rating agency CRISIL, the Indian restaurant industry is witnessing a 50 to 70% decline in revenues in this fiscal year because of the disruptions caused by the pandemic. Some entrepreneurs shifted from the traditional kitchen to the cloud kitchen model for scaling up their deliveries to overcome the losses due to low footfall in the dine-in restaurants, An online food ordering system is software that allows restaurant businesses to accept and manage orders placed via telephone, a website or mobile app. With the increase in COVID 19 cases in metro cities, demand of consumers to purchase food through online platforms such as Zomato, UberEats, Swiggy, and Food Panda.has grown enormously, specifically when they are compelled to stay at home. Customer satisfaction a measurement we use to quantify the degree to which a customer is satisfied with a product, service, or experience. The present study is an attempt to analysis level of customer satisfaction towards online food delivery services offered by restaurants during COVID 19 pandemic in Mumbai suburban.

2. REVIEW OF LITERATURE

Gupta , Nanda (Jun 2019) In their study revealed that self-reported food safety practices of food operators engaged in online businesses in terms of personal hygiene, cross-contamination prevention, and hygiene, food preparation, and food delivery violate national and international food safety standards. Huh Awareness and application of food safety protocols were of paramount importance to prevent FBD in the country, especially during this time of the COVID-19 pandemic when people primarily consume food products generated by online businesses that are available in their respective homes. Several studies have shown that the home kitchen is generally the point of origin of food contamination, which can occur at any point in the food supply chain.

Bilal, Moiz,Zubair,Hafir, (May 2020). Their study emphasized the concept that the health and wellbeing of customers is a top priority for businesses. As the COVID 19 situation developed, dine-in sections were closed and online-only ordering, take away and even contactless delivery were encouraged.It was necessary for business operators to reach customers through websites and apps to keep business on track and keep customers safe. Foodservice businesses had to follow the safety measures to keep customers safe from coronavirus.

Pal, Funilkul , Siyal (Aug,2021) ASiyal (Aug,2021) An empirical study with high explanatory power, examined FDA use in relation to COVID-19 during food delivery and its impact on risk perception.

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Positive effects of frequency of FDA use were observed on performance expectancy, social impact, hedonic motivation, value, habit, solidarity with the foodservice sector, and intention to continue. Continuity intent reduced risk sentiment, indicating that this intent may lead to an optimistic view of COVID-19 risk. Also, a reduction in risk perception could lead to an increase in the use of the FDA.

Kostromitinaa, keller, Cavusoglub, Beloin, (Sep 2021) The aim of the study was to examine the impact of restaurant customers' views on safety during the pandemic, expressed in their Yelp reviews, on their star-rating choices. Specifically, by analyzing keywords in reviews, they examined the importance of certain precautions on various star ratings, as well as customer response to COVID-19 precautions (or lack thereof). Based on the analyzes conducted, the study provided recommendations to restaurant managers and owners on how to improve the star-ratings of their restaurants in the times of COVID-19.

Mehrolia, Alagarsamy, (Nov 2022) From their findings, they proposed managerial implications for OFD. Many OFDs were using their mobile apps to create COVID-19 awareness; However, it was not sufficient. Customers were curious and paid attention to news and reports related to COVID-19. Hence OFDs can use mass media advertisements to create a more reliable communication channel. Coca-Cola (Erdman et al., 2017) and Nestle (Dhanesh and Sriramesh, 2018) followed a similar strategy of mass communication to maintain their brand image during the charge crisis. This approach advised customers to minimize any spillover effects and corrected any assumptions that were misleading about the dangers of perceived disease, which can then positively affect external cues (product involvement). This will further enhance the perceived benefits in terms of convenience, pleasure and also increase the value associated with the services.

3. OBJECTIVES OF THE STUDY

1. To study satisfaction of customers from precautionary measures taken at time of delivery of food by the restaurants
2. To study problems faced by customers in the delivery of online ordered food by the restaurants

4. HYPOTHESIS STATEMENTS

H0: There is no significant relationship between gender and satisfaction from hygiene measure.

H1: There is significant relationship between gender and satisfaction from hygiene measure.

5. RESEARCH METHODOLOGY

5.1 TYPE OF RESEARCH

To focus on the survey and fact-finding inquiries through structured questionnaire a, descriptive research design is used. The quantitative research approach is used as it allows the researcher to examine relationships among variables.

5.2 Type and Source of Data

Primary data and secondary data are used for the present study. The structured questionnaire was used to collect primary data, which consisted of open and close-ended questions based on objectives laid down in the study.

5.3 Target Population and Sample Size

67 people were taken as a sample for research by sending a google form link.

5.4 Sampling method

The sampling technique followed was the convenience sampling method.

5.5 Area of study

The research was conducted in Mumbai suburban area from Borivali to Bandra area.

5.6 Statistical Tools

Graphs are used for data analysis and interpretation. A cross-tabulation method is used for testing hypothesis.

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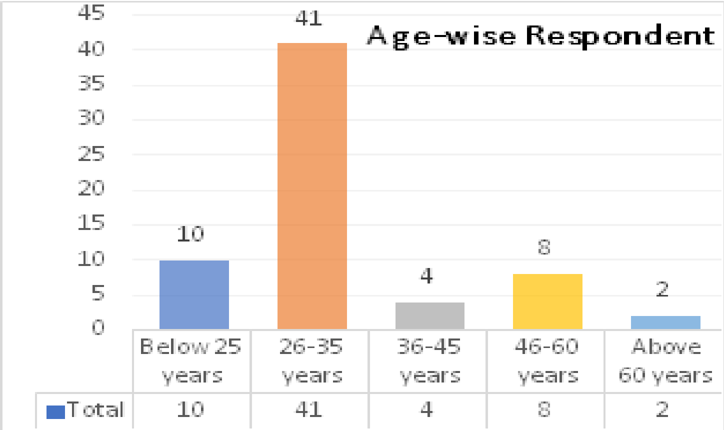
6.0 DATA ANALYSIS AND FINDINGS OF THE STUDY

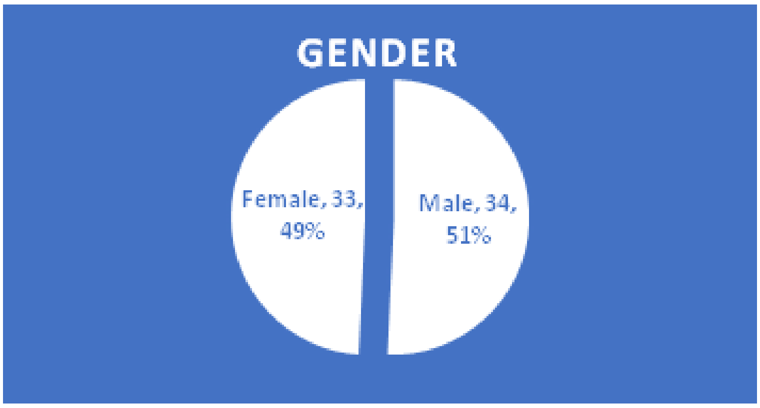
Fig. 6.1 Age of Respondent



Source: Primary Data

The graph shows that 10 respondents were below 25 years of age, 41 respondents were 26- 34 years of age,4 were 35-45 years of age,7 were 46 - 60 years of age and 2 were above 60 years of age.

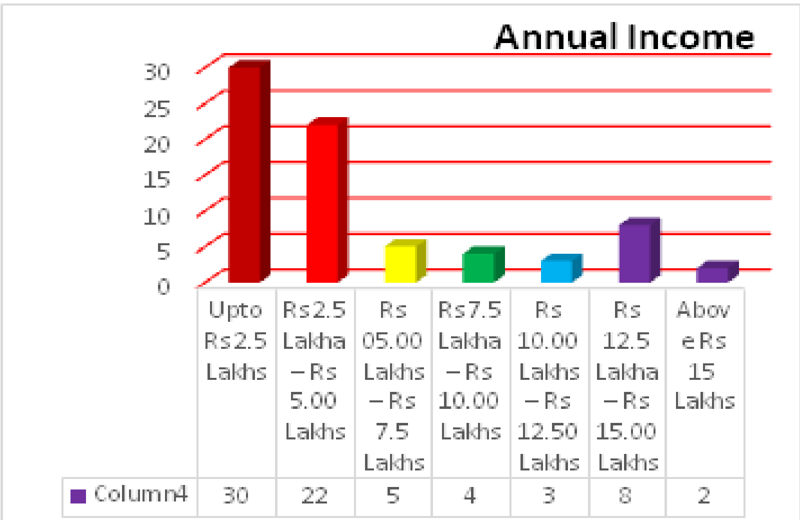
Fig. 6.2 Gender



Source: Primary Data

The graph shows that 34 respondents were male and 33 respondents were females.

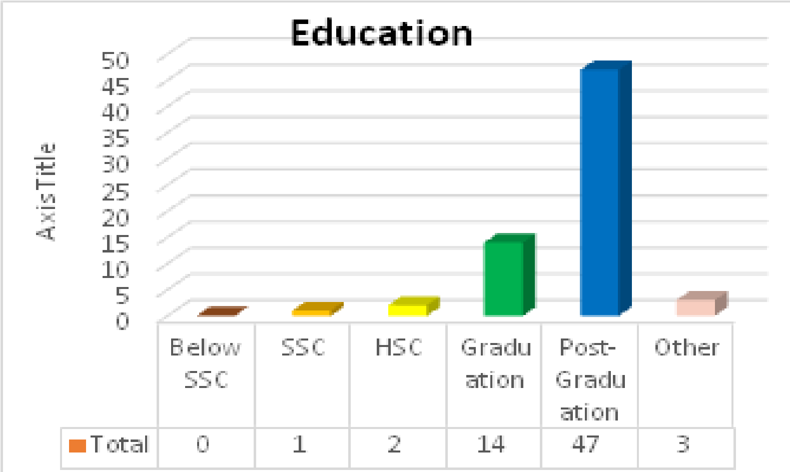
Fig. 6.3 Annual Income



Source: Primary Data

The graph states that 22 respondents had income upto 2.5 lakh, 22 respondents had income from 2.5 lakh to 5 lakhs,5 respondents had income for 5 lakhs to 7.5 lakh , 4 had income from 7.5 lakh to 10 lakh,3 had income from 10 lakh to 12.5 lakh, 8 had income from 12.5 to 50 lakh and 2 were having income above 50 lakh

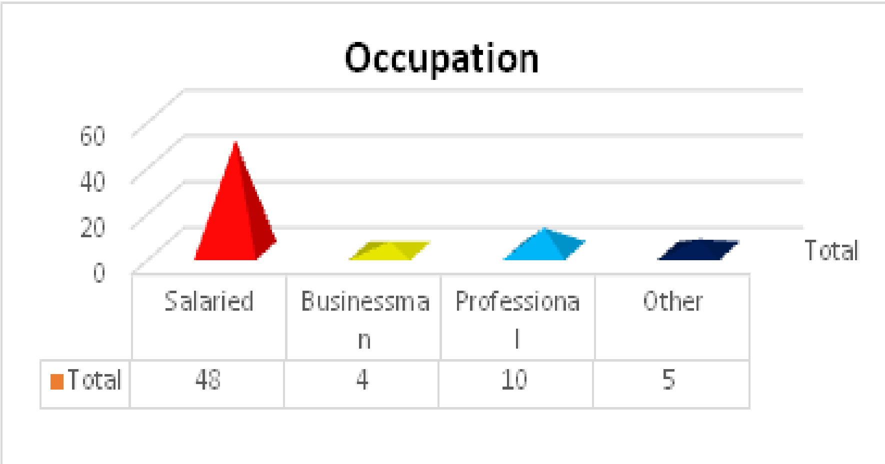
Fig. 6.4 Education



Source: Primary Data

This graph shows that 1 respondent had studied upto SSC,2 respondents had studied HSC ,14 respondents are graduated,47 respondents are post- graduated and 3 respondents had qualifications other than post-graduation.

Fig. 6.5 Occupation

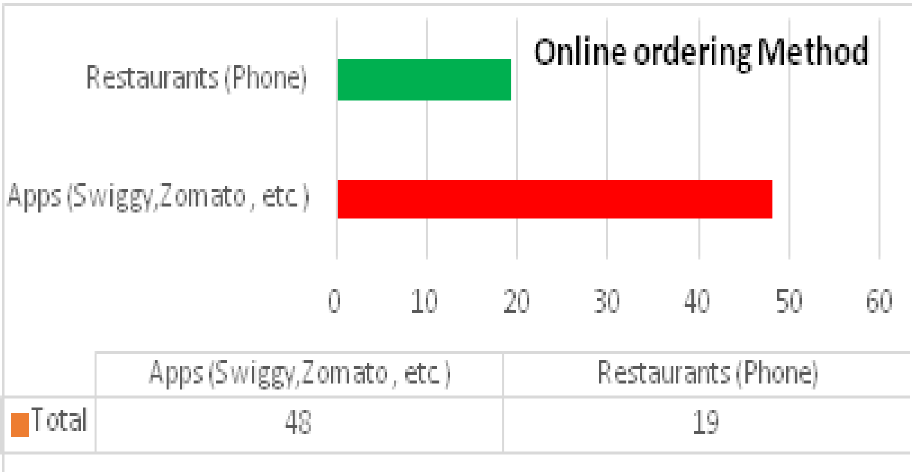


Source: Primary Data

The graph shows that 48 respondents were salaried,4

were businessmen,10 were professional and 5 belonged to other occupations.

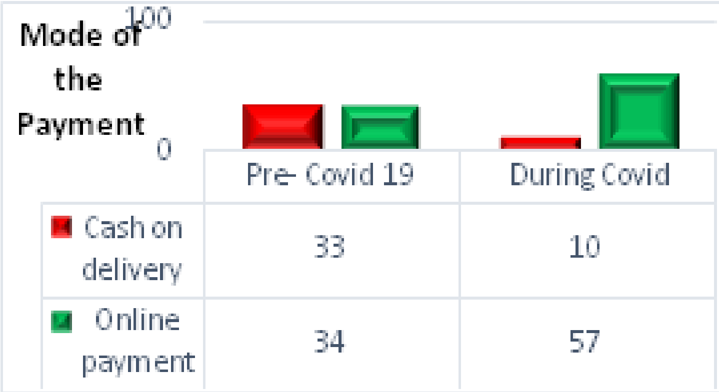
Fig. 6.6 Online Ordering Method



Source: Primary Data

The graph states that 48 respondents used apps and 19 used the telephonic medium to order.

Fig. 6.7 Mode of payment

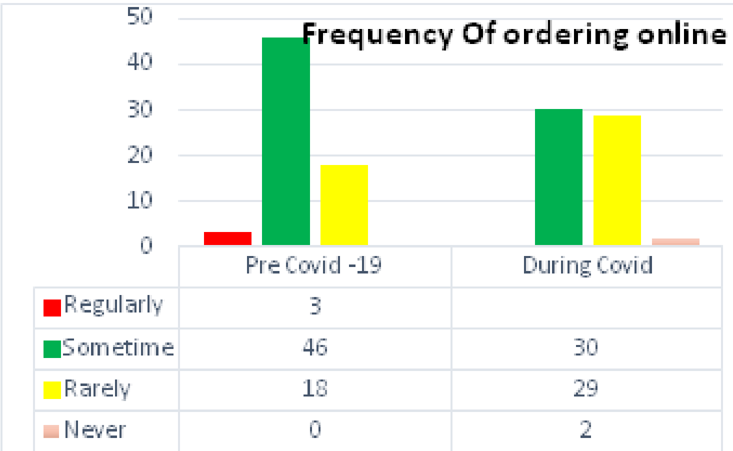


	Pre- Covid 19	During Covid
Cash on delivery	33	10
Online payment	34	57

Source: Primary Data

The graph states that 34 respondents preferred online and 33 respondents preferred cash on delivery, mode of payment during Pre -COVID 19. And 57 respondents preferred online payment and 10 respondents preferred cash on delivery payment method during pandemic.

Fig. 6.8 Frequency of ordering online

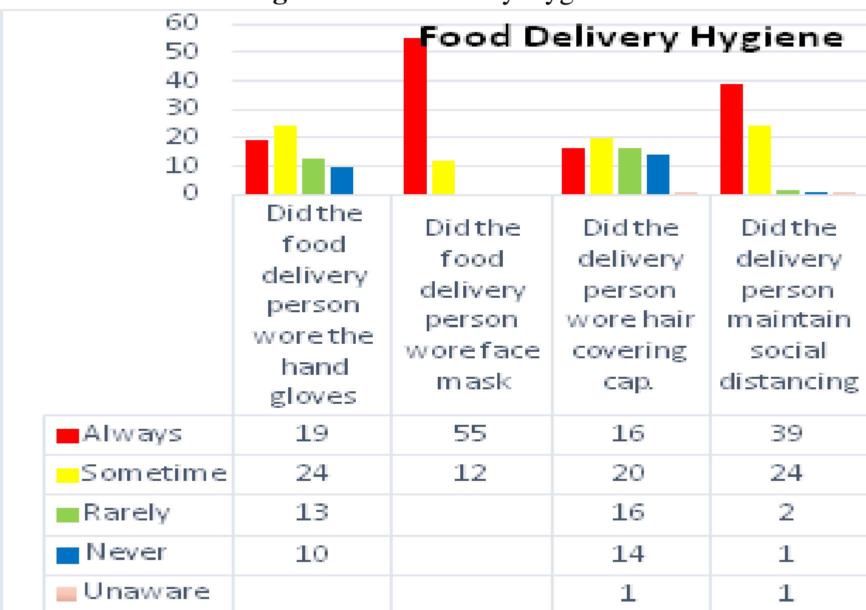


	Pre Covid -19	During Covid
Regularly	3	
Sometime	46	30
Rarely	18	29
Never	0	2

Source: Primary Data

The graph state that pre- COVID period 46 respondents ordered online sometimes and 18 respondents ordered online rarely. Later during COVID 19 pandemic 30 ordered online sometimes and 29 ordered online rarely.

Fig. 6.9 Food Delivery Hygiene



	Did the food delivery person wore the hand gloves	Did the food delivery person wore face mask	Did the delivery person wore hair covering cap.	Did the delivery person maintain social distancing
Always	19	55	16	39
Sometime	24	12	20	24
Rarely	13		16	2
Never	10		14	1
Unaware			1	1

Source: Primary Data

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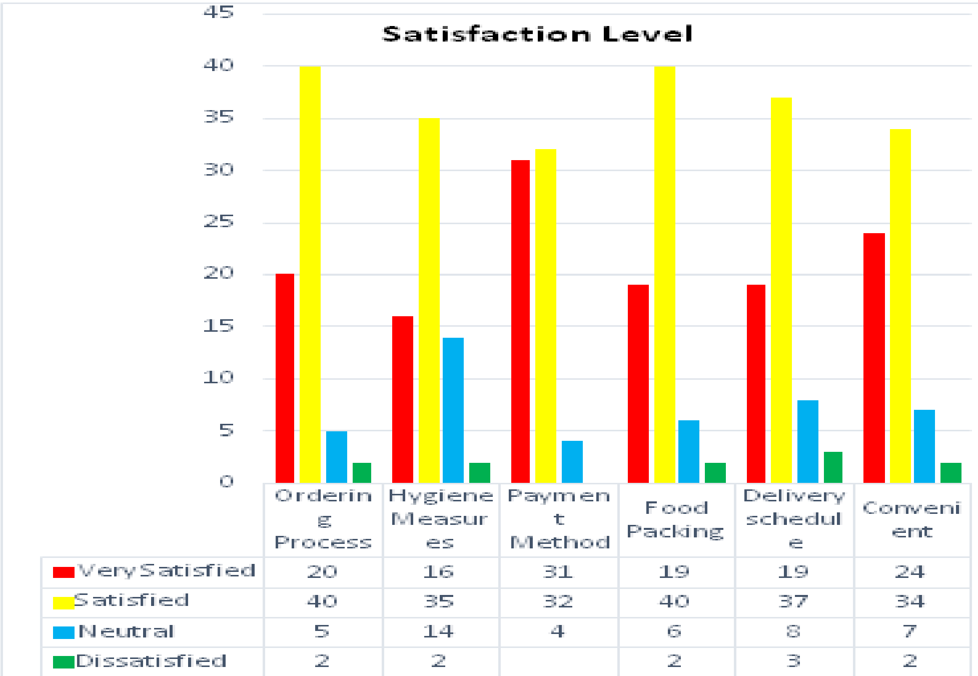
The graph represents the Food delivery hygiene followed during COVID 19.

19 ,55,16 and 39 respondents said that food delivery persons always wore the hand gloves ,face mask, hair covering cap and maintained social distance respectively. And 10, zero,14 and 1 said that food delivery persons never wore the hand gloves ,face mask, hair covering cap and maintained social distance respectively.

6.10 Satisfaction Level



Source: Primary Data

The graph shows that 40 were satisfied and 2 were dissatisfied with ordering process.

35 were satisfied and 2 were dissatisfied with hygiene measures.

32 were satisfied and none were dissatisfied with payment method.

40 were satisfied and 2 were dissatisfied with food packing.

37 were satisfied and 3 were dissatisfied with delivery schedule.

34 said it was convenient whereas 2 said it was not convenient to order online.

7. HYPOTHESIS TESTING

H0= There is no significant relationship between gender and satisfaction from hygiene measure

	Gender		
[Hygiene Measures]	**Female**	**Male**	**Grand Total**
Dissatisfied	2	-	2
Neutral	5	9	14
Satisfied	18	17	35
Very Satisfied	8	8	16
Grand Total	**33**	**34**	**67**

Source: Primary Data

As per the above data analysis and interpretation done by cross-tabulation method, it is studied that out 67 people, 26 females and 25 males were satisfied with hygiene measures followed during online delivery, at the time of COVID 19 pandemic. So, it can be concluded that there is no significant relationship between gender and satisfaction from hygiene measures.

8. LIMITATIONS

1) A sample size of 67 is a limitation; Findings may differ with higher sample sizes.

2) Sampling units and area may be a limitation as objective and frequency may vary in other areas.

3) The answers given by the respondents may be biased.

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9. CONCLUSION

From the present study it is concluded that the majority of samples are 26 to 34 age group and were male. Most of them have income up to 5 lakhs. The majority order online using app and during COVID 19 pandemic majority preferred online payment over cash on delivery as compared to Pre- COVID 19 period. Most of them ordered online sometimes before COVID 19 pandemic. Most of them said the food delivery person always followed food hygiene measures. The majority of them were satisfied with online delivery services offered by restaurants during COVID 19 pandemic.

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AN ANALYSIS OF THE IMPACT OF COVID-19 ON INDIA'S EXPORTS PERFORMANCE DURING THE PRE AND POST-COVID-19 PANDEMIC PERIODS

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ABSTRACT
To analysis the impact of covid-19 on India's export performance during the pre and post-covid-19 pandemic periods. The present study examines the exports for a period of 12 months of April- March pre corona-19 pandemic period 2019-2020 and 12 months of April- March post corona-19 pandemic period (2020-2021). The study is based on secondary data. The secondary data constitute reports of reserve bank reports, handbook of statistics on the Indian economy, government publications, articles journals and websites. The tool researcher has applied is paired t test to find out the performance in the impact of corona-19 pandemic the exports during the pre and post corona-19 pandemic periods on India to the study has been tested. The analysis found revealed that the compared to the pre corona-19 pandemic of exports improved than post corona-19 pandemic period. In this study concluded that impact of India's total exports is positively insignificant null hypothesis accepted. The results of this study show that the impact of the corona virus on India has not had any impact on exports since then.

Keywords: Covid-19, Export, Paired t test, Pandemic, Insignificant, Virus

INTRODUCTION
The global covid-19 pandemic, which is imposing two kinds of shock on every countries: a human health welfare shock and an economic growth shock. Known the nature of the corona disease which is extremely infectious, the ways to hold the spread include policy actions such as burden of social level gaping, self-isolation at home, end of all government and private institutions, public basic facilities, restrictions on the mobility and lockdown of whole world. The eruption of Covid-19, first in china affect and having being conformed in more than 190 countries, has emerged as a key risk to all human being health as well as world level economic growth view point through many channels like foreign trade of exports and imports, low level production, supply side disruptions, decline in demand side, lower foreign tourism, loss of investment of investor confidence and productivity losses from the health impact on mortality of work force. India documented the first of the disease January 30, 2020. After that the cases have steadily improved to around 33610 total conformed cases and approximately 1075 deaths (as on 30 April 30). India has recorded smaller number of cases compared to the other countries, particularly those in the developed countries which have been poorly affected. In order to restrain the spread of the corona virus, the Indian government announced a three week long national level lockdown starting 25 March 2020 and again extended to 3 May. The eruption has presented challenges for Indian economic growth now.

REVIEW OF THE LITERATURE
Sivalingam veeramani and anam(2021) in their studied that the impact of the pandemic on aggregate, sectoral and mode-wise services exports from India. It found that declined in India's service exports relatively much lower in comparison to the major services exporting economies. It urgent policy makes initiatives and support are extended to potential online service sectors.

Shahid Iqbal(2020) In his analysed that paper spotlights the impacts of COVID-19 on Indian economy sector-wise and discussed the various challenges Indian economy may face in coming time. It presented that far impact made by the Covid-19 pandemic on the economy and how markets and the economy have reacted sharply to the pandemic and its implications for businesses. It found that Steady economic growth, bouncing back in demand, and normalizing working capital cycles are crucial to growth in the Indian economy, and varying levels of resilience to the pandemic's market effect in the months ahead will be seen in different sectors. The paper concluded that given clear picture of the overall impacts of Covid-19 pandemic on Indian economy.

STATEMENT OF THE PROBLEM
Each country faced a variety of challenges during the global corona epidemic. And despite reading in various journals and articles that every country is affected by the epidemic, human capital, economic growth and trade conditions, which are very strong every day, have been severely affected, there have been a lot of problems in India's exports. To solve that problem the researcher has decided to conduct his study titled "An analysis of the impact of covid-19 on India's exports performance during the pre and post-covid-19 pandemic periods".

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OBJECTIVES

To analysis the impact of covid-19 on India's export performance during the pre and post-covid-19 pandemic periods.

IMPORTANCE OF THE STUDY

It is imperative that every country anticipates a variety of developments in the event of a global corona infection. In particular, countries like India are moving towards growth by relying on exports. Despite the many barriers between countries, India needs exports.

RESEARCH GAP

So far no researchers have researched the exports trend in India pre and post the corona and on a monthly basis. So the researcher decided to study about it to fill that space.

HYPOTHESIS OF THE STUDY:

Null Hypothesis: there is no significant difference in India's total exports between pre and post covid-19 pandemic periods.

METHODOLOGY

The present study examines the exports for a period of 12 months of April- March pre corona-19 pandemic period 2019-2020 and 12 months of April- March post corona-19 pandemic period (2020-2021). The study is based on secondary data. The secondary data constitute reports of reserve bank reports, handbook of statistics on the Indian economy, government publications, articles journals and websites. The tool researcher has described tabulation and graphical representation following that researcher has applied paired t test to find out the performance in the impact of corona-19 pandemic the exports during the pre and post corona-19 pandemic periods on India to the study has been tested.

The following Table No. 1 show the India's monthly total exports during the pre covid-19 pandemic periods in 2019-2020.

Table No. 1 India's monthly total exports during the pre covid-19 pandemic periods in 2019-2020 Rs. In crores

Months	Exports
April	180773
May	208271
June	173787
July	180495
August	184893
September	185566
October	186211
November	183949
December	192904
January	184370
February	198329
March	159785
Annual	2219854

Source: Handbook statistics on the Indian economy 2019-2020

Above the Table No.1 the pre-covid-19 pandemic period the monthly export slowly increased from April Rs.180773 crore to February Rs.198329 crore in 2019-2020. End of the year decreased to march Rs.159785 crore in 2019-2020.

Figure No.1 India's monthly exports (April-March) during the pre covid-19 pandemic period

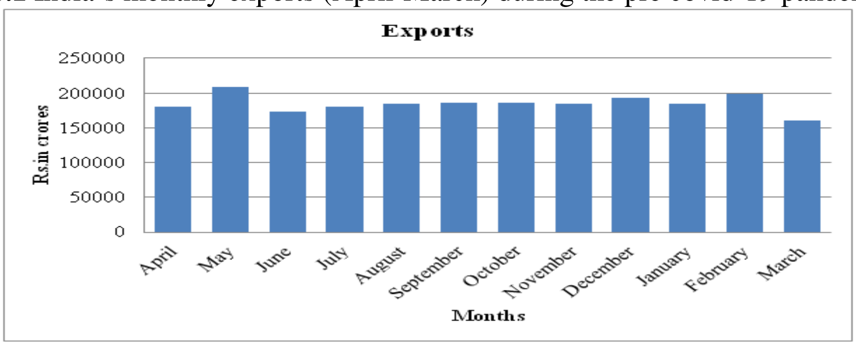

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Figure No.1 presents a study of India's total monthly exports during the pre covid-19 pandemic period. In graph, a value of monthly exports (2019-2020) shows a rising.

Next the following Table No.2 show the India's monthly total exports during the post covid-19 pandemic periods in 2020-2021.

Table No.2 India's monthly total exports during the post covid-19 pandemic periods in 2020-2021 Rs. In crores

Months	Exports
April	77455
May	145218
June	166384
July	177306
August	170329
September	202583
October	183056
November	174933
December	200321
January	201181
February	200883
March	252670

Source: handbook statistics on the Indian economy 2020-2021

The Table No.2 indicates that the post –covid-19 pandemic the monthly export dramatically decreased to Rs. 77455 crore in April 2020-2021. Because of Covid-19 due to the global corona epidemic exports decreased in India. Transportation leftovers resilient as reflected in rising freight traffic supported by the pandemic-related rush in demand for necessary medical supplies. Partially reflecting the low base effect but also pointing to the revival of both external and domestic demand. The value of total digital transactions has been maintained in April (RBI Report 2020-2021).Then it suddenly improved from may Rs.145218 crore to Rs.252670 crore in the 2020-2021. For reason that Even though India's merchandise exports and imports show nascent signs of revival, the worsening global trade environment due to renaissance in COVID-19 infections may impose upon external demand. The severe measures, which were imposed domestically to restrain the spread of the pandemic disrupted export supply chains only pharmaceuticals, agricultural products, and iron ore could endure the attack of the pandemic (RBI Report 2020-2021).

Figure No.2 India's monthly exports (April-March) during the post covid-19 pandemic period

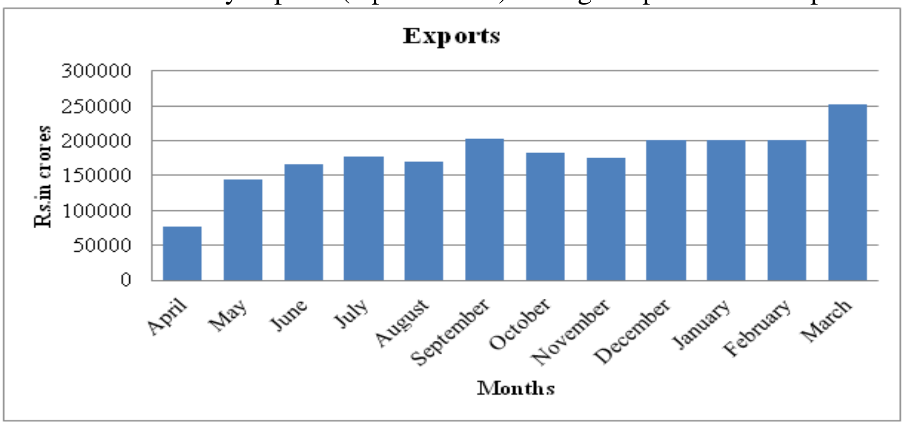

Figure No.2 presents a study of India's total monthly exports during the post covid-19 pandemic period. In graph, a value of monthly exports (2020-2021) shows a slowly rising.

Impact of covid-19 on India's exports performance during the pre and post-covid-19 pandemic periods
Null Hypothesis: there is no significant difference in India's total exports between pre and post covid-19 pandemic periods.

Table No.3 Paired samples statistics of total monthly exports during the pre and post covid-19 pandemic periods

Periods	Mean	N	Standard deviation
Pre pandemic exports	184944.42	12	12002.378
Post pandemic exports	179359.92	12	41702.563

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The Table No.3 implies that the mean value during the pre covid-19 pandemic period is greater than the mean value during the post covid-19 pandemic period, thus on average during pre covid-19 pandemic period greater than the total monthly exports post covid-19 pandemic period.

Table No.4 Paired sample correlation of total monthly exports during the pre and post covid-19 pandemic periods

Periods	N	Correlation	Sig.
Pre and post covid-19 pandemic periods	12	-.290	.361

The next normal criteria, 0.05 and above of alpha or significant value would be a rejected and insignificant result while 0.05 and below would be accepted and significant level. According to the Table No.4 the result the correlation value during pre and post covid-19 pandemic of the India's total exports is -0.290 with significant value 0.361 which is above 0.05.

Table No.5 Paired sample t test of total monthly exports during the pre and post covid-19 pandemic periods

Mean		5584.500
Standard deviation		46618.103
Standard error mean		13547.487
95% confidence level	Lower	-24035
	Upper	35204
T		0.415
Difference		11
Significant		0.686

Compared to the pre and post pandemic using paired sample t-test from the Table No.5 it shows that the calculated t value is 0.415 for degrees of freedom 11 and 5% level of significance. P value is 0.686 greater than the value 0.05. Thus null hypothesis is accepted and it reveals that there is no significant relationship between pre and post corona-19 pandemic periods.

CONCLUSION

The analysis of paired sample t test the compared to the pre corona-19 pandemic of exports improved than post corona-19 pandemic period. The performance impact of India's total exports is positively insignificant null hypothesis accepted. The results of this study show that the impact of the corona virus on India has not had any impact on exports since then. India was able to stay safe because of the high infrastructure and the need to import enough vaccines to carry out preventive measures.

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IMPACT OF PUSH FACTORS OF MOTIVATION ON THE WOMEN ENTREPRENEURS OF MUMBAI

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ABSTRACT
The purpose of this paper is to identify the push factors of motivation on the women entrepreneurs who run SMEs in Mumbai region. The present study is an exploratory and descriptive research. This is a cross-sectional survey of women owned enterprises. For measuring the factors of motivation of the women entrepreneurs, a 7-item questionnaire with a Likert scale is used. The total numbers of registered women entrepreneurs in SMEs were 167.Out of which 100 women entrepreneurs were selected by Quota sampling, and also another 100 women entrepreneurs who are not registered under SMEs and are belonging to unorganized sector were selected by convenience sampling method. it is found out that the push motivational factors such as 'no job security in the previous employment' and 'frustrated with the level of income in the former job' are the two prominent push factors of the respondents. The study holds importance because the relationship between the push factors of motivation and the socio-economic status of the women entrepreneurs is studied here. The study leads to further research in the influence of push factors of motivation on the leadership practices of women entrepreneurs.

Keywords: Motivation, Women Entrepreneurs, Push factors

INTRODUCTION
Motivation is a significant factor in the start-up and success of the business. Behavioral psychologists point out that individual job performance is a function of ability and motivation. Motivation originates from both internal and external stimulations. Motivations caused by push factors, stimulate the prospective women entrepreneur's expectations. It is the motivation that gives rise to entrepreneurial decisions directly.

Push and pull motivational factors of motivation determine the women entrepreneurs' behavior and stimulate their leadership behaviour. Thus, effort is made to identify the motivational factors of women entrepreneurs that makes them to start a business. Women, in Mumbai, are becoming a very important economic group and therefore more efforts are needed to encourage them in taking up entrepreneurship. Various push-and-pull factors can motivate women to start their own businesses. Push factors are the more negative factors, such as unemployment and retrenchment, which force people to become entrepreneurial in order to survive. Factors to be the more positive factors, such as government support and role models, which might influence people to choose entrepreneurship as a career option. Only one-fifth of women were drawn into entrepreneurship by pull factors. The rest were forced into entrepreneurship by push factors.

In order to analyze whether the sample entrepreneurs were forced to become entrepreneurs by economic and social reasons, The entrepreneurs under study were asked to mention the factors that motivated them to start business units and rank these factors in the order of importance according to them. Information about motivation factors is collected through a questionnaire. The following table shows the push factor of motivation.

REVIEW OF LITERATURE
Influence of Motivational Factors on Women Entrepreneurs Running SMES
Ismail et al (2012)[36] studied the effects of motivational factors on women entrepreneurs venturing in Malaysia. The study was conducted on eighty women entrepreneurs through random sampling technique. The result of the study revealed that there is significant influence of pull factors of motivation such as need for independence, need for a challenge, improved financial opportunity, self-fulfillment and desire to be own boss. Also there is a marginal effect of push motivational factors such as unemployment, inadequate family income and dissatisfaction with current job on women entrepreneurs doing business in Malaysia.

Ali et al (2013)[37] studied the motivational factors of women entrepreneurs in Benadir region. The study was conducted on 200 women entrepreneurs selected from grocery, garment, jewellery and petroleum sectors. The findings revealed that women entrepreneurs are motivated by the need for economic opportunity, the need for employment and the need to be in control.

Raman et al (2013)[38] studied the influence of environment and factors of motivation on the decisions made by women entrepreneurs. A comparative analysis was done on women entrepreneurs running Small and Medium

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Enterprises (SMEs) with women who are not entrepreneurs. A sample size of 240 women entrepreneurs and 240 non women entrepreneurs were randomly selected for the study. The findings revealed that environmental factors, moral support, benefit from environment and previous work experience and various other motivation variables contributes significantly to the entrepreneurial intention in women. This study observed the positive aspects of the entrepreneurs as better reasoning ability, emotional stability and vigilance. But they also could identify that the women entrepreneurs are more willing to accept change, seek for perfection, and are more tensed compared to women who are not entrepreneurs.

Roy &Manna (2014)[39]studied the motivational factors and the various reasons for selecting a particular business by Women entrepreneurs. The study is conducted on the Socio - demographic perspective of women entrepreneurs' life. Primary data was collected to study the factors that motivated the women entrepreneurs. The analysis of the study revealed that 'self drive' was the most important motivational factor for women to take up entrepreneurship and the next motivating factor was 'to support the family' many women have ventured into business. The sample women entrepreneurs have selected businesses depending upon the market feasibility, technical knowledge about the business, capital requirement and training facilities for the business. Of the sample respondents the women entrepreneurs who are of middle age and also who have undergone training in business are more resourceful than the other women entrepreneurs.

Muthairi et al (2015)[40] identified the factors that encourage female entrepreneurship in Kuwait and explored about the various marketing approaches that helped the women entrepreneurs to have better networking with their customers. This study was undertaken to find out the challenges that affects the development of female entrepreneurship, factors of motivation and marketing strategies used by women entrepreneurs. The findings revealed that the women entrepreneurs are motivated to enter into entrepreneurship in want of freedom for decision making, desire for financial independence and interest to make additional income to be the main factors that influenced women to take up entrepreneurship. Playing dual role and facing stiff competition in the market are the major challenges faced by them. Majority of the women entrepreneurs used Instagram and WhatsApp social networking services for marketing their services.

Push Factors of Motivation

To study the influence of each push factor the mean of each push factors of motivation is calculated and presented below.The means and standard deviations of all the push factor variables are given in Table

Table 1 Cell-Wise Means and Standard Deviations of Push Factors of Motivation

Sr.No	Push Factors of Motivation	Mean	Std. Deviation	Rank
1	Economic Depression	3.16	1.47	4
2	Was Unemployed	2.67	1.61	6
3	Retrenched	2.87	1.33	5
4	Dissatisfaction with former job	3.31	1.59	3
5	No job security in the previous employment	3.45	1.51	1
6	Frustrated with the level of income in the former job	3.45	1.49	1
7	Work pressure due to downsizing	3.33	1.47	2

Sample mean of the respondents' opinion about each of the variables under the two factors of motivation were calculated to measure the degree of influence of those factors in setting up the business. The opinions were taken using five (5) point scales where the meaning of the scale value was such that 1 indicates strong disagreement while 5 indicates strong agreement with the opinion. Thus, mean score 3 was considered as neutral, mean score 3-4 was considered as having moderate level of influence, mean score above 4 was considered as having significant influence and mean score below 3 was considered as insignificant in entrepreneurs' decision to start their business.

From the above analysis it is found out that the push motivational factors such as 'no job security in the previous employment' and 'frustrated with the level of income in the former job' has highest mean score (3.45) which shows that these two factors are the prominent push factors of the respondents. The other push factors of motivation which influenced the respondents were 'work pressure due to downsizing' and 'dissatisfaction with former job' were having mean score of 3.33 and 3.31.the push factor which shows the least mean value 'was unemployed'. This reveals that the women entrepreneurs were working earlier and were unhappy with their previous jobs due to the absence of job security, frustrated with their level of income, and were facing work pressure due to downsizing of the businesses.

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By probing the push factors of entrepreneurial motivation, the study examined the level of push factor in particular. The study found out that the women entrepreneurs in the study area were influenced by medium level of push factors. Of all the push factors the prominent factor that pushed the women entrepreneurs into entrepreneurship were 'no job security in the previous jobs', 'frustrated with their previous jobs', 'work pressure due to downsizing in the business'. The least motivating push factor was 'unemployment'. This shows that women entrepreneurs in the study area did not take up entrepreneurship because of unemployment. Several studies have documented that women were motivated by various push factors, the prominent factor is , the need for economic independence .Women in Mumbai were pushed into entrepreneurship in need of economic independence .It is a very important factor because the respondents prefer to become entrepreneurs because they want to be economically independent and want to earn better income .

Table 2 Descriptive Statistics of Push factors of Motivation

	N	Minimum	Maximum	Mean	Std. Deviation
Motivation Score of Push factors	200	20.00	100.00	64.6143	23.13839

The mean score of all the 200 sampled women entrepreneurs' response of the push factors of motivation was calculated for each women respondent and it is classified into three categories according to the mean score of the Push factors of motivation. According to statistically accepted method, Where the mean score of push factor of motivation is below 41.48 then it is classified as 'Low level of push factor', if score is between 41.48 to 87.75 then it is classified as 'Medium level of push factor' and where the mean score of a respondent is above 87.75 then it is considered as 'High level of push factor'. Classification of the response of all the 200 respondents according to their level of push factors of motivation is given in the below table.

Table 3 Analysis of the level of Push Factors of motivation

Push Factor level	Frequency	Percent
Low level of push factor	41	20.50
Medium level of push factor	113	56.50
High level of push factor	46	23.00
Total number of respondents	200	100.00

From the above table it was found out that out of the 200 respondents 41 of the respondents were pushed into entrepreneurship yet the significance of the push factor is low, for 113respondents, though they were also pushed into entrepreneurship, the significance of push factor is medium. Only46 respondents had high level of influence of push factors of motivation.

Impact of Socio-Economic Background of Women Entrepreneurs on Push Factors of Motivation

Table 4

Correlation between social factors of women entrepreneurs and push factors of motivation

Social factors / push factors of motivation	Mother tongue	Age at the start of business	Educational qualification	Family members as entrepreneurs	Marital status	No of children	Support for managing home responsibilities
Economic Depression	0.4743	0.3865	0.4645	0.3452	0.4315	0.2796	0.3456
Was Unemployed	- 0.4721	- 0.2134	- 0.5476	- 0.7654	- 0.3615	- 0.2978	- 0.3548
Retrenched	- 0.2314	- 0.5643	- 0.1453	- 0.6489	- 0.7564	- 0.6542	- 0.7654
Dissatisfaction with former job	0.6753	0.8654	0.7985	0.7138	0.8640	0.7543	0.8543
No job security in the previous employment	0.7142	0.7351	0.9726	0.8543	0.7863	0.7532	0.7632
Frustrated with the level of income in the former job	0.5463	0.7652	0.8671	0.7376	0.8764	0.9274	0.8472
Work pressure due to downsizing	0.6675	0.6764	0.5214	0.6523	0.5529	0.5614	0.5481

*significant (p=0.05) the significance of r is calculated by test given in Guildford(1965)

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The table 4 shows the correlation between social factors such as factors such as mother tongue, age at the start of business, educational qualification, family members as entrepreneurs, marital status, number of children and support for managing home responsibilities of women entrepreneurs of the study area with the push factors of motivation. The magnitude of the correlation coefficient indicates the strength of the association. For example, a correlation of r = 0.9 suggests a strong, positive association between two variables, whereas a correlation of r = -0.2 suggest a weak, negative association. A correlation close to zero suggests no linear association between two continuous variables. It is inferred that economic depression, has low positive correlation. The push factors of motivation such as ‘was unemployed’ and ‘retrenched’ have negative correlation. Which means there is no influence of the above social factors on the push factors of women entrepreneurs. Whereas, ‘the push factors ‘Dissatisfaction with former job ‘and ‘No job security in the previous employment’ has high positive correlation. It is inferred from the correlation analysis that the women entrepreneurs are pushed into entrepreneurship because of the above social factors. The push factors such as ‘Frustrated with the level of income in the former job’ and ‘Work pressure due to downsizing’ also have low positive correlation.

Findings for the Factors of Motivation of the Respondents

Using 7 motivational factors of women entrepreneurs , Factor Analysis is performed. Two factors have been extracted and these 4 factors put together explain the total variance of the 7 motivational factors to the extent of 66.280% and the motivation factors are grouped into four factors such as ‘passion for entrepreneurship and to Earn income’, ‘Personal satisfaction, Discontentment of previous jobs’ and ‘Economic depression’.

The push motivational factors such as ‘ no job security in the previous employment’ and ‘frustrated with the level of income in the former job’ has highest mean score (3.45) .Majority of the respondents (56.50 percent) are motivated by medium level of push factor.High level of push factor of motivation is 23.00 percent and low level of push factor of motivation is 20.50 percentIt is inferred that the social factors has low positive correlation on the push factor, ‘economic depression’. The social factors have negative correlation with the push factors of motivation such as ‘was unemployed’ and ‘retrenched’ This reveals there is no influence of the social factors of women entrepreneurs on the push factors of women entrepreneurs. Whereas, ‘the push factors ‘Dissatisfaction with former job’and ‘No job security in the previous employment’ has high positive correlation. It is inferred from the correlation analysis that the women entrepreneurs are pushed into entrepreneurship because of the social conditions they faced. The push factors such as ‘Frustrated with the level of income in the former job’ and ‘Work pressure due to downsizing’ also have low positive correlation.

CONCLUSION

Out of 200 women entrepreneurs only 21 percent are enjoying high profits. This may be because of lack of role models. Interaction with successful women entrepreneurs creates a sense of strength and confidence for young women. Hence role modeling is needed Hence government should make appropriate policies to support and create the forums to showcase strong women entrepreneurs role models. Media must play a strong role to publicize the success stories of women entrepreneurs. Effective Mentoring programmes are prerequisite for motivating young minds to take up entrepreneurship.

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NEED OF CREATING AWARENESS ABOUT PHYSICAL LITERACY IN THE COLLEGES OF URBAN AREA

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ABSTRACT

Physical Literacy has become a global concern in the field of physical education and recreation since its first use as a term. The strong foundation of physical literacy in schools and colleges will make a huge difference in naturally inclining them towards a healthy and active lifestyle. With the increase in sedentary lifestyle and obesity amongst youth in the urban area of the country, experts from various countries and disciplines underline the necessity of awareness and execution of physical literacy amongst youth in the urban area as they are more prone to face the effects of inactive lifestyle due to technological advancement around the globe. Thus, taking into consideration various facts and statistics of obesity amongst the youth of the country, a coordinated approach towards physical literacy in the youth would not only make the nation strong but it would also make us a sporting nation in the coming years.

Keywords: physical literacy, sedentary lifestyle, youth, urban area

INTRODUCTION

PHYSICAL LITERACY

The importance of physical literacy in the fields of physical education and recreation has increased as it directs towards the wider objective by focusing on being active for a lifetime. As it has been defined by Whitehead (2001) as "disposition acquired by individuals encompassing the motivation, self-confidence, physical competence, knowledge, and understanding that establishes purposeful physical pursuits as an integral element of their lifestyle." In other words, a physically literate individual can embody the physical nature of movement and can take the benefit of his/her experiences and knowledge to interact with the environment (Haydn-Davies, 2005). Physical literacy can also be described as the motivation, confidence, physical competence, knowledge and understanding to value and take responsibility for engagement in physical activities for life. (International Physical Literacy Association, 2017).

Physical literacy is further divided into four aspects (IPLA, 2014) which are motivation and confidence (Affective), physical competence (Physical), knowledge and understanding (Cognitive), Engagement in physical activities for life (Behavioural). Motivation and confidence refer to an individual's enthusiasm for the enjoyment of and self-assurance in adopting physical activity as an integral part of life. Physical competence refers to an individual's capacity and ability to learn and develop different movement skills and patterns to perform and participate in a variety of physical activities and sports for a lifetime. Knowledge and understanding refer to an individual's understanding of various concepts associated with the movement skills and the health benefits of participating in any physical activity. It also refers to an individual's interest in gaining the knowledge of different concepts involved in performing the activity. Engagement of physical activities for life refers to individuals taking responsibility for being physically literate and therefore choosing to be active for a lifetime by performing and participating in any physical activities of his or her choice regularly. The need for creating awareness about physical literacy amongst the youth can be explained by considering the current facts and statistics of the youth of the urban area.

Current Status of the Youth of Urban Area in India

The health status of young adults has received little attention compared with adolescents in India. The critical health issues of young adulthood mirror those of adolescence, including reproductive health, injury, substance abuse, mental health, violence, obesity, and access to health care. Young adults are far worse than adolescents in many urban areas: rate of injury, homicide, and substance abuse which peak in young adulthood. Also, obesity and overweight constitute two of the most significant medical and health problems in youth today. 1 in 4 under the age of 25 are suffering from type 2 diabetes (NFHS-4) We live in an automated world where most of the activities that used to require strenuous physical exertion, can be accomplished by machines with the simple pull of a handle or push of a button. Automobiles, elevators, escalators, telephones, intercoms, remote controls, electrical gadgets, etc. are all modern-day commodities that minimize the amount of movement and efforts required by the human body. The lack of activity and improper diet which has influenced the lifestyle of modern-day people is one of the contributing factors for developing obesity (M. Pollock and J. Wilmor, 2010). Also, there has been an increase in demand for counsellors and clinical psychologists for the age group of 12-18 because of the increase in depression, anxiety, low confidence, inferiority complex and various psychological disorders amongst the youth of urban population. 20 percent of youth suffer from hypertension (as per a study conducted by WHO). Also, there has been an increase in heart-related diseases and deaths due to cardiac arrest amongst the youth in India (Million death study project). All these facts and statistics show the need for creating awareness about physical literacy amongst the youth of urban areas as this will eventually help them lead an active lifestyle throughout their lifespan. Thus, this directs us to make today's youth understand the importance of physical literacy in their life.

Importance of Physical Literacy

By considering the above facts of the health status of an urban area, the primary objective of any physical education program in schools or colleges should be focused on creating physical literacy amongst the children and youth respectively as physical literacy concept connects more deeper meaning and wider objectives to it. Physical literacy as misjudged by many is not only about developing a specific set of fundamental skills or excelling in specific sports or performing any complex skilled activities but it focuses on the wider objective which is being active for a lifetime. Thus making youth aware regarding the concept of physical literacy will not only motivate them to learn and participate in a variety of physical activities but it will also help in making them understand the importance of physical activities in their life and thus making physical activity an integral part of their lives by doing any physical activities on a regular basis.

Research has also proved that without the development of physical literacy many young people withdraw from physical activity and sports. So physical literacy not only makes youth fit and healthy but also it helps them to gain knowledge, skills and fitness necessary to be active throughout life.

CONCLUSION

Physical literacy should be a primary focus of a physical education teacher and physical educators so as to make the children and youth understand the physical literacy concept. This will not only help to decrease the number of problems which have arisen due to sedentary lifestyle in urban areas but it will also help in making the society healthy. Therefore, the final goal of any curriculum or activities to be implemented in school or colleges should be of achieving Physical literacy.

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GREEN BANKING INITIATIVES OF COMMERCIAL BANKS IN INDIA

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ABSTRACT
Change is that the want of hour to for survival all told spheres .The world has seen abundant concentrate on economic progress and grouping has created large steps in its journey through time. The facet effects of the event method have, however, conjointly been equally monumental loss of diverseness, climatical modification, environmental harm, etc. This paper tries to seek out out the ways in which to travel inexperienced through 'Green Banking'. Generally, the banks square measure exploitation on-line banking rather than branch banking, paying bills on-line rather than mailing them, gap up accounts at on-line banks, rather than giant multi- branch banks, finding the native bank in your space that's taking the most important steps to support native inexperienced initiatives.

Keywords: Green Initiatives, Green Products, Public Sector Banks, Private Sector Banks, Banking sector.

INTRODUCTION
Green Banking may be a kind of banking that gives property monetary services. inexperienced Banking will offer these property monetary services by exploitation inexperienced finance to market property within the following areas:

- lending to firms and people UN agency square measure committed to environmental responsibility;
- providing investment merchandise that align with capitalist values, like renewable energy quotas or carbon offsets;
- Plummeting functioning emissions through its maneuvers.

CONCEPT OF GREEN BANKING
Green Banking means encouraging environmental-friendly exercises and tumbling carbon footprint from banking events. This comes in many forms. Using virtual banking instead of outlet banking. Recompensing bills operational instead of broadcasting them. Introductory CDs and money market accounts at accessible banks, instead of large multi-branch banks or unearthing the local bank in vicinity that is purloining the biggest steps to aid local green initiatives. Any arrangement of the above private banking practices can succor the natural world. Green banking is similar to a normal bank, which judges all the social and environmental/ ecological dynamics with an aim to safeguard the environment and sustain natural resources. It is also entitled as a virtuous bank or a maintainable bank. They are well-ordered by the matching authorities but with a superfluous agenda toward taking care of the Earth's environment/ habitations / resources.

USE OF GREEN BANKING PRODUCTS IN BANKING SECTOR
- **Go Online:** Electronic banking includes web banking, unsettled banking, strip banking, mobile banking, RTGS and NEFT transactions etc. The utilities concerned area unit rent bills connected, cyber deposits, trust transfer, account proclamations etc. Through these banking activities banks drink fewer paper, less dynamism and fewer disbursement on normal possessions.
- **Card primarily based transactions:** Banks have introduced a selection of card based transactions by launching inexperienced channel counters (GCC). GCC stimulates card based mostly communications to their customers not solely to moderate the consumption of paper and energy however additionally to stay the section of consumers. A diversity of cards like ATM, Credit and Debit cards, inexperienced remit cards, Foreign Travel Card, eZ Pay Card, Gift Card, sensible Payout Card etc. area unit accessible for clienteles.
- **Green Finance:** Bank got to finance surroundings friendly comes and surroundings friendly merchandise like star instrumentality, recycled piece of piece of furniture, vehicle finance for low carbon emissions vehicles, home finance for inexperienced buildings etc. with openhanded some markdowns in method fee and concessional ratio of interest.
- **Inexperienced Infrastructure:** inexperienced infrastructure includes IT infrastructure (Data Centers), inexperienced buildings with enough natural lightening and air, generate electricity for his or her own use and waste use plants for recycle their own waste. inexperienced infrastructure together embrace Self Service

record Printers, Kiosks (Multi-Function Kiosks and Self Service Kiosks), cash Deposit Machines and create contact with Centre etc. It expedites to condense banks internal carbon footprint.

- **Use of power saving equipment:** Follow of star high-powered UPS, GSL/LED bulbs, rain water gather by banks, instituting star high-powered ATMs etc.

GREEN BANKING INITIATIVES

- **PUBLIC SECTOR BANKS**
- **State Bank of India:** SBI had propelled inexperienced Channel Counter (GCC) facility at their branches in 2010 to remodel the antique method of paper based mostly banking. The bank had additionally cooperated with Suzlon Energy Ltd for the compeers of alternative energy for selected branches by scene of windmills in Gujarat, Tamil Nadu and geographic area. it's become a countersigner to the Carbon revelation Project during which they start innumerable environmentally and socially excusable initiatives through its branches unfold across the length and breadth of the country. Export Import Bank of India (EXIM) ANd SBI entered into an settlement to collectively afford long run loans up to fourteen years to Spain based mostly company Aston field Renewable Resources and Grupo. T-Solar international Sturmarbeiteilung for building star plant in India.
- **Punjab National Bank (PNB):** PNB is shepherding Electricity Audit of offices as associate dynamism colloquy ingenuity and upheld a distinct audit sheet for gauging the sway of inexperienced initiatives taken by them. The bank had schematized over 290 Tree Plantation Drives. It started accentuating on inexperienced building practices like energy economical lights, fast repair of water run, printing on each side of paper, mammy censors for lights, fans, etc. The institution had signed a 'Green Pledge' with Ministry of recent and Renewable energy underneath that that they had got wind of the butterfly park at the compound of Guruvayur temple that dynasties eighteen varieties of healthful plants. that they had articulated tips to warrant that every one the poverty-stricken approvals and permissions, as well as from Pollution control panel has been noninheritable before distribution of term loans and for the project loans, flexibility with atmosphere and social precautions as well as reintegration and expatriation of project affected individuals is to be warranted as pre-disbursement condition. The bank is additionally seeing treading of sufferable enlargement with specific regard to the Equators Principles on project finance.
- **Bank of Baroda:** While funding a billboard project, BOB is giving preference to environmentally friendly inexperienced comes like windmills, biomass and alternative energy endeavors that facilitate in earning the carbon credits. The organization had created considerable changes in their disposal policy, i.e. it's obligatory for productions to get 'No Objection Certificate' from the Pollution instrument panel and conjointly ar|they're} not encompassing any finance to environmental touch-and-go industries that are outlay gas depletion constituents like halos-1211, 1301, 2402 utilized in foam merchandise, chlorofluorocarbons greenhouse emission eleven, 12,113, solvents in cleansing and aerosol merchandise. The bank had reserved various scientific creativities like acquiescence with e-business ways, use of net banking, moveable banking to stimulate paperless banking and conjointly snowballing the fitting of ATM's in most of discovered areas to moderate the hydrocarbon or diesel consumption in peripatetic and helps in maintaining a clean setting. As a fraction of inexperienced initiative, they'd created vicissitudes to desktop virtualization, backup integration and server virtualization recover knowledge center functioning potency. The bank is additionally stimulating measures for pollution management and environmental conservation.
- **Canara Bank:** As an area of inexperienced banking initiative, the bank had adopted environmental friendly measures like mobile banking, net banking, tele-banking, star power-driven biometric operations etc. geographic area bank had came upon e-lounges for high-tech banking facilities like net banking, pass book printing cubicle, ATM, on-line mercantilism, tele-banking and cash/cheques acceptor. The bank had instigated e-governance for HRM operate and various different organization areas to bring down the work. In terms of disposal policy, they're philanthropic due predilection and weightage to comes which may turn out carbon credits like solar power comes, windmills, etc. The bank is additionally not outspreading any backing to the units that square measure generating gas depletion constituents like cholorofluoro carbon, tetrachloride, aerosol merchandise, solvents etc. whereas evaluating any project, the institution insists the producing units that square measure emanating degrading toxins, to mount water handling comes to progression such chemicals and that they conjointly make sure that the debtor to accumulate No Objection Certificate (NOC) from central or state pollution instrument panel.

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- **PRIVATE SECTOR BANKS**
- **ICICI Bank Ltd:** The bank is providing inexperienced product and services like Instabanking, 'Vehicle Finance', Home Finance. Throughout Diwali 2013, the institution had piloted AN atmosphereal grasp program for personnel and punters within which herbaceous plant was presented to all or any the parents gift there as a token of communal obligation to shield the environment. it's conjointly become associates with the inexperienced theme CNBC – overdrive automotive vehicle awards. The bank is rejoicing World atmosphere Day per annum on Gregorian calendar month five. They accomplish numerous accomplishments on it day like inexperienced pledge through signature crusades, plantation and distribution of saplings etc. they're conjointly celebrating Earth hour per annum in March within which they switch the lights of their premises, branches and ATM's between 8:30 pm to 9:30pm. The bank continually insists their customers for on-line bill payment, on-line funds transfer and subscription to e-statements that promote 'paperless' and 'commute free' modes of banking transactions. The business is considering forward for conglomerates with national and international inexperienced organizations and NGO's. they're cronies with inexperienced Governance awards found out by BHNS to step up the participant's association effort on the far side the statutory compliance for fortification of the atmosphere.
- **HDFC Bank Ltd:** The bank is reassuring their workers to envision any wasteful use of natural resources and emanation of greenhouse gases. They're reducing the employment of paper through supply e-transaction advices to their company customers, communication through electronic media with their high internet price customers and inspiring e-statements to their retail customers. The bank is additionally promoting energy conservation by commutation standard lighting with CFL, change off all the lights when eleven pm in the least the branches and establishing inexperienced knowledge centers with state of the art technologies. The organization is exploring renewable energy by putting in place of twenty star ATMs with a pilot ATM discovered in state, and by commutation batteries in ATMs with Lithium-ion batteries. they're conjointly managing their waste by moorage with vendors for utilization of paper and plastic. The bank is procuring inexperienced merchandise that square measure compliant with the norms of the Central Pollution instrument panel and that square measure rated by Energy Star.
- **Axis Bank Ltd:** Axis bank's environmental management efforts area unit inclined towards resource conservation, renewable energy and energy potency. Through its inexperienced Banking Initiative, the bank encourages its customers to subscribe for e-statements and alternative electronic formats of communication to cut back paper consumption, to adopt inexperienced building thought for its workplace area (Bank's company workplace 'Axis House' is intended and created as a noble metal LEED-Certified "Green Building") and lots of alternative similar activities. It Conducts tree plantation programs (Plant a tree initiative). It uses renewable energy units for the aim of street lighting, uses water collected from fresh water harvest home system and a waste product treatment plant, uses furnishings created out of a high proportion of recycled materials. The bank initiated solar-based UPS for 10 ATMs beneath its freelance ATM preparation (IAD) model. Axis bank is doing this by making certain active involvement of its stakeholders as well as workers. Bank explores 2 dimensional approach in environmental conservation-initial is to cut back the environmental impact of its own operations and second is to market eco-friendly technologies through its disposition business. Bank doesn't give finance to project that area unit – (a) dealing in prohibited life connected product, (b) making pollution and doesn't have clearance from pollution management boards and haven't put in effluent treatment plants (ETP), and (c) fitting new units intense or manufacturing gas Depleting Substances (ODS) like Cholorofluoro Carbon (CFC), Halons and units producing aerosol product exploitation CFCs. These environmental aspects area unit integrated with credit risk management framework for the disposition method.
- **Kotak Mahindra Bank:** To cut back the paper consumption, the bank is encouraging their customers to sign for estatements and conjointly they need become partners with 'Grow-Trees.com' to plant one tree for each e-statement on behalf of its customers. The organization had established the 'Social, Environmental Management System Plan' (SEMSP) to judge the environmental Associate in Nursingd social risk of borrowers that is predicated on an International Finance Corporation property framework and performance standards. As per the rubrics of Ministry of company Affairs (MCA), the bank had communed to their stakeholders to espouse electronic copies of yearly statement rather than physical copies. In 2009, that they had consolidated their information centers into one facility to enhance power usage efficiencies. The rain water harvest home tank has been put in within the premises and conjointly used oil generated from a diesel generator is disposed off through vendors approved by Pollution board.

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CONCLUSION

Public and private sector banks are actively undertaken a multiplicity of inexperienced banking practices. Primarily, banks are making awareness concerning environmental problems through inexperienced banking among bank employees, client and mass folks. Gradually, bank's inexperienced banking activities have shifted from encouraging and implementing of e-banking to the recycle of the wastes, water treatment plants, rain water gather, victimization star based mostly equipment's, constructing inexperienced building etc. in additional effective manner.

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IMPACT OF CORPORATE SOCIAL RESPONSIBILITY ON CONSUMER PURCHASE INTENTIONS - A LITERATURE REVIEW

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ABSTRACT

Corporate Social Responsibility has become an integral strategy of every business organization after the amendment of the Companies Act in 2013. The seismic shift in consumer behavior towards sustainable products and business ethics has made business organizations think strategically. It becomes imperative to know if the consumer purchase intentions are been impacted by the CSR activities of the companies.A literature review of the impact of CSR activities on consumer purchase intentions is captured from secondary data available.

CSR is the medium through which corporate address a large group of stakeholders. Corporate Social Responsibility (CSR) moving far ahead from its age-old domain of philanthropy and charity has now reached a new hallmark of Corporate responsiveness and action to social issues and demand for sustainability to advance further towards a new era of collective future action for factoring the sustainable business strategy for good governance and development of the society and its people. The purpose of this paper is to know the reasons for the growth of CSR in India and to know what potential benefits of CSR to companies are.

Keywords: Corporate Social Responsibility, Consumer Purchase Intentions

INTRODUCTION

Corporate Social Responsibility has become an integral strategy of every business organization after the amendment of the Companies Act in 2013. The seismic shift in consumer behavior towards sustainable products and business ethics has made business organizations think strategically. It becomes imperative to know if the consumer purchase intentions are been impacted by the CSR activities of the companies.

Even though research studies on CSR were done in 1945's only in the 21st-century companies started to give importance to CSR as a differentiating advantage. CSR activities were incorporated as a marketing strategy since more and more customersdepended on the CSR activities of the companies to form a favorable image of the company.

CSR activities were Incorporated as a marketing strategy since customer satisfaction was impacted. After the 21st century, the concept of CSR continuously evolved. Before CSR was considered as an obligation for the company(Swanson, 1995). The author criticized that CSR activity was considered an obligation by the companies. The author also viewed that CSR is a commitment towards the betterment of the community and the society and must look beyond the obligation. By doing this the companies will have a positive attitude towards the improvement of the society (Peloza& Shang, 2011).

Ethical products and social practices are the key factors that are considered by the customers while purchasing the price and quality of the product (Chang, 2017). There is evidence in the past literature that states that customers reject a company that has no social responsibility and switch to another company that is practicing CSR. This kind of negative publicity will affect companies name and reputation (Brunk, 2010). Understanding the impact of CSR activities on consumer behavior and marketing performance is vital to any company to develop appropriate marketing strategies (Luo &Battacharya, 2006; Marin, Ruiz, & Rubio, 2009). (Beracs&Moisescu, 2015; Gürlek, Düzgün, & Uygur, 2017; Moisescu, 2015)Are of the view that further research has to be conducted into understanding the relationship between CSR activities and customer satisfaction and loyalty.

REVIEW OF THE LITERATURE

CSR may be extremely beneficial to a company since it drives management to investigate and execute strategies to assist society. The implementation of a CSR plan is a critical component of a company's competitiveness, and it should be led by the company itself. This entails putting in place rules and procedures that incorporate social, political, and economic factors.

CSR has been regarded as a valid marketing strategy and a key force in driving client responses (Green and Peloza, 2011). Its implementation could provide enterprises with a variety of benefits (Peloza and Shang, 2011; Sen and Bhattacharya, 2001).Luo and Battacharya (2006) stated that incorporating CSR activities will increase the organization's benefit and client retention. There are a set number of studies that have exactly inspected the association between CSR and consumer loyalty (Choi and La, 2013; Chomvilailuk and Butcher, 2014; He and

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Lai, 2014; He and Li, 2011; Kim and Kim, 2016; Liu and Zhou, 2009; Martinez and Rodriguez-del-Bosque, 2013; Potepkin and Firsanova, 2017). In any case, the majority of those studies are about developed nations, and there are not many investigations on developing nations (Fatma and Rahman, 2016). The discoveries of this research gap could give significant knowledge into the improvement of productive procedures to support consumer loyalty and advocacy through CSR.

Climate and other contemplations turned into a genuine focal point of business associations around the world. The two contemplations fall into the new corporate social duty (CSR) expression – People, Planet, and Profits. CSR cares with business obligations past benefit amplification (Dodd and Supa, 2011). The important reason for this study is to understand the association between Indian customers' purchase decisions related to CSR programs. The study predicts that a positive affiliation exists between an association's inclusion in CSR projects and shopper buy goal (Dodd and Supa, 2011) which customers are bound to get an association's item if that association is engaged with socially capable practices (Sen and Bhattacharya, 2001). Mohr, Webb, Harris' (2001) research showed a major connection between CSR and shopper reaction. steady with Pomering and Dolnicar (2008) buyers anticipate that corporations should supply data on their CSR drives so on empowering them to help such associations. As society turns out to be more princely, shoppers will in general work in socially mindful exercises embraced by associations and this highlights a positive effect on their buy conduct. Discoveries uncovered Indian customers were CSR driven and had an uplifting outlook towards associations rehearsing CSR. Each of the three autonomous factors of mentality, emotional standard and social control were emphatically connected to shopper goals to get CSR upheld basic food item brand. The discoveries likewise uncovered that CSR information among youthful, grown-up customers was poor, and this directed their socially capable buy conduct. This inferred that successive CSR corporate correspondences can cultivate CSR centricity among youthful grown-up Malaysian shoppers which benefits both the organizations and customers.

The deliberate idea of CSR is as of now kept up with, as proven by the investigation of Du, Bhattacharya and Sen (2011), and it moves distant from the idea of commitment to dig further into the willful responsibility of the corporate towards society. This willful responsibility must be incorporated into the organization's methodology to frame it compelling, which permits the corporate to get an incentive for the purchaser (Barnett, 2007; Jonikas, 2013; Pivato, Misani and Tencati, 2008). An effective CSR technique must be setting explicit for each business, likewise as proper to the way of life of the nation (Kedmenec and Strašek, 2017).

Following these commitments inside the field of CSR, our examination centers around the investigation of that variable from a partner the board approach. CSR is known, by us, because the vital and proactive administration of the corporate outfitted towards the blending of its partners' interests, which converts into an ascent in added esteem. particularly, this examination centers around buyers because the principal partners to audit. that is to specify, it's tied in with examining those CSR activities that straightforwardly influence buyers, leaving to the side those activities proposed for different partners like providers, investors, representatives, etc. Since saw esteem has been portrayed as a compromise between the purchaser's advantages and forfeits, an organization's CSR activities will make expanded advantages, as seen by the purchaser.

Purchasers have a place with the gathering of partners to whom organizations relate. All through the writing, various examinations exhibit the limit that CSR should impact customer conduct (Brown and Dacin, 1997; Creyer and Ross, 1997; Marquina and Vasquez-Parraga, 2013; Lee, Park, Rapert and Newman, 2012). Numerous creators guarantee that purchasers are the first significant partner. Freeman, for example, expressed in 1984 that 'purchasers are viewed as the partner that is generally experiencing the accomplishment of the objectives of an association' (Freeman, 1984, p. 46). All the more as of late, Morrison and Bridwell (2011) stress the significance of the customer by commenting that the social obligation of shoppers is that the genuine corporate social duty.

This way of thinking of what the purchaser expects and needs necessitates that we look at the corporate from the surface inwards rather than the opposite, to learn the association from consumers' perspective, according to an identical point of view, and along these lines be better positioned to act in consistency with their desires and assumptions.

Anyway, how does CSR impact shoppers? This examination predicts that CSR impacts shoppers basically through a gathering of factors, as seen worth, trust, and responsibility, which progressively prompts an ascent in fulfillment and dependability. CSR makes an incentive for the purchaser (Barnett, 2007; Green and Peloza, 2011; Jonikas, 2013; Pivato et al., 2008) because it's worried about their requirements and individuals of different partners. Subsequently, associations should focus on buyers' necessities and should have the option to adjust their brands constantly to those consistently evolving needs (Radulescu and Hudea, 2018). they need to keep in touch with buyers and set up enduring connections through known "social showcasing" methods, whereby associations adjust their methods of interfacing with purchasers and their prompt climate. This social methodology thinks about trade as interminable interaction on schedule, which permits higher advantages to be accomplished, including upgraded adaptability and more noteworthy ability to answer to change; a quicker request conveyance cycle; expanded benefits; further developed assistance; cost decreases; and quality enhancements among others. during this regard, trust and responsibility are fundamental social promoting factors: building connections and their drawn-out maintainability trust them (Morgan and Hunt, 1994; Palmatier, Dant, Grewal and Evans, 2007; Sanzo, Santos, Vazquez and Álvarez, 2003).

Trust is characterized because the conviction or assumption that specific kinds of impacts (consistency with commitments, anticipated conduct, positive outcomes, addressing needs) have, for one or every one of the gatherings engaged with a trade relationship, the esteem which brings about the aim to foster such a relationship (Sanzo et al., 2003). Morgan and Hunt (1994) consider that trust "exists when one among the gatherings inside the trade is aware of the unwavering quality and respectability of the contrary party". Hence, reliable with Moorman, Zaltman and Deshpandé (1992), a trust includes the accompanying: the presumption that the contrary party will follow the expected game-plan; the expectation to act and submit oneself predictable with this conviction; vulnerability – insofar because the other party's conduct is wild – and weakness to the aftereffects of the contrary party's activities. Trust has been distinguished together as the premier significant element affecting buyers (Oney, OksuzogluGuven and Hussain Rizvi, 2017). Hence, trust inside the relationship is predicated on buyers' convictions, sentiments and assumptions towards the corporate, with specific significance given to the organization's standing, which gives CSR an essential position, to the extent that CSR activities controlled by the corporate can fundamentally work on the organization's picture (Perez and Rodriguez del Bosque, 2014).

In this line of contention, socially dependable activities likely affect the organization's corporate standing which progressively further develops shopper trust (Barcelos et al., 2015; Castaldo, Perrini, Misani and Tencati, 2009; Choi and La, 2013; Martínez and Rodríguez del Bosque, 2013; Servera-Francés and Arteaga-Moreno, 2015). CSR highlights a positive effect on purchaser trust even after help disappointment and recuperation (Choi and La, 2013).

It is inside this new administration worldview of the association with shoppers that we will consider CSR as a part producing an incentive for the purchaser (Alrubaiee et al., 2017; Jonikas, 2013;). Based on the aboce literature of rivew the following objectives were formed.

RESEARCH METHODOLOGY

Past literature on CSR was reviewed in order to undertsnt the CSR activities carried out in India and its impact on consumer decision making process.

RESEARCH OBJECTIVES

- To analyze the understanding of CSR of the customers.
- To analyse does CSR activities of a company influence customer purchase decisions.

FINDINGS AND SUGGESTIONS

Indian Companies tend to explain CSR quite vaguely as conducting business during a responsible manner. The broader community was often cited by this group of firms as a crucial stakeholder. Larger firms, by comparison, described CSR as responsibility to a broader group of stakeholders including customers, employees, the environment and community. This group of stakeholders were described by some large firm respondents because the ''four legs of CSR''. It became apparent that not all respondents use the term CSR when pertaining to the subject and a few felt that it's going to not be the foremost appropriate term to represent the activities and mindset of CSR. it's interesting to notice that the word ''responsibility'' has been questioned within the literature. it's been argued that the word is just too narrow and static.

CSR offers enormous benefit to a corporation because it forces the leadership to research and implement ways to be a benefit for society. The establishment of a CSR strategy may be a crucial component of a company's competiveness and something that ought to be led by the firm itself. This suggests having policies and procedures which integrate social, environmental, ethical, human rights or consumer concerns into business operations and core strategy. A worldwide provider of business solutions for human resources found that organisations that had a real commitment to CSR substantially outperformed people who didn't, with a mean return on assets 19 times higher. Additionally, the study showed that

CSR-orientated companies had a higher level of employee engagement and provided a markedly better standard of customer service (Kenexa,2015).

Nearly two-thirds (66%) of respondents said they're willing to pay more for products and services that come from companies that are committed to positive social and environmental impact, up from 55% in 2014, and 50% in 2013. In terms of specific company attributes, 58% said they were willing to pay more if a product is from a corporation known for being environmentally friendly and 56% said they were willing to pay more if the merchandise is from a corporation known for its commitment to social value (Nielsen worldwide survey of 30,000 consumers in early 2015).

CONCLUSION

Eventhough developed countries find countries like India and Bangladesh preferable for lower labour cost customers have started questioning the CSR activities of the companies. CSR includes the commoitment of the companies towards management , resources and costs. The investment in humar resources through CSR is incomparable. A study by HER project projects companies earn 3 dollars more for one dollar invested in educationg and uplifting the women enployees.

This finding is reliable with the aftereffects of earlier investigations that tracked down a positive and direct connection among's CSR and consumer loyalty It has been contended that by embracing and further developing CSR drives, organizations can have a more fulfilled and loyalconsumer base.

The discoveries of this investigation affirm that CSR exercises can upgrade fulfillment and reliability of banking clients. The aftereffects of information examination demonstrated that CSR exercises can build consumer loyalty. CSR exercises can be considered as having a critical and solid positive connection with consumer loyalty.

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A COMPREHENSIVE STUDY ON EFFECT OF GST ON E-COMMERCE THROUGH SPECIAL CITATION TO MUMBAI CITY

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ABSTRACT
Electronic commerce or e-commerce is just another way to sustain or enhance existing business practices. Rather, e-commerce is a paradigm shift. It is a "disruptive" innovation that is radically changing the traditional way of doing business. It is showing tremendous business growth in our country. Increasing internet users have added a lot to its growth. Ecommerce has helped industries in many ways and added a new sales avenue through online retail industry in our country. The present study has been undertaken to describe the present status of E-Commerce in India after the impact of GST that rolled on July 1st 2017 .GST has created a huge havoc in many sectors, this study would enable us to understand its impact and problems on E-Commerce industry and its consumers in India.

Keywords: E-Commerce, GST, Internet Users and Online Retail.

I. INTRODUCTION

The cutting edge for business today is E-Commerce. E-Commerce means dealing of goods and services through the electronic media or internet. The vendor create websites and usually sells products or services directly to the customer using a digital shopping cart or basket system and allows payment through credit card, debit card or EFT (Electronic fund transfer) payments and Cash on Delivery .E-Commerce in overnight has become a dominant online activity. The effects of e-commerce can be seen in all areas of business, from customer service to design of an innovative product. It facilitates new types of information based business processes for reaching and interacting with customers like online advertising and marketing, online order taking and online customer service. In now days E-commerce uses the WWW at least some point in transaction lifecycle. It can also reduce costs in managing orders and interacting with a wide range of suppliers and trading partners, areas that typically add significant overheads to the cost of products and services. For developing countries like India, e-commerce offers considerable opportunity. In India it is still in nascent stage, but even the most-pessimistic projections indicate a boom. There has been a rise in the number of companies' taking up e-commerce in the recent past. Major Indian portal sites have also shifted towards e-commerce instead of depending on advertising revenue. Many sites are now selling an in-numerable of products and services from flowers, greeting cards, and movie tickets to groceries, electronic gadgets, and computers, etc. With stock exchanges coming online the time for true e-commerce in India have finally arrived.

1.1. GST IN INDIA

GST is known as the Goods and Services Tax. It is an indirect tax which has replaced many indirect taxes in India such as the excise duty, VAT, services tax, etc. The Goods and Service Tax Act was passed in the Parliament on 29th March 2017 and came into effect on 1st July 2017.

In other words, Goods and Service Tax (GST) is levied on the supply of goods and services. Goods and Services Tax Law in India is a comprehensive, multi-stage, destination-based tax that is levied on every value addition. GST is a single domestic indirect tax law for the entire country.

1.2. GST COUNCIL

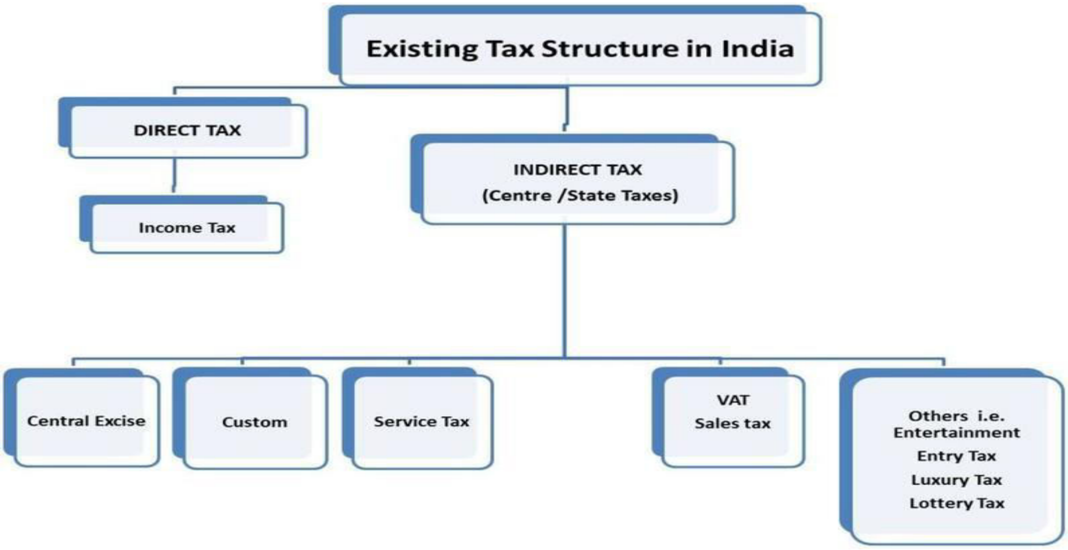
GST Council is the governing body of GST having 33 members, out of which 2 members are of Centre and 31 members are from 28 state and 3 Union territories with legislation. The council contains the following members (a) Union Finance Minister (as chairperson) (b) Union Minister of States in charge of revenue or finance (as member) (c) the ministers of states in charge of finance or taxation or other ministers as nominated by each states government (as member). GST Council is an apex member committee to modify, reconcile or to procure any law or regulation based on the context of goods and services tax in India. The council is headed by the union finance minister Nirmala Sitharaman assisted with the finance minister of all the states of India. The GST council is responsible for any revision or enactment of rule or any rate changes of the goods and services in India.

1.3. GOODS AND SERVICES TAX NETWORK (GSTN):

The GSTN software is developed by Infosys Technologies and the Information Technology network that provides the computing resources is maintained by the NIC. "Goods and Services Tax Network" (GSTN) is a nonprofit organization formed for creating a sophisticated network, accessible to stakeholders, government and taxpayers to access information from a single source (portal). The portal is accessible to the Tax authorities for tracking down every transaction, while taxpayers have the ability to connect for their tax returns.

The GSTN's authorized capital is ₹10 crore (US$1.4 million) in which initially the Central Government held 24.5 percent of shares while the state government held 24.5 percent. The remaining 51 percent were held by non-Government financial institutions, HDFC and HDFC Bank hold 20%, ICICI Bank holds 10%, NSE Strategic Investment holds 10% and LIC Housing Finance holds 11%. However, later it was made a wholly owned government company having equal shares of state and central government

Before the Goods and Services Tax could be introduced, the structure of indirect tax levy in India was as follows:



1.3. IMPACT OF GST ON E-COMMERCE MARKET:

The proposed goods and services tax (GST) is perceived as the single biggest indirect tax reform in India and is expected to bring in a simpler tax structure with a seamless credit chain. The 'one tax, one market' concept on which GST is a welcome step for online marketplaces. To create clarity in terms of the tax treatment of online marketplace sector transactions, sector-specific provisions should be introduced in the GST regime. This is quite important but is only the first of the two steps. The next key step is for these provisions to be respected by the authorities. Moreover, enforcement action that is contrary to these provisions should not be undertaken. The companies will have to follow the 'whole of business' approach for GST impact assessment and implementation, where tax and business advisory teams work together to provide a seamless service to clients that covers all necessary business aspects. Only then will the sector be able to utilize its potential in this market.

The proposal of GST law is to make marketplaces collect a portion of the tax from the sellers and deposit it with the government. This is not the first time that tax authorities have tried to differentially tax marketplaces. Place of supply in case of B2B transactions would be the location of the service recipient: It will be important to examine whether there would be rules to define inter-state service or intrastate service. This could be important to understand additional compliance requirement for e-commerce companies.

Currently, E-Commerce companies discharge their output service tax liability through centralized registration. Under GST, the centralized registration option is not be available. Hence e-commerce companies would need to obtain registration in each state where they have their place of business, resulting in increased compliances. Industry experts said the major pain point would be tax collection at source, which would create a rift between sellers and e-commerce companies

1.4. GST IN INDIA: A BENEFIT OR BARRIER FOR THE E-COMMERCE SECTOR?

GST has de-shackled India of its complex indirect tax structure and enable a single unified indirect tax structure subsuming majority of the indirect taxes in India, which has reshaped the India's indirect tax structure. Economists and tax experts see it as the biggest tax reform in independent India Tax cost on 'goods'

The indirect tax cost on most goods was on the higher side before GST. This is for the reason that most goods (for e.g. beauty products, most consumer electronics, and non-luxury automobiles) attract an excise duty of 12.5% and a VAT of 12.5% to 15% depending on the State. Further, there were numerous cascading of taxes on

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account of levy of GST, input tax credit retention under the VAT laws, levy of entry tax/ Octroi / local body tax, etc. till the time the product reaches the end customer.

A combined effect of the same leads to an effective indirect tax rate 25% to 30% in the hands of the end customer. Now the standard rate of GST is 18%, which led to significant reduction of goods. This reduction in indirect tax cost can lead to reduction in production cost and increase in base line profits, giving headroom for reducing prices and benefiting end-users. However, for some other goods (for e.g. textiles, edible oil, and low value footwear) the rate of excise duty is nil whereas VAT in most States is 5%. Thus, the overall tax cost for these kind of goods (after factoring the non-creditable taxes) is about 8 to 9%. If these goods are kept at the standard GST rate of 18% then there would be significant increase in cost for the end customers. Even if these goods are kept at the lower GST rate of 12% there would be an increase in cost for the end customers.

For an end customer, on the face of it there appears to be an increase in indirect tax cost. However, on a closer analysis, what comes out is that today (for e.g. telecom services) there is 15% tax cost on the output side plus there are whole lot of non-creditable taxes on the procurement side for e.g. VAT / CST paid on all the goods (for e.g. the telecom towers, networking equipment, etc.) that this industry purchases to render the services. In GST the output tax has increased from 15% to 18%, but all the non-creditable taxes on the procurement side today would become creditable which should largely annul the increase tax rate on the output side.

As we can see, the GST law may have a negative impact on the e-commerce sector. Given that e-commerce sector in India is one of the most rapidly advancing sectors and the government is vigorously promoting digitised economy, the introduction of such cumbersome compliances cringes the growth of this sector. Statutory framework introduced by the government should be towards the advancement of business rather than creating obstacles. The GST law should provide an enabling environment that encourages e-commerce operators and suppliers.

II. LITERATURE REVIEW:

2.1. Manjushree Yewale and Trupti Kalyankar (2017):

The Goods and Services Tax or GST, as it is known, will change the rules of the game for the Indian economy. Generally, it is known to be beneficial to both the consumer and business and government. In India, central and state governments charge different indirect taxes on goods and services. GST intends to include all these taxes in one tax with transparent ITC and applies to both goods and services. Therefore, excise duties, excise duties, service taxes, VAT to name a few will be repealed and added to the GST. For this, GST will have 3 parts CGST, SGST and IGST. Central taxes such as excise duties will be included in the CGST and state taxes such as VAT in the SGST. This will apply to all transactions of goods and services, only one tax will be applied, which is the GST which includes CGST and SGST. The IGST would be applied in place of the SGST for interstate transactions. Entry credit for all these fees will be available for all respective products. This document is the result of a review of several research studies conducted on the impact of GST on e-commerce. This document examines several aspects such as No threshold for GST registration, No advantage under the settlement scheme, Collection at source by the market operator. Finally, in conclusion, a country and a tax will help the IndiansThe economy is growing rapidly.

2.2. Anand Nayyar and Inderpal Singh (2018):

The Goods and Services Tax (GST), implemented on July 1, 2017, is considered a major tax reform to date implemented in India since independence in 1947. The implementation of the GST was planned in April 2010, but was postponed due to political issues and conflicting interests of stakeholders. The main objective behind the development of GST is to include all kinds of indirect taxes in India, such as central consumption tax, VAT / sales tax, service tax, etc. and implement a tax system in India. The GST-based tax system provides more transparency in the tax system and increases the GDP rate from 1% to 2% and reduces tax theft and corruption in the country. The paper highlighted the context of the tax system, the concept of GST along with significant work, comparing the rates of the Indian GST tax system with other world economies, and also presented in-depth coverage on the benefits for various sectors of the economy. Indiana after applying the GST and described some challenges of implementing the GST.

2.3. Sachin Abda (2017):

The current Indian tax system is very complex as it includes cascading tax effects. GST, being a single indirect tax regime for the whole nation, will seek to make India a united common market. GST known as the Goods and Services Tax is an important tax regime developed to achieve economic growth. However, the GST proposal had already been initiated in 2000 by the Vajpayee government. Although the constitutional amendment was approved by Lok Sabha in May 2015, Rajya Sabha has yet to ratify it. India needs a strong and defined GST system to overcome VAT shortages. This document highlights GST's benefits, goals and history.

III. OBJECTIVE

1. To study the impact of e-commerce on the Indian market.
2. To analyse the consumers attitude towards GST.
3. To understand the impact of GST on E-Commerce Sector and Online Consumers.
4. To analyse the buying behaviour of consumers post GST.

IV. RESEARCH METHODOLOGY:

Redman et al (1923) defines the information gathered newly by a regulated attempt. The research gets information based on the collection and analysis of the data. The primary and secondary data were used in this study.

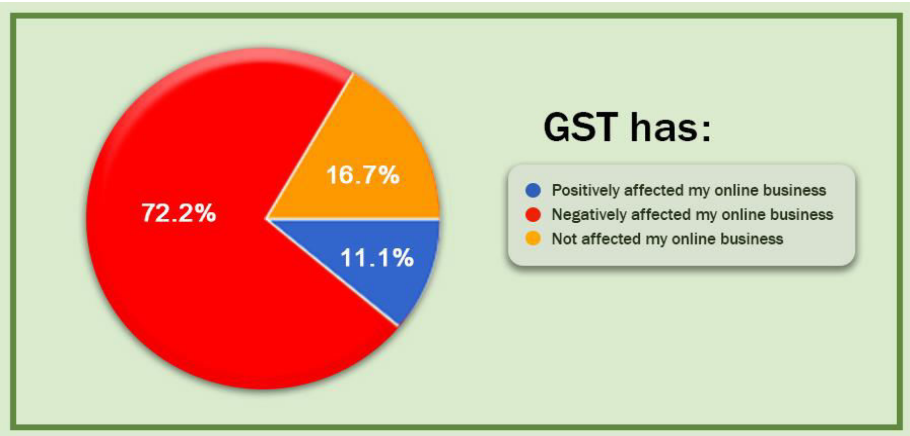
4.1. PRIMARY DATA

Primary data was collected for the research paper. The samples were selected from the population of Mumbai city.

4.2. SECONDARY DATA

Secondary data was collected. Several magazines and newspapers have been used for this, as it is a conceptual document. Therefore, the goal is to better understand the concept, its application and the impact on the economy through other parameters. Therefore, qualitative and quantitative data were used.

Indian Online Seller spoke with every day online sellers for a feel of the actual impact of GST in e-commerce. Here are the results we uncovered with insights from online sellers after a month of GST:



4.3. ANALYSIS AND INTERPRETATIONS:

In this section the analysis and interpretations of 50 respondents selected from Mumbai city is presented.

4.3.1. PERCENTAGE ANALYSIS:

Age	No of Respondants	Percentage %
Below 25 years	20	40
Above 25 years	30	60
Total	**50**	**100**

Annual Income	No of Respondants	Percentage %
Below Rs.500000	15	30
Above Rs.1000000	35	70
Total	**50**	**100**

Online Shoppers	No of Respondants	Percentage %
Yes	50	100
No	0	0
Total	**50**	**100**

Preffered Apps	No of Respondants	Percentage %
Amazon	25	50
Flipkart	6	12
Snapdeal	10	20
Myntra	6	12
Others	4	8
Total	**50**	**100**

Preffered Products	No of Respondants	Percentage %
Electronics	16	32
Books	23	46
Fashion Accessories	5	10
Others	6	12
Total	**50**	**100**

Awareness of Gst Tax on Products	No of Respondants	Percentage %
Yes	33	66
No	17	34
Total	**50**	**100**

Awarness of Change of Price Post Gst	No of Respondants	Percentage %
Yes	39	78
No	11	22
Total	**50**	**100**

Imapct of Gst on Buying Decision	No of Respondants	Percentage %
Increase in price	27	54
Decrease in Price	2	4
Forced to select a substitute product	15	30
No Changes	6	12
Total	**50**	**100**

Requirements of Changes In Gst	No of Respondants	Percentage %
Yes	47	94
No	3	6
Total	**50**	**100**

4.4. FINDINGS & SUGGESTIONS

- New strategies can be followed by online companies to increase their consumers.
- GST Tax Rate on products preferred by low income people may be reduced.
- GST can be levied on luxury products.
- Rules and Regulations in GST can be simplified.
- The online companies may conduct a survey for knowing the consumer need and preference.

V. CONCLUSION

E-commerce entered Indian market around 2007, but within a short span has transformed the way business done in India. With attractive and convenient shopping options at the core of the consumer facing business, the e-commerce industry offers the power to create innovative, sustainable, consistent and seamless shopping experience across all channels. This market has attracted quiet a lot of investors who have been actively investing in India since then. It has been predicted that close to 329.1 million people will buy goods and

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services online in India by 2020. This means that about 70.7 percent of internet users in India will have purchased products online by then. Seeing this as a spontaneous opportunity to develop our economy it’s under the hands of the government to support this market and revise the tax rates.

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A METICULOUS STUDY ON EFFECT OF ADVERTISEMENT ON BUYING BEHAVIOUR OF CONSUMERS IN MUMBAI

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ABSTRACT

In today's business world, marketing processes are based on the interaction between a business and the consumers. Advertising has been considered as a popular management tool for dealing with the highly rapid technological changes and also the marketing changes in today's competitive markets, and this management tool refers to the re-analysis and re-designs of tasks and also processes inside and outside the organization. Advertising industry is a social institution born to full fill the human needs to require and send information about availability of product, brand and service. Of late, there has also been a widespread feeling that advertising is a form of communication, meant to exploit the consumers. Further it is often criticized as being generally profit oriented and business houses are label as marketing shared who are developing a perfecting technique to defraud customers through misleading advertisement. The objective of advertisement is to study the Impact of advertisement on buying behaviour. It is found that there is no relationship between age of the respondents and level of impact of advertisement and there is no relationship between income and satisfaction with advertised product at the time of using.

Keywords: Advertising Industry, Consumers, Brand Loyalty, Buying Behaviour.

I. INTRODUCTION

Today advertisement plays an important role in persuading customers to purchase products and services. On the other hand, the expenses of advertisement in comparisons of other activities in most companies are very remarkable. In the present days every company wants to achieve the highest market share. For this purpose, every company use different ways to attract customers of different segments of the market and the best way to become market leader. In this challenging environment a company should promote its products in such a way that more and more customers get interest in its products.

In today's business world, marketing processes are based on the interaction between a business and the consumers. Advertising has been considered as a popular management tool for dealing with the highly rapid technological changes and also the marketing changes in today's competitive markets, and this management tool refers to the re-analysis and re-design of tasks and also processes inside and outside the organization. In their marketing process, businesses can select the best targeted advertising, by making use of science, expertise and experience regarding proper and suitable methods, in order to cause consumer tendency for online purchases. Marketing is the performance of all activities necessary for ascertaining the needs and wants of markets, planning the product availability, effective transfer of ownership of products, providing for their physical distribution and facilitating the entire marketing process. It is a shape within which price making forces operated in which exchanges of titles tend to be accomplished by the actual movement of goods affected.

1.1. IMPACT OF ADVERTISING

In every country, advertising has proved to be engine of progress, an essential input for economic change and vital aid for social usage. Advertising is an existing dynamic and truly challenging enterprise. It changes with changing markets, changing life styles, changing methods of distribution and changing pattern of consumption. Advertising is an institution performing essential social and economic facilities. Indeed, advertising is multidimensional and different segments of the society are indicted with their individual views.

Advertising industry is a social institution born to full fill the human needs to require and send information about availability of product, brand and service. Advertising does two jobs for business. One is the competitive job to make clear customer. And the equally important is the indispensable job of creating consumers. The want to have a new product in the first place. Moreover, it is a creative art, a science, a business, an economic as well as social institution.

Of late, there has also been a widespread feeling that advertising is a form of communication, meant to exploit the consumers. Further it is often criticized as being generally profit oriented and business houses are label as marketing shared who are developing a perfecting technique to defraud customers through misleading advertisement.

II. LITERATURE REVIEW:

2.1. Abdul Ghafoor, Awan and Muhammad Ismail (2016):
Awan et al. explains the factors likewise necessity of advertisement, pleasure of advertisement, dominance of advertisement, brand recall advertisement, and stimulation of advertisement. These are very helpful in creating and shifting the consumer's buying behaviour that is a very positive sign for the advertising and marketing companies. Our results also proved the model of the study which reveal that advertisements have significant impact on the consumers 'buying behavior and widen their choices. This study will definitely be proved helpful for the marketing and advertising companies to promote their products in the light of our empirical results.

2.2. P. Sathya and R. Indirajith (2016):
Sathya and Indirajith conveys that the consumer buying preferences are rapidly changing and moving towards high-end technology products with acculturation. Products which were once considered luxury items have become a necessity because of the changing lifestyle and rising income levels. With growth in disposable incomes, the demand for high-end products such as television, washing machine, refrigerator, and air conditioners has increased considerably. It is also facilitated by the easy availability of finance and prevalence of nuclear families. Increasing in demand for consumer durable in the market the fall in prices as Indian consumers are continue to attach a high degree of importance to value for money.

2.3. Ashish Kumar and Poonam Gupta (2015):
Kumar and Gupta concluded that all marketing starts with the consumer. So consumer is very important to a marketer. Consumer decides what to purchase, for whom to purchase, why to purchase, from where to purchase, and how much to purchase. In order to become a successful marketer, he must know the liking or disliking of the customers. The study of the consumer preference not only focuses on how and why consumers make buying decision, but also focuses on how and why consumers make choice of the goods they buy and their evaluation of these goods after use.

2.4. K.T. Kalaiselvi and D. Muruganandam (2015):
Kalaiselvi and Muruganandam consumption trends differ from similar income households in urban areas to rural areas significantly. Before the liberalization of Indian economy, in Indian white goods markets, reputed companies like Godrej, Videocon, Kelvinator, BPL, Voltas and Allwyn had the major market share. After liberalization, many foreign players like Whirlpool, LG, Sony, Samsung, IFB, and Aiwa had entered into the market. This opening created a dramatic change in the white goods market.

2.5. Samar Fatima and Samreen Lodhi (2015):
Fatima and Lodhi revealed that Advertisement helps the company to create the awareness in their customers and ingredients the advertisements shape the perception of the customers either in the positive or in a negative way. People can perceive the quality of the products by gathering the information which they usually get through advertisements. The perception of the quality, awareness of the product and consumer opinion drives the consumer buying decision. Study critically evaluates these factors which shape the buying behaviour and provides the deep insights towards the role of advertisements shaping the consumer behaviour.

2.6. Seema Johar (2015):
Johar explained that the character, behaviour and attitude of consumer are the important dimensions in the decision-making process. All the purchases made by a consumer follow a certain decision-making process. A consumer is one who does some physical activities and deliberates to take decisions concerning purchase and to dispose of on to evaluate products and services. Purchase decision process which is characterized as more complex in its nature, has been subject to research often, only recently.

2.7. H. Hemanth Kumar and S. Senith (2014):
Hemanth Kumar defines marketing personnel are constantly analysing the patterns of buying behaviour and purchase decisions to predict the future trends. Consumer behaviour can be explained as the analysis of how, when, what and why people buy.

2.8. H. S Adithya (2013):
Adithya concluded that the usage of new tools and techniques brought about revolutionary changes in the production of goods. The most important thing is to forecast where customers are moving and to be in front of them. The current scenario shows many developments and changes taking place around us with all the industries and firms within each industry trying to keep pace with the changes and diverse needs of the people.

2.9. Harfoushi and et al. (2010):
Harfoushi and et al. said that Internet is becoming a new way to shop different products or services online. Although, it is a desire situation for everyone to touch the products that he/she wants to buy. However, Internet is playing a wider role in making the shopping more easily as it is never before. The web makes shopping much easier, and nowadays shopping is not more than away from a click. A latest term is introduced that is known as "Online Shopping". Consumers can directly shop product or services from the sellers without any interaction of intermediate parties. Just like other direct marketing channels such as television and catalogues, Internet is also becoming a significant marketing channel. The Internet supports two-way communications between consumer and merchant. The web provides interactive shopping channel, which is not bounded by time and geographical condition.

2.10. Hareem Zeb and Kashifra Shib (2011):
Zeb and Ashib concluded that the influence of brand on consumer buying behaviour is a very vigorous subject performance of and is of great importance in Coimbatore. Fashion industry includes clothing, footwear and other accessories like cosmetics and even furnishing. The focus of this research is on clothing segment. In terms of spending on clothing, age is a stronger determinant of women`s budget that their socio-economic status.

III. OBJECTIVE:
The following are the objectives of the study
- To study the demographic profile of consumers.
- To study the Impact of advertisement on buying behaviour.
- To offer suggestions based on the study.

3.1. HYPOTHESES OF THE STUDY
- There is no significant relationship between age of the respondents and level of impact of advertisement.
- There is no significant relationship between age and satisfaction with advertised product at the time of using.
- There is no significant relationship between income of the respondent and satisfaction with advertised product at the time of using.
- There is no significant relationship between education level of the respondents and opinion about advertisement.
- There is no significant relationship between education level of the respondents and influence of attracting factors in advertisement.
- There is no significant relationship between gender of the respondent and influencing factors attracting factors in advertisement.

3.2. AREA OF THE STUDY
A study of this nature required the selection of a suitable place. Therefore, Mumbai was selected for the study since the researcher belongs to this area. Moreover, the advertisement has an impact among the people in Mumbai.

IV. RESEARCH METHODOLOGY:
In the present study, primary data was collected through questionnaire from One twenty-five College students across Mumbai. The data collected was analysed through statistical tools for fulfilment of the objective of the study.

4.1. SOURCES OF DATA:
- Primary Data
- Secondary Data

4.2.1. PRIMARY DATA:
The primary data is collected by preparing a questionnaire. A well framed questionnaire is used for collection of data.

4.2.2. SECONDARY DATA:
Secondary data relevant to the study is gathered from published sources such as standard text books, magazines and internets. Several magazines and newspapers have been used, as it is a conceptual document. Therefore, the

goal is to better understand the concept, its application and the impact on the economy through other parameters. Therefore, qualitative and quantitative data were used.

4.3. SAMPLE DESIGN

- A convenient sampling was adopted to identify the sample respondents from a total population. Total of one twenty-five respondents were selected from various department students.
- To collect accurate and true information, the researcher meets college students and explained the research problem and got their consent for responding to the questionnaire.

4.4. TOOLS AND TECHNIQUES

The following tools and techniques has been applied by the researcher to analysis the primary data

- Simple Percentage Analysis
- Chi-Square Test
- Weighted Arithmetic Mean

4.5. PROFILE OF THE RESPONDENTS:

The Table.1 shows the socio-economic profile of the respondents. The Source of the data is primary data.

Table.1. Socio Economic Profile of the Respondents

Profile Variables	Particulars	No. of Respondents	Percentage %
Gender	Male	73	58.4
	Female	52	41.6
Age	18-21	63	50.4
	22-25	49	39.2
	Above 25	13	10.4
Marital Status	Married	06	4.8
	Unmarried	119	95.2
Nature of Residing Area	Rural	66	52.8
	Urban	59	47.2
Educational Qualification	Under Graduates	81	64.8
	Post Graduates	31	24.8
	M.Phil.	04	3.2
	Ph.D.	05	4.0
	Others	04	3.2
Monthly Family Income	Below 10000	20	16.0
	10001-15000	29	23.2
	15001-20000	29	23.2
	20001-25000	20	16.0
	Above 25000	27	21.6

4.6. LEVEL OF IMPACT OF ADVERTISEMENT

Impact of advertisement is an important one in buying behaviour here the table defines the level of impact of advertisement. The Source of the data is primary data.

Table.2. Level of impact of advertisement

Level of impact of advertisement	No. of respondents	Percentage %
Highly influencing	65	52.0
Moderate influencing	48	38.4
Not influencing	12	9.6
Total	125	100.0

The Table.2 directly above conveys that 52 % respondents are highly influenced by impact of advertisement, 38.4% respondents are having moderate influenced, and 9.6% respondents are not influenced. It conveys that 52.0% of the respondents are having highly influencing by impact of advertisement.

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4.7. INFLUENCING REASON

Some advertisement factors are influencing the purchase decision. So, the researcher has collected the data about the Influencing reason.

Table.3. Influencing Reason

Influencing Reason	No. of respondents	Percentage %
Multimedia Presentation	33	26.4
Attractiveness	30	24.0
Information	24	19.2
Brand Ambassadors	22	17.6
Others	16	12.8
Total	125	100.0

Source: Primary Data

The above table shows that out of 125 respondents 26.4% respondents are influenced by multimedia presentation, 24.0% respondents are influenced by attractiveness, 19.2% respondents are influenced by Information, 17.6% respondents are influenced by brand ambassadors, and the remaining 12.8% respondents were influenced by other reasons. 26.4% respondents are influenced by multimedia presentation.

4.8. SATISFACTION OF ADVERTISED PRODUCT AT ITS USAGE:

Satisfaction is most important in every aspect. So, the researcher has collected the data about the satisfaction.

Table.4. Satisfied with advertised product at time of using

Satisfied with advertised product	No. of respondents	Percentage %
Yes	76	60.8
No	49	39..2
Total	125	100.0

Source: Primary Data

The Table.4 above shows that 60.8% respondents are satisfied with the advertised product at the time of using, 39.2% respondents are not satisfied with advertised product at the time of using. It explains that 60.8% respondents are satisfied with the advertised product at the time of using.

4.9. INFLUENCE OF ADVERTISEMENTS OVER BUYING BEHAVIOUR:

Advertisement has the power to influence the consumer buying behaviour. So the researcher has collected the data about the advertisement influencing level.

Table.5. Influence of Advertisements over buying behavior

Influence of Advertisements over buying behaviour	No. of respondents	Percentage %
Large	36	28.8
Medium	73	58.4
Small	16	12.8
Total	125	100.0

Source: Primary Data

The Table.5 explains that 28.8% respondents are said that advertisement has large influence on buying behaviour, 58.4% respondents are said that advertisement has Medium influence on buying behaviour and 12.8% respondents are said that advertisement has Small influence on buying behaviour. It is conveyed that 58.4% respondents are having medium buying behaviour.

4.10. LEVEL OF SATISFACTION:

Level of satisfaction will differ from person to person. The below table explains the ranking towards level of satisfaction of respondents by using weighted average method. The researcher has assigned the following ranking proposal.

- Agree (A) - 5 Marks
- Strongly Agree (SA) - 4 Marks
- No Opinion (NO) - 3 Marks
- Disagree (D) - 2 Marks
- Strongly Disagree (SDA) - 1 Mark

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Table.6. Level of satisfaction

Details	A	SA	NO	DA	SDA	Total	Mean Scores
Aware about product availability	80	19	13	11	2	539	4.31
Knowledge about brand loyalty	50	34	31	7	3	496	3.97
Aware about quality products	54	35	25	6	5	502	4.02
Easy to understand the product feature	64	28	16	14	3	511	4.09
Knowledge about price discrimination	49	42	23	7	4	500	4.00
Knowledge about product offers or gifts	50	35	27	9	4	493	3.94
Easy to compare with competitive product	50	32	30	9	4	490	3.92
Aware about sales network	39	28	42	11	5	460	3.68
Gaining more knowledge about the product	55	25	26	11	8	483	3.86

Source: Primary Data

Table.7. Factors influencing Satisfaction level

Details	Mean Scores	Rank
Aware about product availability	4.31	I
Knowledge about brand loyalty	3.97	V
Aware about quality products	4.02	III
Easy to understand the product feature	4.09	II
Knowledge about price discrimination	4.00	IV
Knowledge about product offers or gifts	3.94	VI
Easy to compare with competitive product	3.92	VII
Aware about sales network	3.68	IX
Gaining more knowledge about the product	3.86	VII

Source: Primary Data

From the Table.7 the aware about product availability got First rank. Easy to understand the product feature got second rank. Aware abut quality products got third rank. Knowledge about price discrimination got fourth rank. Knowledge about brand loyalty got fifth rank. Knowledge about product offers or gifts got sixth rank. Easy to compare with competitive product got seventh rank. Gaining more knowledge about the product got eighth rank. Aware about sales network got ninth rank.

4.11. CHI-SQUARE TEST

Chi square test is applied in Statistics to test the goodness of fit to verify the distribution of observed data with assumed theoretical distribution. Therefore, it is a measure to study the divergence of actual and expected frequencies.

Hypothesis I: There is no significant relationship between age of the respondents and level of impact of advertisement.

Table.8. Relationship between age of the respondent and level of impact of advertisement - Result of Cross Table

Level of impact of advertisement				
	Highly influencing	Moderate influencing	Not influencing	Total
18-21	2923.2 %	2923.2 %	54.0 %	6350.4 %
22-25	2620.8 %	1612.8 %	75.6 %	4939.2 %
Above 25	108.0 %	32.4 %	0.0 %	1310.4 %
Total	6552.0 %	4838.4 %	129.6 %	125100.0 %

Source: Computed Primary Data

Table.9. Relationship between age of the respondents and level of impact of advertisement - Chi-square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.717	4	.152
Likelihood Ratio	7.744	4	.101
Fisher's Exact Test	5.811		
Linear-by-Linear Association	2.105[b]	1	.145
N of Valid Cases	125		

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The standardized statistic is -1.451

From the Table.9 it is found that the p-value (0.152) is greater than the Pearson`s chi-square value at 5% level. Hence the null hypothesis is accepted. So, it is concluded that there is no relationship between age of the respondents and level of impact of advertisement.

Hypothesis II: There is no significant relationship between age and satisfaction with advertised product at the time of using.

Table.10. Relationship between age and satisfaction with advertised product at the time of usage

Age of the respondent	Satisfied with advertised product at the time of using		Total
	Yes	No	
18-25	3830.4 %	2520.0 %	6350.4 %
22-25	2923.2 %	2016.0 %	4939.2 %
Above 25	97.2 %	43.2 %	1310.4 %
Total	7660.8 %	4939.2 %	125100.0 %

Source: Computed Primary Data

Table.11. Relationship between age and satisfaction with advertised product at the time of usage

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.448	2	.799
Likelihood Ratio	.460	2	.795
Fisher's Exact Test	.427		
Linear-by-Linear Association	.146[b]	1	.703
N of Valid Cases	125		

The standardized statistic is -.382

From Table.11, it is found that p-value (0.799) is greater than Pearson`s chi-square value at 5% level. Hence the null hypothesis is accepted. So, it is concluded that there is not relationship between age and satisfaction with advertised product at the time of using.

Hypothesis III: There is no significant relationship between income of the respondent and satisfaction with advertised product at the time of using.

Table.12. Relationship between income of the respondent and satisfaction with advertised product at the time of using - Result of Cross Table

Monthly income of a family	Satisfied with advertised product		Total
	Yes	No	
Below 10000	15	5	20
	12.0 %	4.0 %	16.0 %
10001 - 15000	15	14	29
	12.0 %	11.2 %	23.2 %
15001 - 20000	18	11	29
	14.4 %	8.8 %	23.2 %
20001 - 25000	9	11	20
	7.2 %	8.8 %	16.0 %
Above 25000	19	8	27
	15.2 %	6.4 %	21.6 %
Count	76	49	125
Total	60.8 %	39.2 %	100.0 %

Source: Computed Primary Data

Table.13. Relationship between income of the respondent and satisfaction with advertised product at the time of using - Chi square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.846	4	.211
Likelihood Ratio	5.910	4	.206
Fisher's Exact Test	5.725		

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Linear-by-Linear Association	.019[b]	1	.890
N of Valid Cases	125		

The standardized statistic is .138

From the above chi-square analysis, it is found that p-value (0.211) is greater than Pearson`s chi-square value at 5% level. Hence the null hypothesis is accepted. So, it is concluded that there is no relationship between income and satisfaction with advertised product at the time of using.

Hypothesis IV: “There is no significant relationship between education level of the respondents and opinion about advertisement”.

Table.14. Relationship between education level of the respondents and opinion about advertisement - Result of Cross Table

Educational Status	**Level of Satisfaction**			**Total**
	Disagree	**No Opinion**	**Agree**	
UG	17	53	11	81
	13.6 %	42.4%	8.8%	64.8%
PG	4	20	7	31
	3.2%	16.0%	5.6%	24.8%
M.Phil	0	3	1	4
	.0%	2.4%	.8%	3.2%
Ph.D	2	1	2	5
	1.6%	.8%	1.6%	4.0%
Others	0	4	0	4
	.0%	3.2%	.0%	3.2%
Total	23	81	21	125
	18.4%	64.8%	16.8%	100.0%

Source: Computed Primary Data

Table.15. Relationship between education level of the respondents and opinion about advertisement - Chi-square Test

	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	9.477	8	.304
Likelihood Ratio	11.315	8	.184
Fisher's Exact Test	8.672		
Linear-by-Linear Association	.904[b]	1	.342
N of Valid Cases	125		

The standardized statistic is .951

The Table.15 explains that the p-value (0.304) is greater than the Pearson`s chi-square value at 5% level. Hence the null hypothesis is accepted. It is conveyed that there is no significant association between education level and opinion about advertisement.

Hypothesis V: “There is no significant relationship between education level of the respondents and influence of attracting factors in advertisement”.

Table.16. Relationship between education level of the respondents and influence of attracting factors in advertisement- Result of Cross Table

Educational Status	**Attractiveness**			**Total**
	Disagree	**No Opinion**	**Agree**	
UG	21	43	17	81
	16.8%	34.4%	13.6%	64.8%
PG	2	22	7	31
	1.6%	17.6%	5.6%	24.8%
M.Phil	1	3	0	4
	.8%	2.4%	.0%	3.2%
Ph.D	0	3	2	5
	.0%	2.4%	1.6%	4.0%

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Others	1	3	0	4
	.8%	2.4%	.0%	3.2%
Total	25	74	26	125
	20.0%	59.2%	20.8%	100.0%

Source: Computed Primary Data

Table.17. Relationship between education level of the respondents and influence of attracting factors in advertisement – Chi square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.541	8	.299
Likelihood Ratio	12.860	8	.117
Fisher's Exact Test	9.163		
Linear-by-Linear Association	.410[b]	1	.522
N of Valid Cases	125		

The standardized statistic is .641

The Table.17 defines that the p-value (0.299) is greater than the Pearson`s chi-square value at 5% level. Hence the null hypothesis is accepted. It is inferred that there is no significant association between education level of the respondents and influence of attracting factors in advertisement.

Hypothesis VI: There is no significant relationship between gender of the respondent and influence of attracting factors in advertisement.

Table.18. Relationship between gender of the respondents and influence of attracting factors in advertisement - Result of Cross Table

Gender	Attractiveness			Total
	Disagree	No Opinion	Agree	
Male	12	42	19	73
	9.6%	33.6%	15.2%	58.4%
Female	13	32	7	52
	10.4%	25.6%	5.6%	41.6%
Total	25	74	26	125
	20.0%	59.2%	20.8%	100.0%

Source: Computed Primary Data

Table.19. Relationship between gender of the respondents and influence of attracting factors in advertisement - Chi-square Test

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.501[a]	2	.174
Likelihood Ratio	3.605	2	.165
Fisher's Exact Test	3.480		
Linear-by-Linear Association	3.296[b]	1	.069
N of Valid Cases	125		

The standardized statistic is -1.816

The Table.19 explains that the p-value (0.174) is greater than the Pearson`s chi-square level at 5% level. Hence the null hypothesis is accepted. It is concluded that there is no significant association between gender of the respondent and influence of attracting factors in advertisement.

V. SUGGESTIONS

Findings show that there is no significant relationship between age and level of impact it indicates that impact of advertisements remains same at the different age level. Hence it is suggested that one good advertisement is enough to influence consumers in their age group.

- It is found that advertisement only discloses the advertisement good features of the products and since the product is not physically available the advertisement can also give some drawbacks of the products. It will help the consumer is better decision making.

- It is suggested that promotional schemes should be often given, as consumers are ready to move on to other brands.
- More product information should be given in the website regarding the product. Since physical feel of the product is not available.

VI. CONCLUSION

The present era witnesses the revolutionary change in the trend of marketing. Online marketing is the source which saves us time and cost and another reason is availability of variety of products. Since the product is not available for physical verifications only advertisements are a source to influence and it influences and attract the consumers. The role of advertisement is important in influencing the buying behavior of the consumers. The advertising should be genuine, correct and serve the informational needs of the consumers. The companies should use attractive and informative content to create the awareness in the consumers and they should not rely on the advertisement for changing the perception of the consumers instead they should use new ways of sales promotion or other mediums for changing the perception of the people. It will be easy for any company to change the buying behavior of consumer by creating awareness and building strong perception in the mind of their customers.

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IMPACT OF PHYSICAL FITNESS TO COMPANY PERFORMANCE AND PRODUCTIVITY

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ABSTRACT
The purpose of this study is to illustrate and investigate the importance of physical fitness to company performance and productivity, by comparing previous researches on this area. This study focuses on the importance of physical fitness and its effect on employee health, performance and productivity in organizations. The number of health promotion programs in workplace settings has continued to grow. Although employers' rationales vary, health promotion programs may yield economic benefits such as reduced absenteeism, presentism, employee health care costs and employee turnover. The data for the study is collected from secondary sources . The methodology adopted is qualitative and the findings are based on reliable data with respect to the economic impact of worksite physical fitness activity programs. Most, if not all, researches in this field have been performed in developed and high income countries. This research recommends improvements and further studies on physical fitness on company performance and offers some suggestions for further research.

Keywords: Physical Fitness, Company Performance, Productivity, Employee, Exercise

INTRODUCTION
Physical fitness has been gaining considerable attention in industries from both, employers and employees over the last few years. People spend most of their time at the workplace, which is utilized by many to share as well as receive messages of health . Poor employee health means reduced productivity and increased expenses for the employer. This is the main reason why many global organizations are giving serious attention to various health programs or fitness activities . Many organizations have focused on addressing their employees' health aspects, even before anything happens since prevention is better than cure. Organizations usually get aware of the issues via increased large claims and immediately focus on lowering costs instead of enhancing health and promoting better physical and mental wellbeing for the workers. In addition, they have to manage the costs related to productivity loss from the employees who are absent from work. Employees who are lean as well as active are seen as more productive than the ones who are inactive and overweight. The scientific proof for the effectiveness of workplace physical fitness activities on productivity is irrefutable. The rationale behind the workplace physical programs implementation is transparent, given the job related gains of physical activity as well fitness and the costs of obesity. The idea of the relationship between productivity and physical fitness of an employee needs no justification. It is evident from the thinking that only a physically fit individual can perform more physically demanding tasks at work and withstand workload pressures and over-time. As such, a person who is physically fit can serve better at work and be productive compared to an unfit person. Employee health promotion programs have resulted in reduced absenteeism and job related injuries. Both of these help employers reduce unwanted expenditures related to HRM. Employees who regularly take part in physical fitness programs at work tend to have less involuntary absenteeism. As such, in every possible way, employee physical fitness programs can physically enhance an individual as well as reduce the extra expenditures undertaken by the organization in managing ill health and lower productivity at work. Employees who have three or more health related risks show a 30% higher rate of absenteeism and a 38% higher rate of health related expenditures at work. The World Health Organization (WHO) defines the condition of being healthy as a state of full mental and physical wellbeing. Considering these aspects, many modern day organizations that are termed as 'Health Conscious Enterprises' have started serious initiatives towards the wellbeing of their employees. They carry out physical fitness programs by being in partnership with their employees on health issues and in preventive care. Healthcare initiatives target to optimize the fitness aspects and not just simply to eliminate the risks. These days, lifestyle diseases are rather common. Unhealthy food habits or unhealthy living style makes many people diabetic, develop hypertension, etc. These disorders can at a later stage turn in to serious ailments related to the heart and so on. As a result, the employees will become unproductive. Such employees will incur more costs in terms of health related expenditure at work with increased absenteeism. Employers are considering to such indirect costs, which can be reduced with a proper fitness program at the workplace. This study is important for companies given the economic impact of workplace physical activity and for the promotion of health and wellness among employees. Purpose of Study The aim of

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this study is to examine and review the importance of physical fitness for organizational performance as well as productivity.

OBJECTIVE OF THE RESEARCH

The following research mainly aims to provide:

1. Role of physical fitness of employees in improving the performance and productivity.
2. To study the evolution of work pattern of employees
3. To narrate the reasons for adopting physical fitness.
4. To analyse the challenges for implementing physical fitness.

RESEARCH METHODOLOGY

The qualitative descriptive research approach is used to perform a review of researches on the importance of physical fitness to company performance and productivity. Data for this study is gathered from journals, reports and articles . Analysis is done on the reviews of researches and their respective findings. The study uses descriptive research to ascertain the importance of physical fitness to company performance and productivity and to investigate the factors related to this area based on previous research findings .The importance of physical fitness is evaluated and described by reviewing researches and the ways in which they affect the employees' wellbeing and performance. The use of the descriptive design also enables the researcher to give succinct recommendations to researchers and scholars interested in employee wellbeing at the workplace. Qualitative data is being re-used in many modern day studies, the collection of qualitative data is costly in many cases as well as time consuming. The opportunities to conduct a primary research are limited in many studies. In this modern era, software and computer programs make the collection, archiving and retrieval of data easy. Such secondary data can be easily accessed and utilized optimally for primary researches, which are the main reasons for using secondary data in qualitative studies . Secondary data analysis is a method suggested mainly for student researchers due to the ease and cost effectiveness

In this study, data is collected from secondary sources of information including human health and physical activity journals, conference papers and databases such as Emerald Insight, Science Direct and Sage Publications. Available secondary data may be entirely appropriate and adequate to draw conclusions, answer questions, or solve problems and it is cheaper to collect secondary data than it is to obtain primary data.

Based on the findings of the World Health Organization (WHO), the health risk of individuals who have been enrolled in a multi-component health promotion program decreased by 0.45, their work performance increased by 0.79 and their monthly absenteeism decreased by 0.36. These findings indicate that applying a multi-component health promotion for the purpose of increasing the fitness level of participants could make distinct differences in productivity and health risks. As such, a fitness program has a positive effect on work performance and productivity.

Pronk et al. (2004) examined the relationship between performance at work and physical activity together with two other elements recognized being related to physical fitness activities including obesity and cardio respiratory. Four variables including absenteeism, quality and quantity of performance at work and final performance were used to define work performance. The result of the 683 data collected from workers showed that physical activity had a positive effect on the quality and the overall performance at work. Moreover, a higher level of cardio respiratory fitness had a positive effect on the quantity of work performance and reduced applied effort to perform the work. Obesity was also found to be related to higher absenteeism (Pronk et al., 2004). As such, cardio respiratory fitness and physical activity are related to presentism while obesity has a relationship with absenteeism. The relation between fitness physical activity and absenteeism was confirmed by a study by Jacobson and Aldana (2001). The aim of their study was to compare the frequency of self-reported exercise with illness-related absenteeism. The results revealed a significant relation between weekly exercise days and annual absenteeism with lower exercise rates being associated with higher rates of annual absenteeism. The association was specifically significant between no exercise at all (0 days per week) and 1 day per week of exercise compared to a higher exercise frequency rate (Jacobson and Aldana, 2001). Moreover, it appeared that non-exercisers were more likely to be absent for more than 7 days when compared to those exercising at least once per week. In a research conducted in Netherlands, data regarding absenteeism due to sickness over four years was gathered from 1228 employees of 21 Dutch

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firms. They also utilized data from two large Dutch cross-sectional data bases. The study investigated the relationship between sick leave and physical activity (Proper et al., 2003) find out whether physical activity affected sickness absenteeism. The results of their study showed that moderate intensity physical activities are neither related to duration of sick leave nor its frequency (Proper et al., 2003). According to Shephard (1999), fitness promotes job performance. Commercial real estate stock brokers who participated in an aerobics training program (walking and/or running three times a week, for 12 weeks) earned greater sales commissions during and after the training program than brokers who did not participate. Workers from a hospital equipment firm who participated in a similar aerobics training program (walking, running, swimming and bicycling four times a week, for 24 weeks), enjoyed greater productivity and job satisfaction than workers who did not participate in the fitness program. The result showed that participating in fitness programs creates greater sales and productivity and it causes job satisfaction among the workers

Results and Discussion As mentioned above, this study focused on three objectives. Two objectives are discussed and concluded as follows:

To illustrate the effects of physical fitness on company performance and productivity. The importance of physical fitness, physical fitness at work, company's performance and productivity was discussed in the literature review. According to the findings, five factors demonstrate the effect of physical fitness on company performance and productivity. There are five factors show the effect of physical fitness on company performance and productivity as discussed in objective one

Job Satisfaction/Commitment All of the reviews which have been done systematically demonstrate that the initiatives of health promotion in the workplace attempt to improve fitness and physical activity which might result in more employee commitment and finally improve job satisfaction (Barr-Anderson et al., 2011).

COGNITION AND MEMORY

One of the current cross-sectional researches demonstrates that there is a relationship between being active physically and improvement in both cognitive and psychological factors. Literature review revealed that generally, more physical activity and physical fitness will decrease the chances of cognitive impairments from occurring (Erickson and Kramer, 2009). In addition, short bouts of physical activity practices during work increased accuracy and the speed of data entry (Barr-Anderson et al. 2011). Some studies revealed that even physical activities in moderate levels can minimize cognitive declines and could be used as a method of treatment for reversing the already existing cognitive deficits in older adults as well (Hertzog et al., 2009)

Self-Confidence/Self-Efficacy

The systematic literature review demonstrated that initiatives of physical activities at the workplace c might increase self-confidence among employees (Anderson et al., 2009). Besides, other systematic studies showed that participation of employees in health initiatives at the workplace could establish social capital by developing a higher cohesion sense as well as a collective self-efficacy of staffs (Kahn et al., 2002). The concept of social capital includes the processes among people that build norms, networks and trust and facilitates cooperation with mutual benefits (WHO, 1998). Therefore, more physical activity and higher fitness levels can enhance the selfconfidence of employees that can finally result in a unified work culture.

Decreased Weight/Increased Physical Activity Level : Based on previously conducted studies, initiatives of health promotion at the workplace attempt to increase nutrition and physical activity, also, it was revealed that fitness could decrease body weight and body fat of employees effectively (van Dongen et al., 2011). In addition, Anderson et al. (2009) showed that because of health promotion programs at the workplace, some modest weight loss has been reported as well with the objective of improving physical activity and nutrition. The other review identified that overall, physical activity could be increased by workplace intervention among all the participants in all the relevant investigations. In such studies, physical activity was evaluated and it was found that there are modest improvements in the level of physical fitness activity (Barr-Anderson et al., 2011).

Psychosocial Well-Being and Stress;

Literature review demonstrated that 27% of individuals who have depression have serious issues in both the home and work life and within 3 months, they will lose an average of 4.8 working days and suffer 11.5 reduced productivity days (CDC, 2011). Some studies revealed that physical activity is

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related to a minimized risk of developing clinical depression (Bingham, 2009). Such conclusions are supported by a review in 2007, which revealed that exercise protects people against depression and it is an adjunctive and effective intervention to treat depression from mild to moderate levels (Donaghy, 2007). To investigate the importance of physical fitness to company performance and productivity Based on previous studies, the necessity of physical fitness to productivity and company performance can be investigated based on increased job performance and productivity, return on investment/cost effectiveness, decrease in presentism/absenteeism, sick leave, turnover, compensation of workers and disability.

Productivity and Job Performance

It was concluded that work performance could increase as a result of increased fitness and physical activity after short bouts of physical activity were introduced within the work context. In addition it was revealed that work ability could be improved if we consider some exercise breaks and as a result significant improvements could be observed in both work productivity and cognitive performance. It can be achieved if we introduce physical activity as a daily routine at the workplace (Barr-Anderson et al., 2011). Hutchinson and Wilson (2011) conducted a meta-analysis and they concluded that the workplace could be a suitable setting to initiate modest modifications in fitness and physical activity of employees. Thus, improved health conditions and successful interventions of physical activity might result in improved productivity.

Other advantages of improved physical fitness activities of employees are decreased obesity, less compensation cost of workers, sick leave, associated costs and short run disability rates (Ackland et al., 2005). One of the recent studies revealed that initiatives of health promotion at the workplace to improve physical activity might result in more financial advantages for organizations by means of turnover reduction (van Dongen et al., 2011). Moreover, Christie et al. (2010) explained that obesity could predict sick leave in the long term so less obesity by means of more physical activity can minimize sick leave.

Cost Effectiveness/Return on Investment';

When we consider costs of sick leave, absenteeism, injuries, disability and health care, it is obvious that physical inactivity as well as it influence on obesity of employees can be a critical driver of costs in the work context (Anderson et al., 2009). One of the mixedmethod researches demonstrated that implementing physical activity, workplace health and fitness initiatives has many economic benefits for the organization such as cost improvements to benefit ratio (Ackland et al., 2005).

Absenteeism and Presentism

Presentism concept refers to being present at work regardless of weak health level and thus performing below par (Brown et al., 2011). It is considered a new concept, which tries to quantify how current health conditions of employees can limit their work performance and it has a negative impact on organizational productivity as well (Ackland et al., 2005). One of the current investigations demonstrated that losses for presentism in workplace were from 1.9 to 5.1 times higher than the incurred costs from absenteeism and the fact that related costs to presentism were more than those direct costs of health in many cases because of the decline in productivity (Brown et al., 2011). In addition, positive associations in literature revealed that initiatives of physical activity in workplace could be a valid tool to help minimize both presentism and absenteeism.

Some Intangible Advantages Comprehensive study of previous investigations demonstrated that implementing physical activity initiatives and workplace health programs could lead to improved outcomes of human resource and in developing a positive corporate image. Such results can empower total performance in the workplace such as improved motivation, more loyalty and enhanced employee morale, better recruitment, good working atmosphere, improved teamwork and communication and finally retention of qualified employees. In general, relevant studies explain that staffs can benefit in different ways by creating opportunities for activities of physical fitness at the workplace (Ackland et al., 2005).

CONCLUSION

Achieved outcomes from the reviews revealed that physical activity levels could be positively impacted by fitness and productivity programs at the workplace. Moreover, this research review showed that, there is a direct relationship between work productivity and fitness. Some researchers measured improved job satisfaction and productivity through enrollment in exercise program by employees.

Moreover, Research showed that, employees who participated in physical activity programs have more self-confidence and concentration in their job in comparison to other employees. Workers are under pressure in the workplace and physical activity can reduce stress and depression among them. According to researches, physical activity in the workplace increases employees' health and efficiency and reduces the cost of treating employees. Introducing a workplace policy to provide employees with subsidized fitness counseling or gym/recreation memberships may be an effective way to increase and support employee physical activity and to reduce barriers to physical activity such as cost.

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UNDERSTANDING THE ROLE OF FACILITATORS AND BARRIERS FOR EMERGING ONLINE EDUCATION DURING & AFTER COVID-19 PANDEMIC

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ABSTRACT
The COVID-19 disease started spreading during early 2020 which has taken the shape of the pandemic almost all the countries in the world. The radical measures were taken by the governments to confine the spread of this extremely contagious disease such as suspension of international and domestic travel, imposing lockdown, maintaining social distancing protocols, etc. One of the most affected sector was education sector as the physical classes in schools and colleges were under complete closure. This had put students and teachers under complete dilemma as to what would be the subsequent measures to not abstain the students' education. Adopting an online teaching methods, online classes along with introduction of e-learning methodologies has been showing both negative and positive impacts on students, teachers and education administrators. This paper would try to review the available literature and analyze the socio-economic scenarios, facilitators and barriers which have affected the educational scenarios in the lives of students, their families and teachers. The paper would also try to put forward the recommendations to adopt for smooth run during the emerging era of traditional classroom education accompanied by online education. This is an attempt to provide macro-level view of realities behind the online education after COVID-19 pandemic.

Keywords: Online Education, Coronavirus, digital divide, lockdown

INTRODUCTION
The epidemic COVID-19 has spread over whole world and impelled the mortal society to maintain social distancing. It has significantly disintegrated the education sector which is a critical determinant of a country's profitable future. On February 11, 2020, the World Health Organization (WHO) proposed a sanctioned name of the contagion as COVID-19, an acronym for Coronavirus complaint 2019. According to the UNESCO report (2020), it had affected almost all the global pupil population during medial April 2020. The outbreak of COVID-19 has impacted further than 120 crore of scholars and youths across the earth.

The lockdown had been assessed to affect the whole education sector, from primary seminaries to universities and the disquisition institutes. Regular classes stopped in between the session of January-May 2020. After observing the nimbus contagion an epidemic situation the WHO advised to maintain a social distancing as the first forestalled step. So, every country started the action of a lockdown to separate the polluted people. The education sectors are including seminaries, modalities and universities came unrestricted. Classes suspended and all examinations of seminaries, modalities and universities including entrance tests were held up indefinitely. Therefore, the lockdown destroyed the schedules of every pupil. Though it is an exceptional situation in the history of education, the COVID-19 has created numerous openings to come out of the rigorous classroom tutoring model to a new period of a digital model (Pokhrel & Chhetri, 2021).

This research paper would try to analyze the implications of online education being not-so-optional aspect in the light of COVID-19 pandemic which made all the students to take online classes for extended period of time. Students, teachers and parents along with the governing bodies had to transform from offline classes to the online platforms due to spiraling scenarios of the pandemic.

LITERATURE REVIEW
World Health Organization (WHO) had reported Covid 19 virus spread as a global pandemic due to which most of the governments closed down many institutions like school, colleges, etc. to maintain the social distancing to avoid the transmission of the disease (Kumar et al., 2020[a]). UNICEF has observed 52 countries with global closure as well as 27 countries with local closure to report that the pandemic situation and lockdown has affected more than 61.7% students in the world (Kumar et al., 2020[b]). UNICEF (2021) had reported that Covid 19 pandemic has battered schooling and education systems around the globe. It had affected approximately 90% of the global student population. More than 1.5 million schools were closed down due to the pandemic in India impacting 286 million pre-primaries to secondary level students. This huge number adds to the 6 million children who were already out of school prior to the pandemic. Approximately, 32 crores students from primary and secondary schools have been affected due to Covid outbreak and the resulted closure. This outbreak of the disease suddenly led to the closure of schools, colleges & offices, which further compelled the schools and colleges to conduct the distant online classes (Dhavan, 2020).

To bring the conceptual clarity before embarking the study, the tern 'online education' would stand for a systematic process of learning, and also the resultant outcome of that learning process, expressed in in terms of competences earned by an individual (Lozovoy & Zashchitina, 2019).

Advantages of Online / Virtual Education

Recent decades of technological advancement had brought forward the age of the distance learning (Longhurst et al., 2020) which has enabled the students to study and interact with their teachers independently through live lectures as well as direct online communication with the mentors, teachers (Singh & Thurman, 2019). To conduct the live online lectures during this lockdown period, virtual platforms required are: (i) Possibility of the video conferencing with minimum of 40 to 50 students; (ii) Sound internet connectivity; (iii) two-way conversation between students and teachers to keep the classes organic, (iv) handy lectures in mobile phones as well as laptops, (v) opportunity of watching the recorded and stored lectures as per the availability of internet connectivity and (vi) Immediate assignment, testing and feedback collection (Makhija & Bharad, 2020).

Educational institutes across India embraced the digital mode of education to fill the void left by classroom teaching while fighting back the damage and disruption in education sector and in other sectors. Online learning in India, therefore, came centre stage and has been integrating into the mainstream (Orlov et al., 2021). The reflection of this change and emphasis on implementation of online education has reflected in National Education Policy (2020) as a blend of traditional and revolutionary teaching methods. Online lecturing methods have brought in the blend of the knowledge and technology along with the transformation from traditional teaching methods to new-age learning methods through increased number of conferences, webinars, workshops, etc. resulting in skill-improvement (Machado et al., 2020).

Online education has gained vast acceptance among students and working professionals who wish to pursuing higher education as they are benefitted immensely due to the autonomy and flexibility offered by these courses and programmes. Structure of such online courses facilitate the learners to study their desired field while simultaneously carrying out their daily duties, internships, full-time employment, and household chores. Such type of education would call for a self-motivated attitude and self-discipline as it involves setting students' own goals, tracking periodical progress and meeting the deadlines (Jung et al., 2021). To avoid the learning in isolation, these programmes tend to offer online presentations, discussion forums, voice chats, email conversations and one-on-one support along with the added benefit of the visual experience by inculcating animations, videos and other such aspect which enables interactions for effective communication and learning experience (Tan, 2021).

Online learners seek more intellectual freedom and autonomy to pursue exceedingly individualized learning programmes. Such programmes combined with exploration in reality, hands-on exercises, as well as methodic and thorough assessments have proven to be vastly beneficial to their academic and professional progress. Online learning structure is supposed to open up the opportunities and avenues of higher education for students from the weaker economic sections of society who have limited access to educational infrastructure as well as for the students from remote areas who cannot afford the cost of living in the urban areas. Online education platforms would be connecting link between to the global social capital and these students while exposing them to newer study fields, professions, art forms, perspectives, etc. Online education would be integrating factor of various teaching styles, methods, innovative and interdisciplinary approaches and perspectives for the educators and students as well. It has been helpful platform for professional capacity building and skill enhancement for educators and other professionals with the vast access to unlimited topics and experts in their fields (Chaturvedi, Vishwakarma et al., 2021).

With the rising COVID-19 pandemic situation, online education had trickled down to the basic levels of primary schools and colleges with a welcome change for students from the stricter routines and pre-decided timetables. Even though this change of educational routine seem to be for those students who find large classes and institutions intimidating, the moment online education had made compulsory for every student for longer period of time, the demerits from the same have become evident (Noori, 2021).

Demerits of Online / Virtual Education

Developing countries like India had to face many difficulties like underdeveloped social infrastructure, weaker communication system, devices, etc. along with poorer internet connectivity, lack of ICT (Information and communications technology) knowledge, and less availability of content growth as compared to the same in developed countries (Aung & Khaing, 2015). World bank report (2020) emphasized and quantified around severe socio-economic implications due to the disruption in education mentioning that the loss of school closures in monetary terms in India would be of $440 billion (Rs 32.3 lakh crore) in the near future earnings.

Education is the most significant determinant of an individual's life predictions and prospects. COVID-19 pandemic did not only affect college students but also the students from primary, middle as well as high school, teachers, parents, academicians, etc. Due to the sudden transition to online education, teachers and academicians were not able to determine the better method to adopt, and the partial online one-on-one interactions with their students had complicated education during this period. This process has proven to be more difficult for the individuals who have with socio-economic disprivileges as they were not supported properly in context of learning processes (Paguio et al., 2021).

Although online classes, lectures have been serving as vital medium to perpetuate the skill development and education during the lockdown, the online class might be the sub-optimal substitute for traditional face-to-face classes. The recent study has revealed that online education might worsen the universal accessibility to schools in absence of required infrastructure (devices, software, etc.) due to lack of preparation from demand side (students, parents) of education as well as the supply side (Teachers, school administration, governance) of the same. The users of education platforms, viz., both learners as well as educators - have been often facing hiccups while using them. They have been facing the challenges of accessibility, flexibility, affordability, learning pedagogy (Ali, 2020).

The individuals have faced substantial issues like unreliable Internet connections, inaccessibility to digital platforms and devices, etc. as internet access, online learning devices and platforms are quite expensive to avail to those who come from economically backward sections. The information from thirty-three Latin American countries till July 2020 had shown that more than 165 million students were affected during the lockdown period (ECLAC, 2020). Developing countries, though had been making efforts to fill the gap of digitization in education sector, have been suffering due to sizable gaps in the material access to the digital world, which has resulted in consequences around the participation of students and teachers (Trucco & Palma, 2020). Whilst 95% of the students in developed countries have a computer to use and sound internet connectivity for their schoolwork, only 34% in developing countries have the opportunity to receive these facilities (OECD, 2020).

The significant infrastructural gap of school-work has been observed between the students with privileged and disadvantaged backgrounds. Many students have observed to be failed in accessing the everyday online classes as the less privileged part of the society seem to be more on the receiving end of such cases which has given rise to the demography-based and class-based disparity in context of the access to quality education. Online education during the pandemic was observed to be failed in providing equal opportunities and educational access as students were facing the lack of technology and the access limitations due to bad network coverage, worsening financial conditions or family problems. The parents were lacking proper information about online education. (Bozkurt et al., 2020).

Students prefer and value more in-class one-on-one physical learning experience in comparison with a virtual one. Many students and parents have acknowledged that the online learning gadgets like smart-phones, tabs, etc. are quite distracting during the process of learning. Furthermore, science and technology programmes include hands-on laboratory experiment, sessions, lab-work, research or dissertation projects and field trips accompanied theoretical studies which is severely limited during the online education. Many students are facing the struggle to focus for the longer durations on screen during their online classes. Students have much less physical classroom interactions during online classes which would curb the stable educational environment for social and professional interactions while assisting them develop skills like cooperation, ethics, and empathy (Cárdenas et al., 2022)

Concerns regarding the negative impacts of online education during the COVID-19 pandemic have been raised by many stakeholders of education sector like parents, teachers, policymakers, researchers and the tertiary sector. A vast learning loss of students is expected, which might affect students' cognitive ability in the long-run time period and this would impact disproportionately affecting the students from disadvantaged families (Brown et al., 2020). Families with resources, skills and knowledge would compensate for these negative effects of school closure. Students with highly educated and accomplished parents would make greater strides, as their parents would be able to spend more time with the kids teaching them individually or by hiring online tutors to avoid missing out on school-work (Ferri et al., 2020).

The COVID-19 pandemic has unsettled the delivery of education and there was the transfer of teaching responsibilities from teachers to families which had resulted in the rise in social inequalities. This has widen the educational gap, as this was the hardest-hit for the children from the working class family and illiterate or less-educated parents with different ethnic minority backgrounds. Recent research had described that the parents with lower educational qualifications and blue-collared background feel less confident while supporting their children's learning during COVID-19 pandemic (Bubb & Jones, 2020). Identity-based harassment and violence have long had harmful effects on targeted students and their communities. Since the pandemic's start, Asian American and Pacific Islander students in particular have faced increased risk of harassment, discrimination, and other harms that may be affecting their access to educational opportunities.It has been feared that large number of students will stay out of schools (Blundell et al., 2020).

RECOMMENDATIONS AND CONCLUSION:

The pandemic has converted the century old "chalk and a board" a system of learning to more technologically driven one. The recommendations given below to improve the access and quality of online education are based on the above literature review:

- Educational institutions and the organizations should improve the educational infrastructure and undertake various technological advancement to provide sound internet access.
- Different socioeconomic backgrounds of the students must be taken into account to ensure equal aces and educational equality through online education.
- Innovative and yet realistic measures should be taken to advance the reliability, validity and acceptability of educational evaluation in online exams or distance education exams based on the principle of equal accessibility and equal opportunity.
- Supplementary studies, researches and applications could be established to ensure objectivity and justice in the online exams.
- In absence of a face-to-face physical educational environment, it should be ensured that the online courses should be conducted with the free internet access, sufficient technological infrastructure, required technological knowledge as well as competence for the students and academicians.
- Online course videos, the study material and other documents must be uploaded and made available for every student for his/her reference whenever he/she wants to go through it.
- Along with the better and free internet access and technological infrastructure, online mental health services should be provided to the students as well as parents to prevent traumas such as uneasiness, loneliness and depression etc.

To ensure that quality education is handed to every child, customized tutoring modules are demanded to be erected in agreement with the proper channel of communication. Better chance must be created for all to pierce online libraries and journals. Both preceptors and scholars should be suitable to pierce information about how to make use of the necessary technology for online assignments. It becomes the responsibility of the governing bodies and policymakers to undertake feasible solutions to ensure e-learning for every student while bridging the gap in the digital divide among students. Students also should determine to turn such crises into opportunity. Perhaps in this crisis of global pandemic there will rise an opportunity and progressive prospect for pedagogical review so that it would be favourable to every learner.

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INDIA'S PERFORMANCE IN FOREIGN EXCHANGE EARNINGS FROM TOURISM IN ASIA & PACIFIC REGION

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ABSTRACT

Tourism is a significant economic activity, in most countries in the world that directly and indirectly contributes to various economic activities such as Foreign Exchange Earnings, GDP, Employment, Exports, and other factors. India's Foreign Exchange Earnings have improved significantly in the last 20 years, so the present research paper has taken the Tourism data of Foreign Exchange Earnings from the year 2000 to 2020. The Present Research Paper analyses the relationship between Foreign Exchange Earnings and their impact on India's ranking including the percentage share of India in Asia and the Pacific Region. To complete this research paper researcher has used descriptive analysis based on secondary data published by concerned authorities and applied advanced statistical analysis.

Keywords: India, Tourism Sector, Foreign Exchange Earnings, Asia Pacific Region.

1. INTRODUCTION

The tourism industry is contributing to foreign exchange earnings and GDP. Employment generation exports etc. not only in India but also all over the globe. As per the world tourism industry India has been one of the major reasons for attracting the foreign Exchange. As a result of it, various timely policy initiatives in India are being taken to earn considerable revenue from the tourism industry. The valuable foreign exchange received from the tourism sector can be used to import capital or the development of the core sector of the economy.

In modern times, tourism has been one of the most significant causes of success stories. Internationally, more than 750 million people have travelled to Asia in 2002 as per the world tourism organization data.

3. PURPOSE OF THE STUDY

1. Foreign Exchange is an extremely significant Macro Economic concept. The exchange rate acts as a player in determining the demand for domestic goods in a foreign market and vies -versa determines the demand.

2. The study is undertaken considering Asia and the pacific region as India is a part of India.

3. Asia and the Pacific region have been the centre of attraction due to differences in the value of the currency.

4. Tourism is the second contributor to the GDP of the Indian Economy.

2. REVIEW OF LITERATURE

Theobald, W. F. (2005) describes critical issues challenges, and opportunities experienced in the tourist industry. When tourist come to a particular pace crisis such as overcrowding of tourist attractions, overutilization and destruction of natural resources, resident host conflicts, loss of cultural heritage, Rising rate of crime, inflation Stanton land cost, etc. may arise. it also results in environmental social cultural economic problems.

Harisha, N. (2015) postulates that it is witness that post-liberalization Indian tourism industry has contributed significantly in attracting foreign exchange. Up to, March 2020, due to several policy initiatives Indian tourism industry has earned noticeable revenue from foreign exchange earnings. In 2016-17 Europe acquired 39% of global tourism securing the first-rank & Asia and Pacific Region accounted for 29% of the being second highest.

Sinclair, M. T., & Yokes, R. W. A. (2018) analyzed that due to employment generation potential tourism is assumed to be one of the most advantageous factors. In tourism host countries governments intervene in the market intending to attain minimum prices international Buddhism has become a renowned source of increasing the steps of foreign currency.

Matthew, O. A., Ede, C., Osabohien, R., Ejemeyovwi, J., Ayanda, T., & Okunbor, J. (2021) demonstrate that revenue generated from the tourism industry has a significant a noticeable impact on economic growth. The interaction of tourism and the foreign exchange earnings on economic growth in Nigeria is positive which implies that increasing the tourism and foreign exchange earnings would lead to increased economic growth.

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Ghatage, L. N., &Kumbhar, V. M. (2005) in their research paper demonstrates that in their research paper demonstrates that presently, tourism seems to be the predominant activity it may take up domestic or international form which in turn can either be inbound or outbound also tourism is a relative economic significance as it contributes 9% of world's direct and indirect GDP and 6% of worlds export moreover it employs everyone out of 11 people. There is a revolutionary increase in foreign tourist arrivals and foreign exchange earning globally which at his bond English ship the preference of foreign tourist from developed economies to developing ones.

3. OBJECTIVE

1. To analyse the Foreign Exchange Earnings (US Million $) of India for Asia and Pacific Region.
2. To find out the Growth Rate of Foreign Exchange Earnings.
3. To determine the Region Wise International Tourism Receipts- Asia and the Pacific in US $ Billion.
4. To estimate the growth Rate of Region wise in India.
5. To identify percentage share of India in Asia and the Pacific Region.
6. To evaluate India's Ranking in Asia &The Pacific Rank.

4. RESEARCH DESIGN

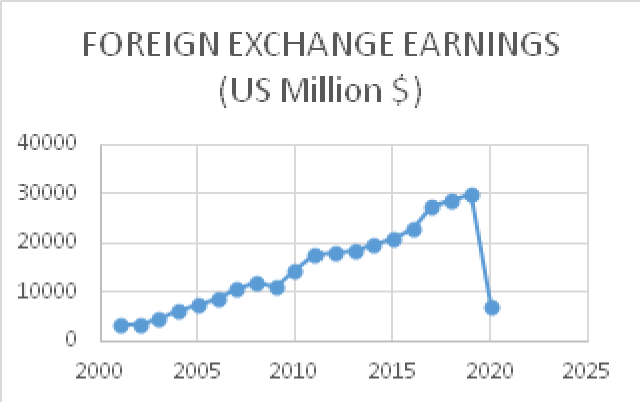
4.1 Data Collection: Secondary method of data collection is implied. Authenticate Data is collected from sources which includes Tourism Ministry of India, World Bank & IMF Websites.

4.2 Period of the Study: The study is undertaken from 2000 to 2020.

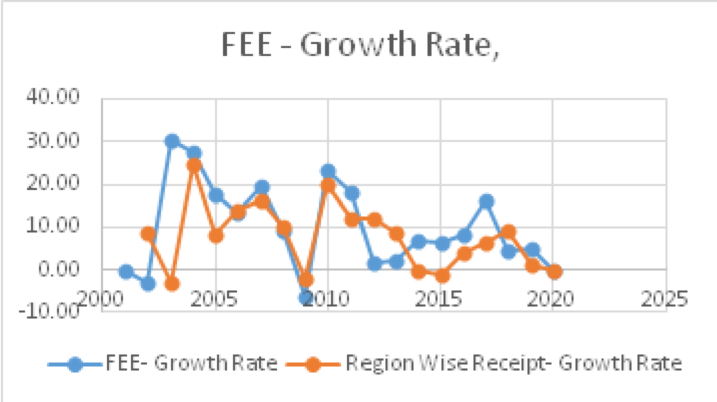
4.3 Data Analysis: Table No. 1: Various Indicators of Asia & The Pacific Region

YEAR	FOREIGN EXCHANGE EARNINGS (US Million $)	FEE-Growth Rate	REGION WISE INTERNATIONAL TOURISM RECEIPTS - Asia and the Pacific (US $ Billion)	Region Wise Receipt-Growth Rate	% Share of India in Asia and the Pacific	ASIA & THE PACIFIC RANK
2001	3198	0.00	88.1		2.22	12
2002	3103	-3.06	96.5	8.70	1.93	13
2003	4463	30.47	93.7	-2.99	2.44	9
2004	6170	27.67	124.1	24.50	2.41	8
2005	7493	17.66	135	8.07	2.54	7
2006	8634	13.22	156.9	13.96	2.68	7
2007	10729	19.53	187	16.10	2.79	6
2008	11832	9.32	208.6	10.35	2.87	6
2009	11136	-6.25	204.2	-2.15	2.85	7
2010	14490	23.15	255.3	20.02	2.82	7
2011	17707	18.17	289.4	11.78	2.89	8
2012	17971	1.47	329.4	12.14	2.82	7
2013	18397	2.32	360.2	8.55	2.89	8
2014	19700	6.61	359	-0.33	2.79	7
2015	21013	6.25	355.6	-0.96	4.86	7
2016	22923	8.33	370.8	4.10	4.84	7
2017	27310	16.06	396	6.36	5.19	7
2018	28586	4.46	435.2	9.01	5.03	7
2019	30058	4.90	441.3	1.38	4.97	6
2020	6958	-331.99	132.5	-233.06	11.09	0

Table No. 1: Source- Report of Tourism, Ministry of Tourism GOI



Graph 1

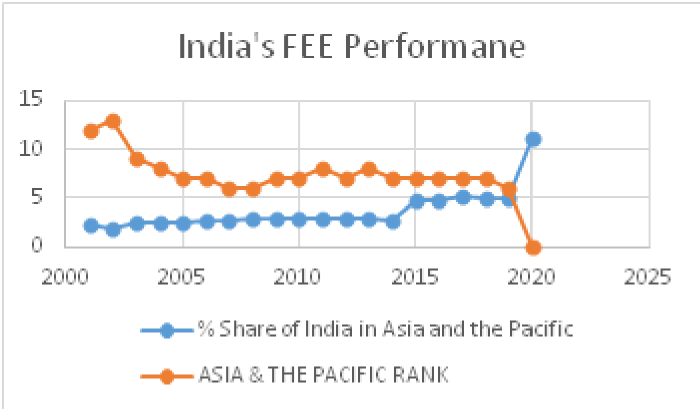


Graph 2

The given graph represents the trend of Foreign Exchange Earnings (US Million $) in India from 2000 to 2020. From 2000 to 2019 FEE in India increased considerably. A noticeable downfall in FEE in observed as a result of the pandemic experience during Covid- 19 2020.

Graph 2, resents two variables namely FEE growth rate and region-wise receipt. It can be observed from the data that from 2000 to 2014 both of these variables moved in the same direction. After 2014 FEE increased drastically to 16.06%. FEE after 2017 and Foreign Receipt after 2018 have started declining.

Graph 3



Graph 4

Graph 3 explains Region Wise International Tourism Receipts from 2000 to 2020. Region-wise international tourism receipt from move to 2019 is continuously increasing from 88.1 US billion $ to 441.3 US billion $. Except for 2008 & 2022 where Foreign Exchange Receipt has reduced to 204.2 from 208.6 and from 441.3 to 131.5 US billion $. The reason is Global Financial Crisis & Covid-19 respectively.

Graph 4 demonstrates the percentage share of India in Asia and the Pacific region and Asia and the Pacific Rank from 2000 to 2020. The percentage share of India in Asia and the Pacific region is gradually increasing from 2.22 % to 2.79 % from 2001 to 2014. Except for 2002 when it fell to 1.93 %, after 2015 till 2020 again an increasing trend can be observed from 4-86% to 5.03%. India's Rank in Asia Pacific Region in the tourism Sector has continuously improved from 12 to 6 from 2000 to 2020.

6.4 Statistical Analysis

6.4.1 Tools Used: Advance Excel is used for Hypothesis Testing, Co-efficient of co-relation.

6.4.2 Hypothesis Testing, Z- Test & Correlation

6.4.3: SUMMARY: HYPOTHESIS: Table 2

Sr. No.	Hypothesis	Null & alternative Hypothesis	Critical Value (Z Test)	Obtained Value (Z Test)
1.	Foreign Exchange Earnings Growth of India from Indian Tourism	$\mathbf{H_0}$: There is no significant improvement in Foreign Exchange Growth of India from Indian Tourism $\mathbf{H_1}$: There is a significant improvement in Foreign Exchange Growth of India from	2.09	3.14

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		Indian Tourism		
2.	Region Wise International tourism receipts of Asia and the Pacific Region	**Ho:** International tourism receipts of Asia and the Pacific Region has not increased **H1 :** International tourism receipts of Asia and the Pacific Region has increased considerably	2.02	7.49
3.	Foreign Exchange Earnings contribution improvement in the percentage Share of India in Asia and the Pacific	$\mathbf{H_0}$**:** Foreign Exchange Earnings has not led to improvement in the percentage Share of India in Asia and the Pacific. $\mathbf{H_1}$**:** Foreign Exchange Earnings has led to improvement in the percentage Share of India in Asia and the Pacific.	2.09	3.14
4.	India's Ranking in Asia & Pacific Region	$\mathbf{H_0}$**:** India's Ranking in Asia & Pacific Region not improved. $\mathbf{H_1}$**:** India's Ranking in Asia & Pacific Region has improved.	2.02	7.64

6.4.4 Table 3: Correlation

	Foreign Exchange Earnings (Us Million $)	FEE- Growth Rate	Region Wise International Tourism Receipts - Asia And The Pacific (Us $ Billion)	Region Wise Receipt- Growth Rate	% Share of India in Asia and the Pacific	ASIA & THE PACIFIC RANK
Foreign Exchange Earnings (US Million $)	1					
FEE- Growth Rate	-0.199374	1				
Region wise international tourism receipts - asiaand the Pacific (US $ Billion)	0.98404782	-0.268915663	1			
Region Wise Receipt- Growth Rate	-0.27281156	0.411011664	-0.2792065	1		
% Share of India in Asia and the Pacific	0.88264959	-0.123545557	0.81929209	-0.34075291	1	
Asia & The Pacific Rank	-0.56456009	-0.232184711	-0.5385259	-0.01362838	-0.471812	1

1. DISCUSSION & FINDINGS

FEE- Growth Rate with Foreign Exchange Earnings (US Million $) has very **Low Negative** correlation.

Region wise international tourism receipts - Asia and the Pacific (US $ Billion) with Foreign Exchange Earnings (US Million $) has **High Positive** Correlation.

Region wise international tourism receipts - Asia and the Pacific (US $ Billion) with FEE- Growth Rate has **low Negative** Correlation.

Region Wise Receipt- Growth Rate with Region Wise Receipt- Growth Rate has **low Negative** Correlation.

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Region Wise Receipt- Growth Rate with FEE- Growth Rate has **Positive** Correlation.

Region Wise Receipt- Growth Rate with Region Wise International Tourism Receipts - Asia And The Pacific (Us $ Billion) has **low Negative** Correlation.

Percentage Share of India in Asia and the Pacific with Region Wise Receipt- Growth Rate has **High Positive** Correlation.

Percentage Share of India in Asia and the Pacific with FEE- Growth Ratehas **Low Negative** Correlation.

Percentage Share of India in Asia and the Pacific with Region Wise- International Tourism Receipts - Asia and The Pacific (Us $ Billion) has **High Positive** Correlation.

Percentage Share of India in Asia and the Pacific with Region Wise Receipt- Growth Rate has **Low Negative** Correlation.

Asia & The Pacific Rank with Foreign Exchange Earnings (Us Million $) has **Negative** Correlation.

Asia & The Pacific Rank with FEE- Growth Rate **has low Negative** Correlation

Asia & The Pacific Rank with Region Wise- International Tourism Receipts - Asia and The Pacific (Us $ Billion) **Low Negative** Correlation

Asia & The Pacific Rank with Region Wise Receipt- Growth Rate has **Low Negative** Correlation

Asia & The Pacific Rank with Percentage Share of India in Asia and the Pacific has **Low Negative** Correlation.

CONCLUSION

From tests applied in the present study, it can be concluded that “There is a significant improvement in Foreign Exchange Growth of India from Indian Tourism”. International tourism receipts of Asia and the Pacific Region has increased considerably. Foreign Exchange Earnings has led to improvement in the percentage Share of India in Asia and the Pacific. India’s Ranking in Asia & Pacific Region has improved. Hence, it can be concluded stating that tourism sector is emerging as an important factor of employment generation leading to Economic Growth in Asia and the Pacific Region.

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CHALLENGES IN CAMPUS PLACEMENT IN MANAGEMENT COLLEGES FOR MILLENNIALS

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ABSTRACT
After the managerial revolution, the professional managers have taken the place of traditional managers. The professional managers are responsible for the health and growth of the business, hence the managers who are having strong background and theoretical knowledge of the management are appointed by the organisations. The attitude of managers at the workplace has been changed because of the management education. Managers who have taken education from the management college or institutions, implement the different types of practices to achieve the goals of the organisations. Companies or organisations prefer to appoint the managers who posses strong theoretical and practical knowledge to solve various organisation and managerial problems.

Managers, like other professionals such as Engineers, Doctors, Chartered Accountant, etc. improve their status not by birth or any power but it is improved by the appreciative performance and the success of their work, such managers are trained by the management institutions. In recent years, industries, organisation or companies approach to the management colleges or institutions for recruiting the qualified and fresher candidates through the Campus Recruitment. In this competitive era, we can observe that thousands of students take opportunity of getting selected through the campus placement in the reputed companies. In the current era the college going students are the millennial who are having more advanced technical knowledge than their parents, they are much more aware about the competition in the market. The millennials are taking the admission in the management colleges with the different perspective as they are having more general knowledge, academic knowledge, etc. Though they are much conscious about their future, but they are facing various kinds of challenges while walking on the rocky roads to reach at their goals. In this research paper the study consists of challenges in the campus placement which are faced by the millennial who are the students of the management colleges in the current era.

Keywords: Campus Placement, Millennial, Recruitment, Management Colleges, Challenges

INTRODUCTION

The millennials who have born between 1982 and 2000, who are currently the college students and struggling for the bright future. It is observed that the millennials are more conscious about their careers who have taken admission in the management colleges. Generally, it is said that the millennials are lazy, over-confident, forward and uncontrollable but they are walking on rocky road and struggling to achieve the higher position in the industries or becoming the successful entrepreneurs by facing various kinds of difficulties in such a competitive generation.

Campus Recruitment is very popular and widespread method for recruiting the candidates from the institutions. Many students get selected through campus recruitment even before their final year’s exam. It is very great opportunity for the students to enter in the job market and make their career bright in the professional world immediately after the completion of their degree. The millennials are more conscious about the campus recruitment as they are aware that campus placement can help them to build the foundation of their career, hence they choose the institutions which is having huge number of students placed in the reputed companies. There are thousands of colleges of management education but students seek admission in such a management college which provide the good opportunities to the students through campus placements. There is considerable improvement in the management college for placing the great number of students in the reputed companies such as WIPRO, TCS, Tech Mahindra, Godrej, ICICI Bank, Axis Bank, Hindustan Unilever, etc.

A Campus Placement is the procedure where candidates are selected by the companies through various types of procedures like Group Discussions, Personal Interviews, Screening Test, etc. Candidates should be prepared with lot of activities such as technical skills, general knowledge, communication skills, managerial techniques, various strategies about business, writing as well as speaking skills. Despite all this companies seek for the candidates who is having a strong CV, overall academic performance, involvement in the curricular activities, their projects from where their skills can be grasped. In the current era, placement cells arrange seminars, webinars, alumni meets, workshops to get the ideas for the job-market and work culture, so that students should make themselves prepared for the placements. Lots of efforts are taken by the Placement Cells for the students to get the candidates recruited in the reputed companies immediately after their education still there are various challenges are there which are faced by the millennial in the process of campus recruitment.

SCOPE OF STUDY

1. The study is related to the campus recruitment in management colleges.
2. The study comprises the challenges faced by the millennials in campus recruitment in management colleges.

LIMITATION OF STUDY

1. The study is limited to the management colleges only.
2. The study is related to challenges faced by the millennials in the management college considering only one factor i.e., Campus Recruitment.

OBJECTIVES

1. To study the objectives of the Campus Placement in Management Colleges.
2. To study the challenges faced by the students of management colleges at the time of campus recruitment.
3. To give suggestions to the millennials for Campus Placements.

RESEARCH METHODOLOGY

This Research Paper is conceptual in nature and purely based on secondary data which has been collected through various articles, journals, various websites of management colleges in order to know the challenges faced the students of the management colleges in campus recruitment.

DISCUSSIONS

CAMPUS RECRUITMENT

Campus Recruitment is one of the processes in any institutions where various companies approach the institutions in which students of the colleges or institutions are attracted for hiring proficient and fresh candidates for internship, summer jobs or full-time jobs. In campus recruitment there are various steps such as picking out the brilliant candidates, activities before placements like Aptitude Test, Written Examination, Group Discussion, screening, interviewing, Post Placement Discussions, etc. In campus recruitment faculties plays very important role for recruiting the candidates. Placement Cells utilise the available resources efficiently to develop the relationship with the reputed companies who come to recruit the students

OBJECTIVES OF CAMPUS RECRUITMENT

1. To Identify the Talented & Qualified Candidates to place them on the right position before completing the degree.
2. To help the companies to select the right candidate for the vacancies available in the companies.
3. To save the time of companies as well as students throughout the whole procedure of the recruitment.
4. To get selected the committed, fresh, interested and dedicated candidates in the reputed companies who are trying for the first time in their career path.
5. To create better rapport and relationship with the companies

CHALLENGES IN THE CAMPUS PLACEMENT FOR MILLENNIALS

The students who are currently studying in the colleges or in the process of campus recruitment are of the millennial generation. It is seen that the millennials are having unusual features which should be taken into consideration so that they would be successful in the recruiting process and it would result in the higher rate of retention of the millennials. Parents of the millennials are much cognizant from the admission in the colleges till they get selected in the recruitment process. As compare to the parents of the Generation X, the parents of the millennials are more conscious about the selection of the stream, institutions, recruitment, etc. They generally feel that their children are special, unique, extraordinary, outstanding, etc. so the millennials have the suppositions that they are unique. In the current era, universities, colleges or institutions are aware about the involvement of the parents into the whole process from the admission to the selection in the companies. Therefore, they are taking much efforts and investing more time and resources to lighten the future of the millennials. From the point of view of education, the millennials are having the more professionalism, team-oriented, advanced technical knowledge, decision making ability, etc.

There are various positive factors which affect the campus placement, but still there are some challenges which are faced by the millennials in campus recruitment. The challenges which are faced by the millennials are as follows:

1. **Preparing Strong Resume:** Most of the students face one of the problems during campus placement is preparing the strong resume. Generally, millennials do not have the idea about the better resume which may be the first impression in the campus recruitment. In the institutions many skills are focused but teaching how to prepare a strong resume is neglected and which matters a lot.
2. **Style In Interview:** Students who have just studying generally doesn't have the idea about the style in the interview. Many times, they are not aware about how to talk in the interview.
3. **Soft Skill:** It is generally seen that many students are academically very good but if they are not good in soft skills then there would be lot of problems to get selected in the campus placement.
4. **Gap Between Industry and Academia:** The bookish knowledge and the working actually in the industry is quite different. Hence students give the answers related to the academia but they get difficulties if the questions are asked related to actual work.
5. **Generation Gap Between Students & Faculty:** Current students have the different types of thinking and interests and the faculties who are from such a generation where the culture and values are quite different. Hence it is a big issue for the millennials to interact with the faculties during campus placement for counselling due to having gap between generation.
6. **Aptitude:** At the time of campus placements students in the current era focus on the technical area but they neglect the aptitude questions which are actually very basic. Companies always start the process of recruitment at campus with the Aptitude Test to filter the better candidates.
7. **Over Confidence:** One of the biggest misunderstandings of the millennials is that they just think that they are brilliant in every field and they know everything. They should not show the over confidence if they do not have idea about any question.
8. **Lack of Patience:** The interviewers always judge the candidate on the basis of the answers given by the interviewee, the problem of the millennials that they are not patient and do hurry while giving answer at the time of interview. It is seen that millennials do not think properly before giving replies to the questions.
9. **Requirement of Higher CGPA:** Students in the current era often neglect the academic performance in the first and second year of the degree and try to get high marks in the last year only, but having lesser CGPA they may face the problem in the campus recruitment as many companies keep the first condition of the higher CGPA.
10. **Job Expectations:** Many times, students of this generation have the more expectations than their skill and capabilities. They cannot get satisfied with their job profile if they are expecting much and it may lead to job hopping.

CONCLUSION

From the above discussion, the conclusion can be drawn from this study that:

The millennials are from the online generation, they are basically intelligent in the technology, therefore the employer prefers to hire recent graduate students, therefore the competition has been increased drastically for the millennials. The recruiters should utilise the modern methods instead of traditional methods for recruiting the millennials to save the time as well as the cost for the campus recruitment process.

Millennials should focus on the neglected factors such as preparing strong resume, having patience, over confidence, soft skills, academic performance, communication skills etc. to stay stable and confident in the competitive world.

As millennials are the pillars of the future, the placement cells and recruiters should implement the better practices at the time of campus placement such as proper planning for recruitment and also companies should make aware the students for the current trends and salary. Though the millennials are facing various challenges in the campus recruitment still it is seen that millennials give more significance to the growth and opportunities for their career.

SUGGESTIONS

1. The Placement Cell may arrange the various sessions such as job fairs, training workshops for the preparation of the campus interview.
2. The students should be motivated for not loosing their confidence and courage; hence colleges should arrange the motivational lectures for the students.
3. The awareness of the campus recruitment should be raised amongst the millennials.
4. The millennials should develop their habit of reading books and journals for improving the various skills for campus recruitment.
5. Placement Cell should take the feedback from the students who have not selected in the campus interview for understanding the reasons for their failure.
6. Placement Cell should take the feedback from the students who have selected in the campus interview for improving the campus placements.
7. The workshops should be arranged where students will be taught preparing strong resume, etiquettes in the interview, preparation for the interview, etc.
8. A lecture in a month should be arranged in any industry to take the experience of actual work so that students get aware about the work in real life.

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A STUDY ON SEARCH ENGINE OPTIMIZATION (SEO)

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ABSTRACT
This paper offers views on some current and future trends in marketing. The content is based on recent literature and on what is happening in the business world. The paper is based on secondary data. The paper is based on extant literature and internet sources. The various articles, researches, reports, newspapers, magazines, various websites and the information on internet have been studied. The consumer is looking and searching more on internet to find the best deal form the sellers around India as compared to traditional or conventional methods. In this study, we acknowledged that businesses can really benefit from Digital Marketing such as search engine optimization (SEO). The purpose of this study was to examine the role of Search Engine Optimization (SEO) in internationalization of higher education, and provide empirical and theoretical understanding for the use of SEO as a digital marketing strategy. This conceptualization was approached as a framework for Search Engine Optimization (SEO) contextual issues, which can be used to aid the design and analysis of the SEO promotion technique investigations.

Keywords: Internet, Marketing, Digitization, social media, Marketing Trends, Digital search engine, SEM, SEO promotion technique, Marketing SEO

I. INTRODUCTION

Source for all things search engine optimization (SEO), including breaking news, algorithm updates, guides, strategies, tactics, tips, trends, tools, and more!Digital marketing is an umbrella term for the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, displayadvertising, and any other digital medium.The way in which digital marketing has developed since the1990s and 2000s has changed the way brands and businesses utilize technology and digital marketing for their marketing.Digital marketing campaigns are becoming more prevalent as well as efficient, as digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of going to physical shops.According to Web Design Library (available at:http://www.webdesign.org/), SEO can be defined as a natural or rather an organic way of ensuring that a website comes out on top when someone searches for a particular product or a particular keyword. The objective of SEO is the increase of web visitor counts by ranking the website very high in the results of searches using the most appropriate keywords describing the content of the website. SEO not only makes use of keywords, although that is the most popular online promotion technique of conducting SEO processes, but it can also carry out different kinds of searches including image search, local search, and industry-specific vertical searches.

II. Theoretical and conceptual framework

Search Engine Optimization (SEO)
In layman's terms, Search Engine Optimization or SEO is essentially tweaking your website so that it comes up naturally or organically for search results in Google, Yahoo Bing or any other search engine. Google updates its algorithms regularly so that only the relevant results come up. From that perspective, many experts say that SEO is dead and the effort is futile. However, the truth is that Google tries to prevent algorithm manipulation and filters sites that don't deserve to be on the top of SERPs (Search Engine Result Pages). So, there is no doubt you should invest in SEO work. Your website should address the technicalities related to content and query matching, spidering, indexing, and interpreting non-text content. Remember, it is the most cost-effective marketing strategy that will bring organic traffic to your business.

SEO stands for "search engine optimization." In simple terms, it means the process of improving your site to increase its visibility when people search for products or services related to your business in Google, Bing, and other search engines. The better visibility your pages have in search results, the more likely you are to garner attention and attract prospective and existing customers to your business.

Search Engine Marketing (SEM) Search Engine Marketing or SEM is the comprehensive strategy to drive traffic to your business, primarily through paid efforts. Hence it is also called Paid Search Marketing. The universe of SEM is diverse and complicated. Based on your business structure, you may choose PPC (pay- per-click) or CPC (cost-per-click) model, or CPM (cost-per-thousand impressions) model. There are different platforms for SEM. By far, Google Ad Words (on Google Network) and Bing Ads (on Yahoo Bing Network) are the most popular.

How does SEO work

Search engines such as Google and Bing use bots to crawl pages on the web, going from site to site, collecting information about those pages and putting them in an index. Think of the index like a giant library where a librarian can pull up a book (or a web page) to help you find exactly what you're looking for at the time.

Next, algorithms analyse pages in the index, taking into account hundreds of ranking factors or signals, to determine the order pages should appear in the search results for a given query. In our library analogy, the librarian has read *every single book* in the library and can tell you exactly which one will have the answers to your questions. Our SEO success factors can be considered proxies for aspects of the user experience. It's how search bots estimate exactly how well a website or web page can give the searcher what they're searching for. Unlike paid search ads, you can't pay search engines to get higher organic search rankings, which means SEO experts have to put in the work. That's where we come in. Our Periodic Table of SEO Factors organizes the factors into six main categories and weights each based on its overall importance to SEO. For example, content quality and keyword research are key factors of content optimization, and crawlability and speed are important site architecture factors.

The newly updated SEO Periodic Table also includes a list of Toxins that detract from SEO best practices. These are shortcuts or tricks that may have been sufficient to guarantee a high ranking back in the day when the engines' methods were much less sophisticated. And, they might even work for a short time now — at least until you're caught.

III REVIEW OF LITERATURE

Digital marketing is cost effective and having a great commercial impact on the business. Indeed, small companies are now able to reach targeted markets at a minimized cost and are able to compete with bigger companies, on an equal footing (F. Palumbo and P. Herbig., 1998)

Digital marketing is a set of powerful tools and methodologies used for promoting products and services through the internet. It includes wide range of marketing elements than in traditional business marketing due to the extra channels and marketing mechanisms available on online is completely organic and essentially free but takes time and consistency. Egri and Bayrak studied the role of SEO on keeping the user on the site. Their findings revealed SEO as important competitive strategy. Tomasi and Li investigation of SEO Performance of SMEs revealed an increase in number of visitors to the site, the average time users visiting the site, more user engagement and an increase of annual sales revenue. Shih, Chen and Chen developed SEO mechanism which companies can use to improve the ranking of website in search engine results. Their findings revealed that well-designed SEO strategy couple with social networking can enhance website's exposure and visibility. A study by Evans identifies the most popular techniques used to rank web page in Google. Their results indicate that several SEO approaches generate many pages to influence rankings but provided limited success. SEO is noted to enhance website ranking, drive more traffic a website and gradually increases revenue.

Types of Search Engine SEO Factors

There are four major groups covered by Search Engine Land's SEO Periodic Table:

- On-page SEO: Content, Architecture, HTML
- Off-page SEO: Reputation, Links, User
- Toxins
- Niche SEO

The elements within each group or subgroup are factors you need to consider if you want to increase your site's organic visibility and rankings. In the top-right corner of each element, there's a value to help you understand the weight or importance of that particular element the higher the number, the more weight it carries.

The on-page and off-page SEO groups each have several subgroups, and each chapter of this SEO guide is dedicated to helping you navigate that particular facet of SEO.

SEO factors work in combination

SEO factors do not exist in a vacuum. Well-optimized HTML titles won't compensate for thin content. Blazing fast site speed won't help if search engines can't easily crawl your pages. Simply put, having several positive factors can increase your odds of success, but negative factors can worsen those odds.

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On-page SEO factors
On-page search ranking factors are almost entirely within the publisher's control. This is also where it's critical to balance serving the needs of your audience with making your pages search engine friendly.

The title of the page or article, the depth of research, keywords used and so on should all be used with your specific audience's needs in mind. HTML headings, anchor text and more should provide clues for both search engines and your audience about the relevancy of your content. Your site architecture should help search engine crawlers navigate your site and help users find what they're looking for.

Off-page SEO factors
The search engines don't just evaluate what's on the page and visible to users. Off-page ranking factors are typically out of the creator or publisher's direct influence. Search engines evaluate reputation, the quality of a site's backlinks, the user's geographic location and many other factors to deliver the most relevant results. Although these factors aren't as easy to control on a per-page basis, they must be taken into account when optimizing your site for search.

Toxins
When done well, SEO benefits the search engines just as much as it benefits sites. SEO helps search engines provide users with better search results. However, using SEO techniques that aim to manipulate ranking signals to gain an unfair advantage over the competition can backfire.We group spam and shady techniques into "toxins." Using them can result in your pages receiving a ranking penalty or even getting banned from the search results entirely.

New: SEO Niches
New for 2022, we've added the Niches section to our SEO Periodic Table. No matter what vertical or industry you're in, following the main Periodic Table can help improve your search visibility. However, there are some niches where SEO includes different or added elements. In this new section, we go over how to improve your Local SEO, New/Publishing SEO, and Ecommerce SEO

SEO, as the most important technique in a Search Engine Marketing (SEM) process and as part of an internet marketing strategy, can be utilized primarily for increasing a web site's ranking and lead to web domination (Olbrich and Schultz, 2008;Thelwall, 2001). SEO can take into account how search algorithms work and what exactly online customers search for, in terms of user-centered design and online customer value (McMahon and Griffy-Brown, 2009) and cost-effectiveness (Kennedy and Kennedy, 2008). An approach, which is grounded on activity theory, as Krishnamurthy (2005) observed.According to Olbrich and Schultz (2008), since online searchers seek for information through search engines, marketers have been interested in addressing these prospective customers due to the existing involvement.

Search engine optimization professionals say their biggest pain point with Google My Business is dealing with fake reviews, according to recent research from BrightLocal.

The report was based on data from a survey of 310 users of BrightLocal's local SEO platform. The researchers polled respondents on what they would like to change about Google My Business (GMB), the tool that serves as as a portal for firms' Google Maps and Google Search listings.One-third of respondents say fake reviews is among the top GMB issues that they would like to see fixed.Some 26% cite reviews without content as a top issue, 25% cite a lack of control over photos, and 23% cite duplicate listings.

V. IMPORTANCE OF SEO MARKETING
Social media and SEO are often viewed as mutually exclusive marketing practices.

Sure, your tweets may show up in certain Google searches, but we know that social media links don't figure in SEO link-building (or we'd all rank for everything). Plus, unless someone is searching specifically for your Twitter profile or Facebook page, those social SERP results typically don't convert leads into customers. We also know that SEO efforts don't have the same effect on social algorithms as they do on search engines.

The main difference between SEO and social is that SEO often finds consumers when they're actively looking for something, whereas social posts are incidental, appearing while people are just performing normal social browsing tasks:

- If I'm actively looking for an Italian restaurant near me, I'll Google nearby places, click on their Google My Business profiles, read their reviews, and make a choice based on their menus.

- If I'm just casually browsing Facebook, I may see a post from a nearby restaurant, but since I'm not actively looking for it, I could well just pass it by and promptly forget about it—even if I'm actively following that restaurant's page.

There are inherent issues in treating social like SEO and SEO like social. So what's the point in SEO marketers working with social media and community managers and vice versa?

Though it seems they're on two ends of the marketing spectrum, there is quite a bit of overlap that can benefit both sides.

VI. ADVANTAGES OF SEO MARKETING

SEO is a fundamental part of digital marketing because people conduct trillions of searches every year, often with commercial intent to find information about products and services. Search is often the primary source of digital traffic for brands and complements other marketing channels. Greater visibility and ranking higher in search results than your competition can have a material impact on your bottom line. However, the search results have been evolving over the past few years to give users more direct answers and information that is more likely to keep users on the results page instead of driving them to other websites. The benefits of SEO for a business are:

- **Increased Search Engine Traffic:** Search engines like Google and Bing help customers find businesses easily by providing relevant information about products or services provided by the business. This helps in building trust with customers, increasing sales, and ultimately the brand value of the company.
- **Boosts Conversion Rates:** As people search for keywords related to your business, you will get traffic from search engines like Google and Bing which in turn increases conversion rates as compared to paid advertising channels such as AdWords or Facebook Ads.
- **Improved Brand Awareness:** Search engine results pages (SERPs) help users decide whether they want to do business with your company based on information that is displayed on SERPs; this, in turn, improves brand awareness among potential customers, which can increase sales of your product or service if it's high quality.
- **Reduced Marketing Costs:** Because of the higher number of visitors who arrive at your website through organic search results, you need not spend money on paid advertisements such as Facebook ads and display ads because these are considered distractions for consumers looking for relevant information about your product or service online.

CONCLUSION

We experience a radical change in India towards the digitalization. The consumer is looking and searching more on internet to find the best deal form the sellers around India as compared to traditional or conventional methods. SEO tools are an important consideration to help optimize a website for search engines. Many tools differ in the scope of their function yet also analyse different SEO factors. Some of the most important areas to be analysed are keywords, content, backlinks, domain and social media. The bottom line is search engines need valuable websites like yours to display in their organic search results so they can earn money from paid searches. The importance of search engine optimization is primarily the fact that it improves the visibility of your website. In modern business, visibility is everything if you want to go ahead. If you build and optimize your site with your visitors in mind, you can't go wrong. More often than not, what's good for your website visitors is also good for the search engines. It helps your business to get ranked higher in the search engine results. Search Engine Optimization is a must for every business. If you want to boost your business online, then SEO is one of the most important things you need to do. In sum, SEO is the foundation of a holistic marketing ecosystem. When you understand what your website users want, you can then implement that knowledge across your campaigns (paid and organic), across your website, across your social media properties, and more

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START-UPS -CHALLENGES AND OPPRTUNITY IN INDIA

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ABSTRACT

Start-up means an entity or small business, incorporated or registered in India not before to 5 years with annual turnover not more than INR 25 crore in any previous financial year working towards innovative, development, deployment or commercialization of new products, process or services driven by technology or intellectual property.

Start-up India is a revaluation scheme that has been started to help the people who start their own business. The campaign was first announced by Prime Minister Modi in his 15th August 2015 address from the Red Fort.

Starting a business is well planned and disciplined exercise with due consideration of both internal and external factors that may impact the sustainability of the business. Government regulations, sources of fund, Infrastructure, availability of finance at various level of growth could be some of the challenges for start-ups.

Keywords: Venture, finance, Start-up, Business.

INTRODUCTION

A start-up company is a newly founded business is basically unique, growing business that aims to meet the market demand by developing or offering an innovative and extraordinary product, service or processes. A start-up is generally a company such as a small venture, of a partnership or an organisation deliberately designed to swiftly develop a commercially viable business model.

All the start-up companies need a supporting ecosystem for rapid development and easy access to global markets which is basically only available in a big city. In other word Start-up is new young company which aims to work dynamic approach to develop a business model which earns huge amount of profit. In addition of this the founder de research and survey to deepen their understanding of new concepts, technologies, ideas, market concepts.

India is the 3rd largest base for the start-ups in the world and has a great market for various products. But the failure rate of start-ups in India is significantly very high. And around 90% of the start-up ventures in India have to finally shut down due to various factor.

Indian government is very keen to promoting new ventures at start-up level and has taken a number of initiatives to ensure appropriate support. In this aspect it is very obvious to mention “make in India” campaign introduced in September ’14 to attract other investor especially foreign investments and encourage local companies to participate in the manufacturing sector. Indian Government increased the foreign direct investment (FDI) limits for most of the sectors and strengthen the intellectual property rights (IPRs) protection to instil confidence in the start-up.

- **ISSUES AND CHALLENGES OF START-UPS IN INDIA**

A successful stat-up cannot start a venture just with an idea and manpower. A high level of leadership quality with clear understanding of market, good communication skills, maturity to see things in correct direction along with the capability to take risk are required on the part of the owner. Technological gap, lack of awareness, unorganised market, corruption, poor infrastructure, poor infrastructure in semi urban areas, regulatory obstacle, rapidly changes in market are some of the challenges in start-up.

Some of the major issues and challenges are mentioned below:

- **Creation of funds-**

Most of the start-ups faced the failure due to insufficient funds as the business grows. As the business grows the expenses increase with decreased profit forcing start-ups to focusing on the funding aspects, hence, converting focus on the fundamentals of business. Therefore, generating funds is vital at starting stage of business. The biggest challenge is not to create sufficient fund but also to grow and sustain the growth.

- **Infrastructure-**

There are number of support mechanisms that play a vital role in the journey of start-ups which includes technology, science and business development centres etc. Lack of access to such support system high risk of failure.

- **Financial Resources-**

Capital is blood for any organisation and it is very critical to raise the ample amount of fund for start-ups and is always a problem to get enough fund for the business. A number of finance option like family members, friends, loans, grants, angel funding, crowdfunding etc are available. The requirements start increasing as the business grows. Proper cash management is vital for the success of the start-ups.

- **Creating Awareness in Business world -**

Failure in the start-up is due to lack of attention to limitation in the market. The environment for a start-up is basically more difficult than for a successful business due to uniqueness of the product. The situation is more challenging for a new product or service as the start-up has to create image from scratch.

- **Rules and Regulations-**

Starting a new venture need Government Authorities. Rules and Regulations is belonging to labour law, dispute resolution, IPRs etc.

- **Proper Coordination-**

Some of the agencies which part of the start-up ecosystem themselves can sometimes become obstacles in the growing stages. One of the biggest issues on the influence of incubators, institutes and other similar organisation which try to control, manage of the start-ups in the name of helping, mentoring etc. This needs proper coordination among the organisations for mutual benefits.

- **Lack of Mentorship-**

Lack of proper guidance and mentorship is one of the biggest problems that exist in the Indian stat-up. Most of the start-up faces the failure due to lack of guidance even if they have excellent ideas or products. Lack of proper guidance and mentorship at the correct time cause the failure of organisation.

- **Poor Branding Strategy**

Another issues for new venture that is effective Branding that prevents growing it at faster pace. Branding is most important factor as it gives an identity and cover a space in the customer minds.

❖ OPPRTUNITIES FOR START-UPS IN INDIA

Apart from issues and challenges that new venture/start-up are facing, Indian government provide ample of opportunity to find solutions to solved them. Following are some good opportunities that uplift the start-ups and give solution to survive in the business world.

- **Government Initiatives-**

There are number of government and semi government initiatives to help Start-ups-

- **Start-up India-** This initiative provides 3year tax and compliance breaks intended for cutting government regulations and red tapism.
- **MUDRA Yojna-** With the help of this scheme start-ups and new comers in the business world can get loans from bank to set up, grow and sustain their start-up.
- **SETU (Self Employment and Talent Utilization) Fund-** Indian Government has provided Rs. 1,000 Cr in order to create opportunities for self-employment and new jobs mainly in technology driven domains.
- **Royalty Tax-** Indian Government has reduced the royalty tax paid by the venture and start-ups.

CONCUSION

It can be concluded from above mentioned theory that managing a start-up is not an easy job. There are many issues faced by Start-ups to become successful established business. Any start-up business to survive, establish and become successful requires overcoming above mentioned challenges.

Critical challenges include: -

- Facing cut-through competition.
- Proper funding through different sources.
- Implementation of Idea.
- Effective human resource and employee management.
- Designing situational market policies.

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Any new venture /start-up business needs to overcoming the above challenges to establish, maintain the quality of product or service, and survive in the market.

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OPPORTUNITIES OF MULTIMEDIA AND HYPERMEDIA FOR STUDENTS POST COVID 19

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ABSTRACT
COVID 19 pandemic has created landmark developments in ecosystem of education sector in India. Increasing use of technology has also paved new paths for teaching learning process. The new education policy also shares similar philosophy for new age education system. The study aims at understanding and analyzing weather hypermedia and multimedia enhances the knowledge of an individual, whether it stimulates an individual's thinking process and whether students prefer multimedia or traditional method of learning over traditional way of learning. Structured questionnaire was used as an instrument to collect valid primary data and there were 70 respondents. Data collected was analyzed, tabulated and percentages were calculated by using pie-charts for easy understanding of the data. Researcher found out that Multimedia and Hypermedia help make a student more creative, can provide better understanding of the information provided though these mediums and also help in stimulating the thinking process of the students. But, at the same time it also has its own limitation in respect to classroom learning. Multimedia and hypermedia technologies are not fully utilized in the teaching and learning of business education programs.

Keywords: Hypermedia, Multimedia, COVID 19 Opportunity, Education

INTRODUCTION
Multimedia refers to the medium of communication in a computerized technique of presenting information that includes text, audio, video, graphics, animations, and any data produced, represented, or stored digitally.

A Multimedia Application is an application that integrates many content types (e.g., text, photos, graphics, audio, and video) and allows users to interact with them in a non-linear manner.

Multimedia content incorporates many content types such as text, audio, photos, animations, video, and interactive material. It stands in contrast to media that rely solely on fundamental computer displays, such as text-only or conventional forms of printed or hand-produced data.

Hypermedia is a non-linear information medium that contains visuals, audio, video, plain text, and hyperlinks. It contrasts with the broader term multimedia, which may incorporate non-interactive linear presentations and hypermedia. Also associated with electronic literature, Ted Nelson used this term for the first time in a 1965 paper.

Hypermedia is the digital representation of all of these alternatives. They are not present independently or as separate apps but are combined to integrate all computer features for ease of use.

Opportunities for Multimedia and Hypermedia
Multimedia: -
- Digital camera operator.
- Film and video editor.
- Dubbing editor.
- Sound effects editor.
- Audio recording engineer.
- Game designer.

Hypermedia
- Literature system
- Publishing
- Problem-solving systems
- Idea tools

REVIEW OF LITERATURE
1) Dr. Okoro J. (2018), Application of Multimedia and Hypermedia Technologies in the Teaching of Business Education in Nijeria Universities.

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The study examined the implication of use of multimedia and hypermedia technologies and its effect on learning community. The study was based on descriptive research design with sample size of 174 lecturers. The 6 experts have validated the said instrument. The results revealed that some multimedia technologies are utilised to a greater extent compared to some hypermedia technologies. The study recommended that policy for integrating hypermedia and multimedia should be developed for enhancing quality of education.

2) Swan K and Meskill C (2012), Hypermedia And Response Based Literature Teaching and learning: A Critical Review of Commercial Applications

The study explored the validity of suitability of hypermedia being suitable for response based approaches to teaching and learning. The study describes the parameter evolved for hypermedia literature applications from learners' perspective. The authors have shared their findings indicating dominants of technology over pedagogy. Most of the applications use strengths of hypermedia technologies very well but also at the cost of readers' response. The study has long lasting implications for all stakeholders looking for literature teaching and learning and for development of hypermedia.

3) Gremm M, Hasedrook Paul J, (1998), Multimedia for vocational guidance: Effects of Individualised Testing, Videos and Photography on Acceptance and Recall.

In the article, authors have discussed utility of multimedia to supplement learning processes, have reviewed specific effects of media and have described studies of high school students to test the impact of videos and photography on acceptance and recall. Authors have tested their hypothesis through collection of primary data from75 samples and observations and by using statistical techniques. The analysis revealed that students enjoyed learning from electronic media but for evaluation they heavily relied on printed matter. The authors also observed that the preference of learning to differed from subject to subject.

4) Grosseck G, Holotescu C and Ivanova M, (2014), Multimedia, Hypermedia and Transmedia in Support Of Learning

The paper provides insights on the characteristics of various learning environments established through multimedia, hypermedia and transmedia. The authors have gathered students' views to understand their perspective about impact of multimedia support in learning process and expectations about multimedia applications for improving efficiency of education system. A model of impactful media environment with hypermedia characteristics was created consisting of multiple layers indicating the significance of learning theory, student's references, student's control, hyper connection and adaptivity. The paper concludes that ultimedia, hypermedia and transmedia not only supplements but also improves effectiveness of teaching learning process.

RESEARCH METHODOLOGY

The research is about understanding of the impact of changes of print reading or online reading on the users of different age groups. Data collected was analytical, tabulated and percentages were calculated by using pie-charts for easy understanding of the data.

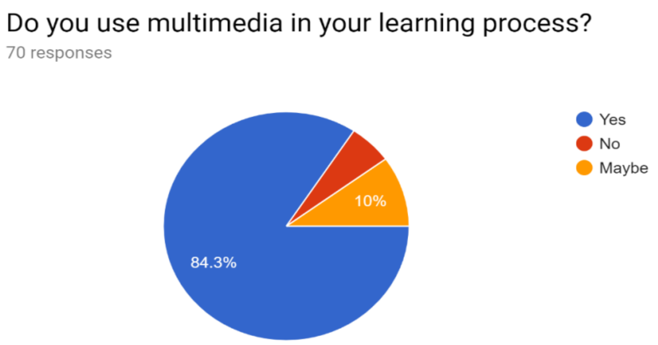
Sample size - Number of respondents is 70

Sampling units - Students preference for hypermedia and multimedia for learning against traditional methods.

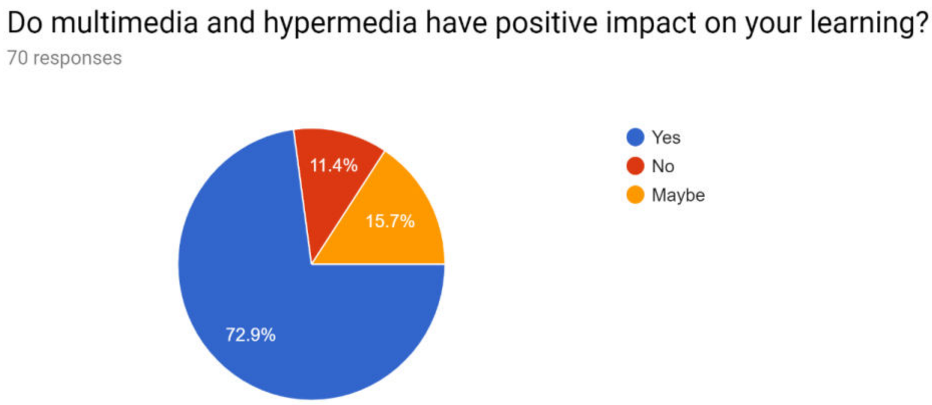
Research instrument - Structured questionnaire is used as an instrument to collect valid primary data.

Analysis

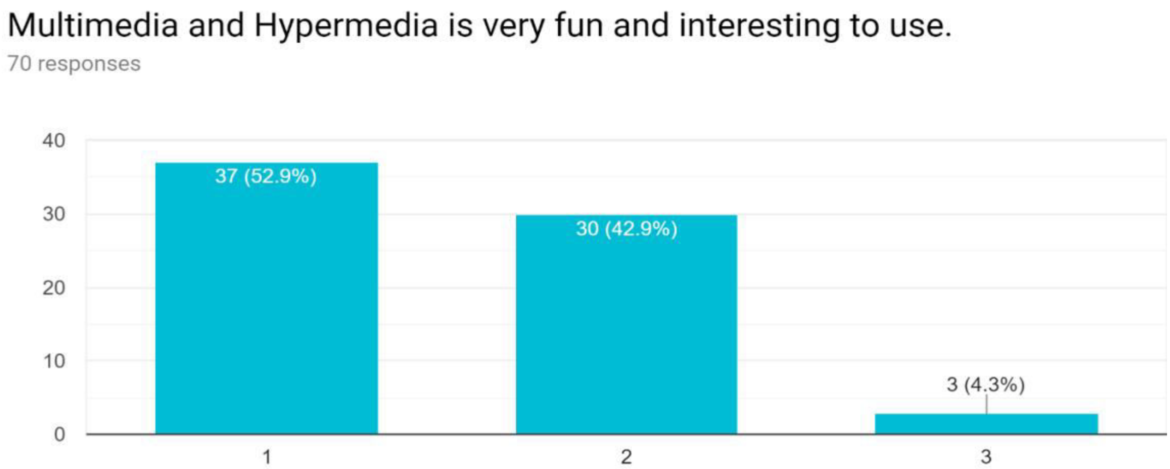
1) According to the survey, 84.3% of the sample prefer Multimedia as one of their learning processes.



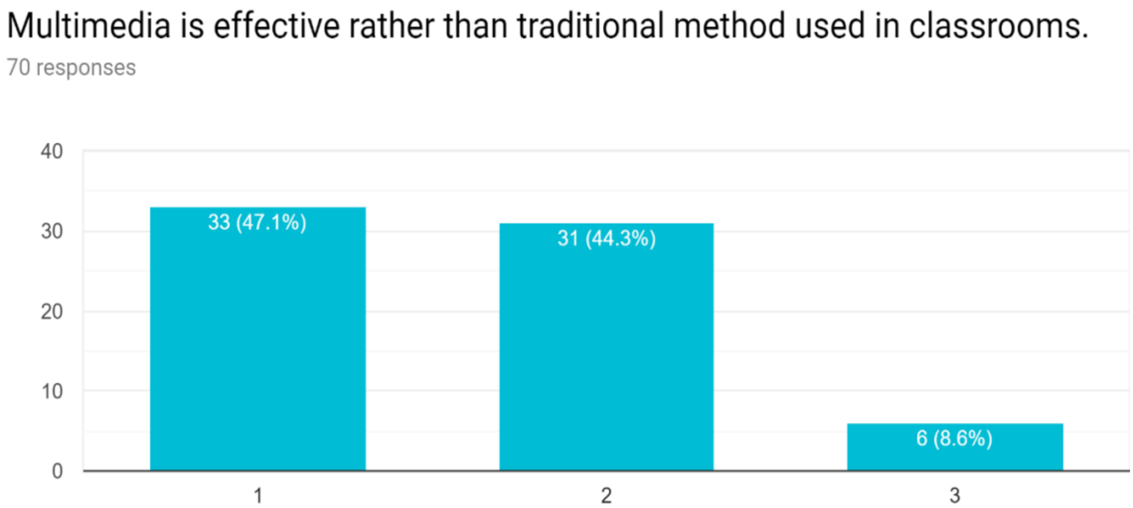
2) According to the survey, 72.9% of the sample believe that multimedia and hypermedia has positive impact on their learning.



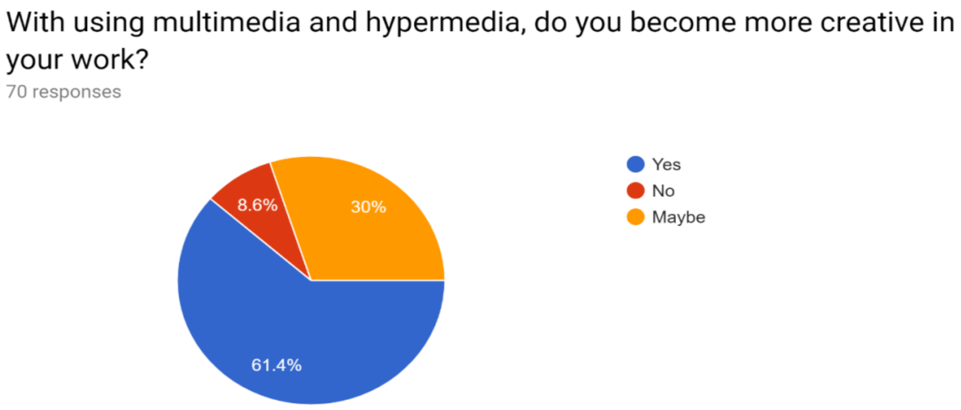
3) According to the survey, 52.9% of the sample Agree that both multimedia and hypermedia are very fun and interesting to use.



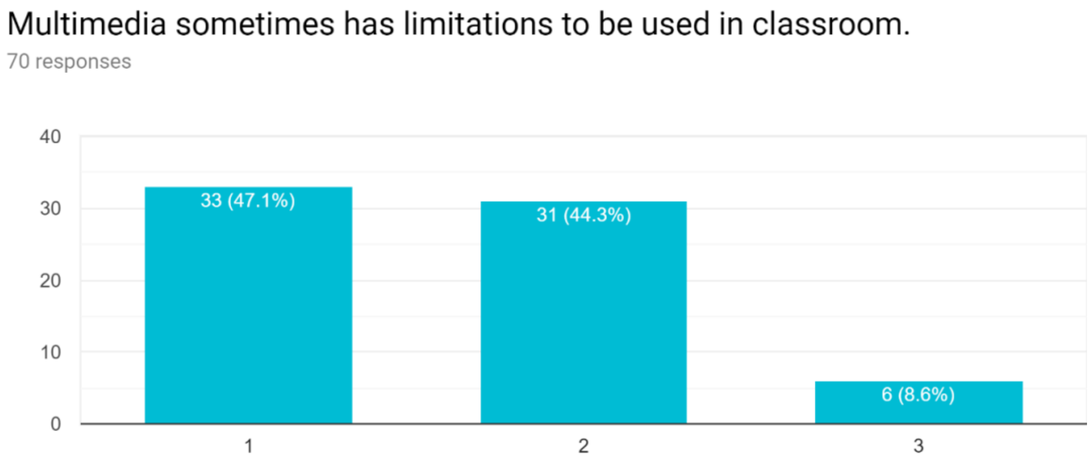
4) The survey indicates that 47.1% of the sample agree that multimedia is very effective when compared to the traditional method of learning used in classrooms.



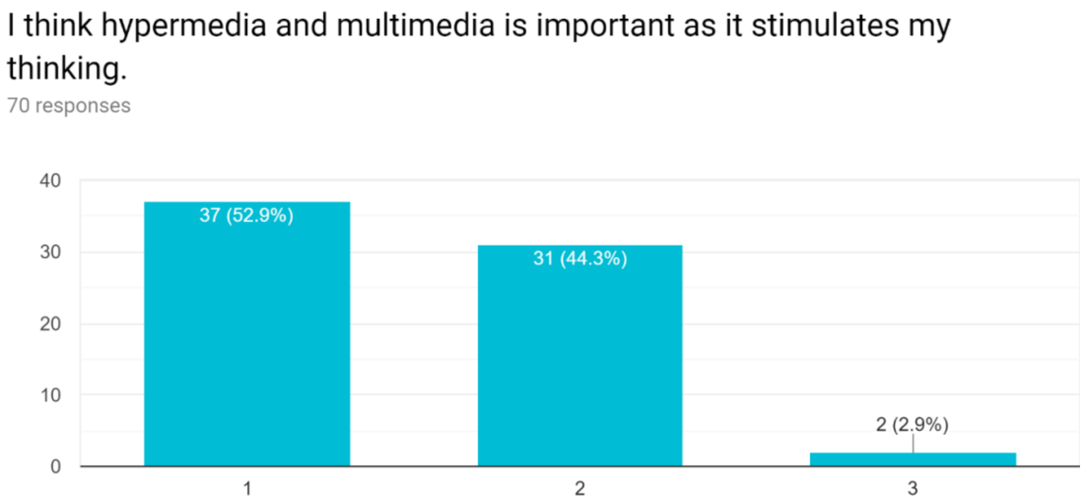
5) The survey indicates that 61.4% believe that they become more creative in doing their work with the help of both multimedia and hypermedia.



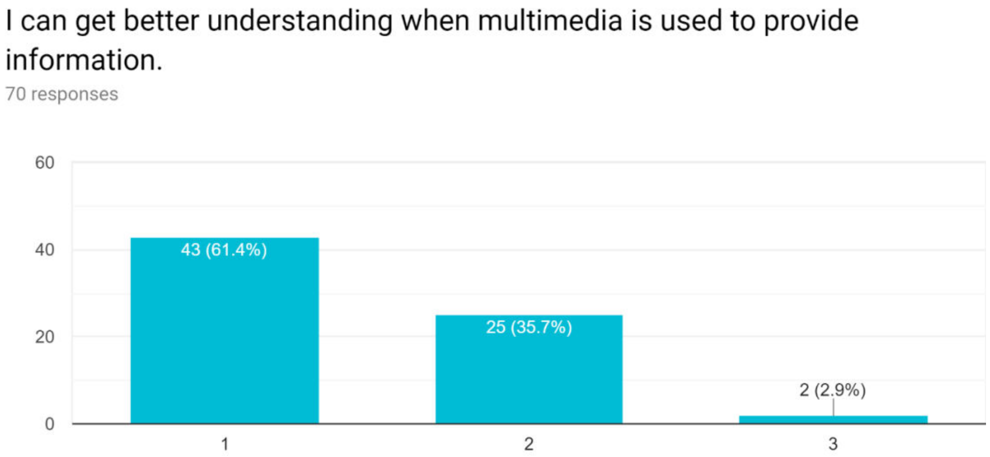
6) The survey indicates that 47.1% of the sample agree on the fact that some hindrances and limitations do occur while using multimedia in the classroom and 44.3% stay neutral on the matter.



7) According to the survey, 52.9% of the sample Agree to the fact that hypermedia and multimedia both are an important factor of learning as it stimulates their thinking process.



8) The survey indicates that 61.4% of the sample agree that multimedia helps better understanding of the information when provided through it.



CONCLUSION

According to the survey conducted with a sample of 70 respondents, we can conclude that, although traditional method is also an important part of the learning process, Multimedia and Hypermedia have become a very important part of the learning process in today's world. People or rather students believe that it creates a better opportunity for them to learn and understand things than it does with traditional method. Creativity also increases as it is a fun and interesting way to learn things. We analyze and find out that Multimedia and Hypermedia help make a student more creative, can provide better understanding of the information provided though these mediums and also help in stimulating the thinking process of the students. But, at the same time it also has its own limitation in respect to classroom learning.

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A STUDY OF IMPACT OF ONLINE LEARNING ON STUDENTS OF MUMBAI CITY

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ABSTRACT

Online learning is education that takes place over the Internet. It is often referred to as "E -learning". However, online learning is just one type of "distance learning" - the umbrella term for any learning that takes place across distance and not in a traditional classroom. Online learning means learning through internet. Peoples can get education through youtube, MOOC, Face book, Zoom etc. Pre-Covid 19 period, Teachers and students were completing on line courses due various advantages such as quick access, time saving, flexible timings and repetitive value. Objectives: To study the impact of online learning on students of Mumbai city and to understand which method of learning is better offline or online. Hypotheses of the research study were: H0: Online learning will not replace offline learning in near future. H1: Online learning will replace offline learning in near future. H0: Online learning doesn't provide quick results. H1: Online learning provides quick results. H0: Online learning is not better than offline learning. H1: Online learning is better than offline learning. Research methodology: Primary data was collected from 114 students from different colleges of Mumbai city and Secondary data was collected from books, research papers and websites. Simple Random sampling method and Likerts scale were used for data analysis and interpretations. Limitations of the study were time, money and research data was collected only from 114 students. The research paper will be useful to government to make educational polices and it will be useful to teachers to do further research. 35% respondents were disagree and 35% respondents were neutral when question was asked that online teaching is better than offline teaching. 72% respondents were agree that online learning provides quick exam results. 43% respondents were agree that online learning will replace offline learning in near future.

Keywords: Online Learning, MOOC, Coursera, Udemy and Khan Academy.

1. INTRODUCTION

Online learning is catalysing a pedagogical shift in how we teach and learn. There is a shift away from top-down lecturing and passive students to a more interactive, collaborative approach in which students and instructor co-create the learning process. The Instructor's role is changing from the "sage on the stage" to "the guide on the side." Now a day, Students can learn different course online through different platforms such as Coursera, Udemy, Swayam and Khan Academy. A massive open online course (MOOC) is an online course aimed at unlimited participation and open access via the web. In addition to traditional course materials, such as filmed lectures, readings, and problem sets, many MOOCs provide interactive courses with user forums or social media discussions to support community interactions among students, professors, and teaching assistants (TAs), as well as immediate feedback to quick quizzes and assignments. MOOCs are a recent and widely researched development in distance education, first introduced in 2008 and emerged as a popular mode of learning in 2012.

2. OBJECTIVES

1. To study the impact of online learning on students of Mumbai city.
2. To understand which method of learning is better offline or online.

3. HYPOTHESES:

H0: Online learning will not replace offline learning in near future.

H1: Online learning will replace offline learning in near future.

H0: Online learning doesn't provide quick results.

H1: Online learning provides quick results.

H0: Online learning is not better than offline learning.

H1: Online learning is better than offline learning.

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4. RESEARCH METHODOLOGY:

Primary data was collected from 114 students from different colleges of Mumbai city through Google forms and Secondary data was collected from books, research papers and websites. Simple Random sampling method and Likerts scale were used for data analysis and interpretations.

5. DATA ANALYSIS AND INTERPRETATION:

Figure No.5.1

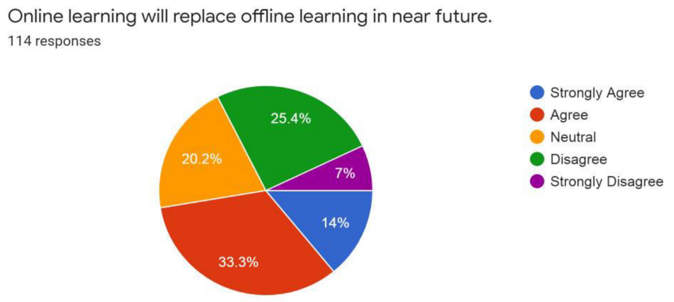

Table No.5.1 Online learning will replace Offline learning in near future

Objective	Null Hypothesis	Statistical tool	Result
To study the impact of online learning on students of Mumbai city.	Online learning will not replace offline learning in near future.	Mean 3.20 SD 1.18 Z Score 0.50	Null Hypothesis is accepted as Z score is between +1.96 and -1.96 with 95% confidence level.

Figure No.5.2

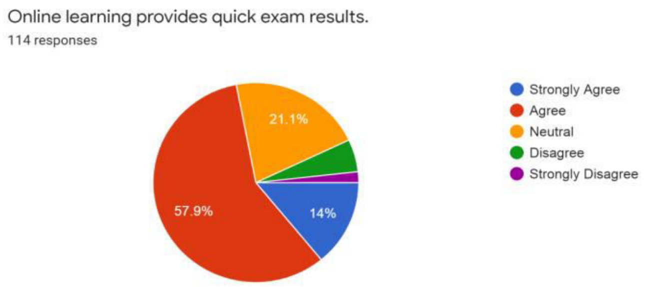

Table No.5.2 Online learning does provide quick results

Objective	Null Hypothesis	Statistical tool	Result
To study the impact of online learning on students of Mumbai city.	Online learning doesn't provide quick results.	Mean 3.77 SD 0.82 Z Score 0.50	Null Hypothesis is accepted as Z score is between +1.96 and -1.96 with 95% confidence level.

Figure 5.3

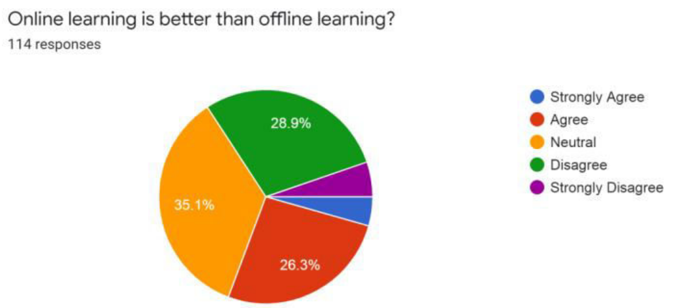

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Table No.5.3 Online learning is better than offline learning

Objective	Null Hypothesis	Statistical tool	Result
To understand which method of learning is better offline or online.	Online learning is not better than offline learning.	Mean 2.96 SD 0.97 Z Score 0.50	Null Hypothesis is accepted as Z score is between +1.96 and -1.96 with 95% confidence level.

6. UTILITY OF THE STUDY

The research paper will be useful to government to make educational polices and it will be useful to teachers to do further research.

7. LIMITATION OF THE STUDY:

Limitations of the study were time, money and research data was collected only from 114 students.

8. FINDINGS, OBSERVATIONS AND SUGGESTIONS

1. 35% respondents were disagree and 35% respondents were neutral when question was asked that online teaching is better than offline teaching.
2. 72% respondents were agree that online learning provides quick exam results.
3. 43% respondents were agree that online learning will replace offline learning in near future.
4. 43% respondents were agree that online learning is good for adhoc courses.
5. 57% respondents said YouTube is best for online learning.
6. 63% respondents replied they are using You Tube for online learning.
7. Time saving is main advantage of online learning as suggested by 71% respondents.
8. Internet problem is main demerit of online learning as advocated by 85% respondents.

9. CONCLUSION

During Covid -19 period, we have to rely on online learning as we don't have any choice but offline learning is always better as it has face to face contact with students, more flexibility in teaching, two way communication and lectures can be live without any disturbance such as internet problem, costly equipments, self discipline etc.

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EMERGING TRENDS IN LIBRARY AND INFORMATION SCIENCE TECHNOLOGIES

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ABSTRACT
As the famous proverb says, change is constant; the same is also applicable in library and Information Science. The world is changing rapidly due to technology and so is the library. As the technologies are upgrading the same way, the Library also has to upgrade itself to keep pace with the high-tech users. Today's era is a total of social media which is providing information with a click but to get authentic information we, the Librarians need to be updated and upgraded to give the right information to the right user at the right time. There are trending technologies with which libraries need to be well versed for the optimum utilization of library resources for the users. So this paper is an attempt to find the trends and technologies which are useful in library and Information Science.

Keywords: Library and Information Science, Technology, Library professionals, Library, Library services.

THE OBJECTIVE OF THE PAPER

- To disseminate information about emerging trends in library and information technologies.
- To inculcate technology literacy in library professionals.
- to uncover new areas of research and inquiry in the realm of library and information science
- To determine new roles for LIS professionals to survive in the changing LIS environment.

INTRODUCTION

Today's era is full of technologies. Technology has impacted every area of our life. Be it in day-to-day activities or our job. As there are 2G, 4G, and 5G technologies the same way library has become library 1.0, library 2.0, etc

No community would be complete without a library, which is universally recognized as a crucial social institution. Libraries, on the other hand, are evolving as a result of ICT, changing patron needs, changing information environments, and Web/Google aiming to replace Reference Librarians. It is unavoidable that disruptive technologies cause a shift from print to digital, as well as changes in forms, formats, and distribution systems.

The needs of library patrons are changing, and as a result of ICT, libraries' resources, services, and products are changing as well. Every establishment is now attempting to compete in national and worldwide rankings, and libraries and librarians are playing an increasingly important role.

1. INFORMATION TECHNOLOGIES:

Information technology (IT) is used to improve information management and exchange, as well as communication efficiency, and ultimately to benefit the people who use it. As it supports education, research, and development, information is a dynamic and limitless resource that influences all disciplines and walks of life. The majority of technical applications for libraries and information centres will be in the collection, handling, storage, and transmission of information or information technology because they deal primarily with information. The field of library and information services has been greatly transformed by technology, particularly computer and telecommunication technologies. They make it easier to acquire, store, organise, process, analyse, present, communicate and disseminate information. Libraries are expected to use various types of technology to give information more rapidly and in larger volumes than before with the arrival of new technologies. The benefit of using IT to retrieve information is that you can have instant and local access to a considerably larger number of library resources. Information technology has also had an impact on alerting services, mostly through allowing quick access to information that emerges initially, as well as news and business services in various forms. Electronic transmission of materials has also had a significant impact on information service operations, allowing for greater flexibility, customisation, and the creation of totally new types of services in the general sharing of information. Technology will continue to increase the effectiveness of libraries and will become vital for transferring information from librarians to library patrons and vice versa. This is already taking place. The success of information technology will be determined by library automation and skilled people, but the most essential component will be librarians' willingness and attitudes to use technology in their varied work tasks.

2. CLOUD COMPUTING:

Cloud computing is a relatively new emergent technology and library workers can use it to improve library operations and services. Instead of keeping vast amounts of data and constantly expanding knowledge on a computer, it can be stored in the cloud. Cloud computing provides a wide range of possibilities for the growth and maintenance of information retrieval systems, notably digital libraries and search engines, and encourages efficient resource utilization.

3. THE GROWTH OF GAMIFICATION:

There are many solid reasons for libraries to utilise gamification to attract children, young people, and even adults who are hesitant to pick up a book. These are some of them:

- Games can improve problem-solving skills and stimulate critical thinking.
- Social games can help improve language skills
- Games can help players learn about word etymology and expand their vocabulary.
- Games can be therapeutic and provide cathartic benefits for players, allowing them to express aggressive feelings in a virtual realm rather than in the real world.
- Games tell tales and deliver information.

4. SOCIAL NETWORKS

A social network service is web-based software that allows people to create virtual social networks for people who share interests and activities or who want to learn about others' interests and activities. Most social network services are web-based interfaces that allow users to engage with one another using features including chat, message, email, video, audio chat, file sharing, blogging, and discussion forums. MySpace, FaceBook, Del.icio.us, Frappr, and Flickr are some of the most popular social networking sites. While MySpace and Facebook allow users to exchange full biographies of their lives and personalities with one another, Del.icio.us allows users to share web resources, and Flickr allows users to upload photos. Frappr is a hybrid network that connects people through the use of maps, chat rooms, and photos. Librarians and patrons could use social networking sites to not only connect but also share and dynamic trade resources in an electronic environment. Users can utilise the library network service to create profiles, check what other users have in common with their information needs, and recommend resources to one another. Furthermore, libraries can propose materials to users via their network based on similar profiles, demographics, previously accessed resources, and a variety of other data provided by users.

5. INTELLIGENT LIBRARY SEARCH & FEDERATED SEARCH:

Federated search and Intelligent Library Search are methods for retrieving information from several content sources with a single query and a single search interface. The technology enables main libraries to retrieve material fast and indexing to be automated. In libraries, this method is also used for descriptive cataloging, subject indexing, database searching, and collection development.

6. INSTANT MESSAGING (IM):

Instant messaging, or IM, is a text-based method of real-time, near-instantaneous communication between two or more individuals. Libraries are already using instant messaging to provide "real-time reference" services, in which clients may contact librarians in real-time, much like they would in a face-to-face setting. Libraries' "live reference services" software is frequently significantly more robust than simple instant messaging apps. Co-browsing, file sharing, and mining of prior transcripts are all common features of this software. Screen capture and data collection can substantially benefit from embracing this technology as it develops, as it allows for online reference services that are very similar to traditional library reference services.

7. SMS ALERT SERVICES:

Libraries may always stay in touch with their users. Libraries can use alerts services to send out news about changes to library rules and regulations, new arrivals, new services formed, due goods, and academics at regular intervals. Users will be able to choose which activities or services offered by the library they want to be notified about. It is necessary to include contact information as well as mobile phone numbers. In the event of a library emergency, such as a recall or cancellation of a reserved item, mobile alert systems notify users.

8. FACIAL RECOGNITION

Facial recognition is a sort of biometric technology that determines identity digitally by using statistical measures of people's features. Facial recognition technology might be used in libraries to identify walk-ins, replacing traditional library cards and revealing who they are, where they live, what books they checked out,

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and whether any are overdue. Though facial recognition makes life easier, it comes with serious security and privacy vulnerabilities that may cause users to be concerned.

9. ELECTRONIC RESOURCE MANAGEMENT SYSTEM:

Libraries of all types and sizes are increasingly relying on e-resources. In today's world, information and communication technology has advanced to the point that traditional library systems can no longer give information at the same pace as e-resources. As a result, today's libraries have evolved into information centres rather than merely libraries. The management of electronic resources is critical. Although an electronic resource management system is primarily a tool for librarians, it has a significant impact on end-users. Users' interactions with e-resources can begin with the information gathered in the electronic resources management system.

10. ARTIFICIAL INTELLIGENCE

Artificial intelligence (AI) is the use of a robot or a computer to attempt to do jobs that are normally performed by people. Chatbots that receive directing inquiries from users and resolve them are the most popular application of AI in a library. They can remind users of their book submission deadlines, route them to the appropriate library part, and organise appointments for them automatically.

11. BLOCKCHAIN TECHNOLOGY:

Blockchain technology has been one of the most talked-about technologies in the last year as Bitcoin's significance has expanded. Blockchain is a decentralised database that maintains track of pseudonymised digital transactions that are visible to anybody on the network. As a result, it's a unique way of collecting and storing data. Blockchain technology could be used to improve library metadata, keep track of how to connect networks of libraries and institutions through the sale of digital-first sale rights and ownership, or even assist community-based borrowing and skill-sharing programmes.

12. SOCIAL BOOKMARKING SERVICES:

Using descriptive metadata, social bookmarking is a means of saving, organising, searching, and managing website bookmarks. Users can save links to online pages that they want to remember and/or share with other users in a social bookmarking system. These bookmarks can be made public, saved privately, or shared with specific individuals or groups of individuals. These bookmarks can normally be seen chronologically, by category or tags, or via a search engine by allowed persons. Although some sites offer categories/folders or a combination of folders and tags, most social bookmarking platforms encourage users to organise their bookmarks with informal tags rather than the standard browser-based system of folders. These services also allow you to see bookmarks connected with a specific tag, as well as information about how many people have bookmarked them. Some social bookmarking platforms construct clusters of tags or bookmarks based on the relationships between tags. Popular bookmarking systems include itList, Blinklist, Clip2, ClickMarks, HotLinks, del.icio.us, Furl, Simpy, Citeulike and Connotea, Stumbleupon, Ma.gnolia, Blue Dot, Diigo, and others. On social bookmarking sites, libraries can use RSS feeds for topic disciplines or areas of specialisation that are relevant to them.

13. WIKIS

A wiki is a collection of online pages that allows anybody with access to edit or contribute material using a simplified markup language. Wikis are frequently used to build collaborative webpages and community websites. For example, Wikipedia, a collaborative encyclopedia, is one of the most well-known wikis, and it has defied one of librarianship's golden laws, namely content validation and information authenticity. Wikis are also utilised in corporations to create cost-effective Intranets and to manage knowledge. Wikis are essentially open web pages that anyone who has registered with them can publish on, add to, update, and change. Wikis, like blogs, do not have the same level of trustworthiness as established sites. Despite this, their importance as a source of knowledge cannot be overstated.

Wikis can be used by libraries to facilitate social interaction between librarians and patrons. Within a wiki, users can share information and ask and answer questions, and librarians can do the same. Furthermore, a permanent record of these transactions can be kept. Transcripts of such question-and-answer sessions would function as a reference resource for the library. Furthermore, wikis (together with blogs) will eventually grow into a multi-media environment that allows for both synchronous and asynchronous audio and video collaboration.

14. PODCASTING

The term "podcasting" is made up of two words: "broadcasting" and "iPod" (a popular MP3 player from Apple Computer). Podcasting is the process of recording audio digital-media files for distribution over the Internet via RSS feeds for playing on portable media players and computers. Users can subscribe to these feeds and have the files automatically downloaded into an audio management programme on their computers. A podcast differs from other digital media forms in that it may be syndicated, subscribed to, and automatically downloaded as new content is published using an aggregator or feed reader that can read feed formats like RSS or Atom. Podcasts are used by several libraries to enhance library orientation programmes. Using podcasting and other consumer technologies to deliver library content and services is a huge step forward for the profession of librarianship.

15. VOICE CONTROL

Voice Control technology provides a new way to interface with computers and technologies through strong machine learning, speech recognition, and natural language. The use of voice-activated technologies has the potential to change how people access and "read" information. Voice-controlled technology will become more common among library children and young users, as they become accustomed to having these devices answer homework issues, resolve disagreements, and entertain them. Voice-controlled virtual assistants are increasingly becoming intellectual equalisers, filling in for excellent memory or serving as a quick reference.

CONCLUSION

New trends are developing in Library and information science technology rapidly. In past, innovation was novelties but now a regular thing, and new technologies will flourish more and more.

So, library and information science leaders need to be smart and flexible for the current and upcoming traits in the library field.

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A DETAILED REVIEW OF BANKING SECTOR IN INDIA AND RECAPITULATION OF PERFORMANCE OF INDIAN BANKS WITH REFERENCE TO NET INTEREST AND CAPITAL MARKETING OF BANKS

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Sinhgad College of Commerce

ABSTRACT

Finance and banking is the life blood of trade, commerce and industry. Now-a days, banking sector acts as the backbone of modern business. Development of any country mainly depends upon the banking system. A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. The banking is one of the most essential and important parts of the human life. In current faster lifestyle peoples may not do proper transitions without developing the proper bank network. The banking System in India is dominated by nationalized banks. The performance of the banking sector is more closely linked to the economy than perhaps that of any other sector. The growth of the Indian economy is estimated to have slowed down significantly. The economic slowdown and global developments have affected the banking sectors' performance in India in FY12 resulting in moderate business growth. It has forced banks to consolidate their operations, re-adjust their focus and strive to strengthen their balance sheets. Here researcher's objective is to study the Indian banking sector and performance of Indian banks.

Keywords: Banking System, Banking, Indian Economy, Economic Slowdown.

I. INTRODUCTION

Banks receive deposits from public and also borrow money from other sources for raising Working Capital Funds. They have to pay cost by way of interest on the funds raised. To recover this cost and to meet the administrative and other expenses as also to earn profit, banks have to utilize the working capital funds by either granting advances or making investments. Thus working capital funds, which are banks liabilities, get converted into assets. As we have already seen although a bank's earnings accrue only from advances and investments it has to hold " Cash in Hand" or "Balances with other banks in Current Accounts" and also invest some amounts in premises, furniture, fixtures and other assets which are essential tools for its trade. These assets do not generate any income for the bank on the other hand depreciation has to be provided taking into account their 'ware and tare'. Banks are obliged by law, to repay the deposits and borrowings as and when they fall due for repayment. As these amounts have already been converted into assets, banks have to ensure all the time that all the assets are releasable, i.e. are liquid and can be fully recovered to meet the liabilities when need arises. The main object of granting loans or making investments is to earn profit. If any income is not earned on any advances it is treated as a Non- Performing Assets where the accrual or expected income from an asset stops, the possibility of not recovering even the principal amount invested in the asset also arises.

1.2 OBJECTIVE OF THE STUDY

- To Study the Indian banking sector
- To Study the performance of Indian banks.

1.3 IMPORTANCE OR NEED OF THE STUDY

Before the establishment of banks, the financial activities were handled by money lenders and individuals. At that time the interest rates were very high. Again there were no security of public savings and no uniformity regarding loans. So as to overcome such problems the organized banking sector was established, which was fully regulated by the government. The organized banking sector works within the financial system to provide loans, accept deposits and provide other services to their customers. The following functions of the bank explain the need of the bank and its importance:

- To provide the security to the savings of customers.
- To control the supply of money and credit
- To encourage public confidence in the working of the financial system, increase savings speedily and efficiently.
- To avoid focus of financial powers in the hands of a few individuals and Institutions.
- To set equal norms and conditions (i.e. rate of interest, period of lending etc.) to all types of customers.

2. RESEARCH METHODOLOGY

The procedure adopted for conducting the research requires a lot of attention as it has direct bearing on accuracy, reliability and adequacy of result obtained. It is due to reason that research methodology, which researcher used at the time of conducting the research, needs to be elaborate upon. It may be understood as a science of studying how research is done scientifically. So, the research methodology not only talks about the research methods but also consider the logic behind the method used in the context of the research study. Research methodology is a way to systematically study and solve the research problems. If a researcher wants to claim his study as a good study, he must clearly state the methodology adapted in conducting the research the research so that it may be judged by the reader whether the methodology of work done is sound or not.

2.1 RESEARCH DESIGN USED IN THE STUDY:

Descriptive research design is used in this study because it will ensure the minimization of bias and maximization of reliability of data collected. Descriptive study is based on some previous understanding of the topic; research has got a very specific objective and clear cut data requirements. The researcher had to use fact and information already available through financial statements of earlier years and analyze these to make critical evaluation of the available material. Hence by making the type of the research conducted to be both descriptive and analytical in nature. From the study, the type of data to be collected and the procedure to be used for this purpose were decided.

2.2 DATA COLLECTION METHOD:

The process of data collection begins after a research problem has been defined and research design has been chalked out. There are two types of data

2.2.1 PRIMARY DATA:

It is first hand data, which is collected by researcher itself. Primary data is collected by various approaches so as to get a precise, accurate, realistic and relevant data. The main tool is gathering primary data was investigation and observation. It was achieved by a direct approach and observation from the officials of the company.

2.2.2 SECONDARY DATA:

It is the data which is already collected by someone else. Researcher has to analyze the data and interprets the results. It has always been important for the completion of any report. It provides reliable, suitable, adequate and specific knowledge. Researcher collected the secondary data by using banks annual reports and authorized websites of banks.

2.3 TYPE OF DATA USED IN THE STUDY

The required data for the study are basically secondary in nature and the data are collected from

- The annual report of the Indian banks
- INTERNET –In which includes required financial data collected from Indian Bank's official websites i.e.
- www.axis.com, www.sbi.co.in etc. and some other websites on the internet for the purpose of getting all the required financial data of the banks.
- The valuable cooperation extended by staff members and the branch manager of different banks, contributed a lot to fulfill the requirements in the collection of data in order to complete this research.

2.4 METHODS OF DATA ANALYSIS:

For measuring various phenomena and analyzing the collected data effectively and efficiently to draw sound conclusions, certain statistical techniques were used. The data collected were edited, classified and tabulated for analysis. The analytical tool used in this study is graphical method to compare the performance of Indian banks. The MS- EXCEL tool is used to analyze the data.

3.1 REVIEW OF LITERATURE

Banking in India originated in the first decade of 18th century. The first banks were The General Bank of India, which started in 1786, and Bank of Hindustan, both of which are now defunct. The oldest bank in existence in India is the State Bank of India, which originated in the "The Bank of Bengal" in Calcutta in June 1806. This was one of the three presidency banks, the other two being the Bank of Bombay and the Bank of Madras. The presidency banks were established under charters from the British East India Company. They merged in 1925 to form the Imperial Bank of India, which, upon India's independence, became the State Bank of India. For many years the Presidency banks acted as quasi-central banks, as did their successors. The Reserve Bank of India formally took on the responsibility of regulating the Indian banking sector from 1935. After India's independence in1947, the Reserve Bank was nationalized and given broader powers.

3.1.1 EARLY HISTORY OF INDIAN BANKING SECTOR

The first fully Indian owned bank was the Allahabad Bank, established in 1865. However, at the end of late-18th century, there were hardly any banks in India in the modern sense of the term. The American Civil War stopped the supply of cotton to Lancashire from the Confederate States. Promoters opened banks to finance trading in Indian cotton. With large exposure to speculative ventures, most of the banks opened in India during that period failed. The depositors lost money and lost interest in keeping deposits with banks. Subsequently, banking in India remained the exclusive domain of Europeans for next several decades until the beginning of the 20th century.

Foreign banks too started to arrive, particularly in Calcutta, in the 1860s. The Comptoire d'Escompte de Paris opened a branch in Calcutta in 1860 and another in Bombay in 1862; branches in Madras and Pondicherry, then a French colony, followed. Calcutta was the most active trading port in India, mainly due to the trade of the British Empire, and so became a banking center.

4.1 NATIONALIZED BANKS IN INDIA

Banking System in India is dominated by nationalized banks. The nationalization of banks in India took place in 1969 by Mrs. Indira Gandhi prime minister of India. The major objective behind nationalization was to spread banking infrastructure in rural areas and make available cheap finance to Indian farmers. Fourteen banks were nationalized in 1969. Before 1969, State Bank of India (SBI) was the only public sector bank in India. SBI was nationalized in 1955 under the SBI Act of 1955.The second phase of nationalization of Indian banks took place in the year 1980. Seven more banks were nationalized with deposits over 200 crores.

Around the turn of the 20th Century, the Indian economy was passing through a relative period of stability. Indians had established small banks, most of which served particular ethnic and religious communities. The presidency banks dominated banking in India. There were also some exchange banks and a number of Indian joint stock banks. All these banks operated in different segments of the economy.

The exchange banks, mostly owned by Europeans, concentrated on financing foreign trade. Indian joint stock banks were generally undercapitalized and lacked the experience and maturity to compete with the presidency and exchange banks. This segmentation let Lord Curzon to observe, "In respect of banking it seems we are behind the times. We are like some old fashioned sailing ship, divided by solid wooden bulkheads into separate and cumbersome compartments." A number of banks established then have survived to the present such as Bank of India, Corporation Bank, Indian Bank, Bank of Baroda, Canara Bank and Central Bank of India.

4.2 PRIVATE BANKS IN INDIA

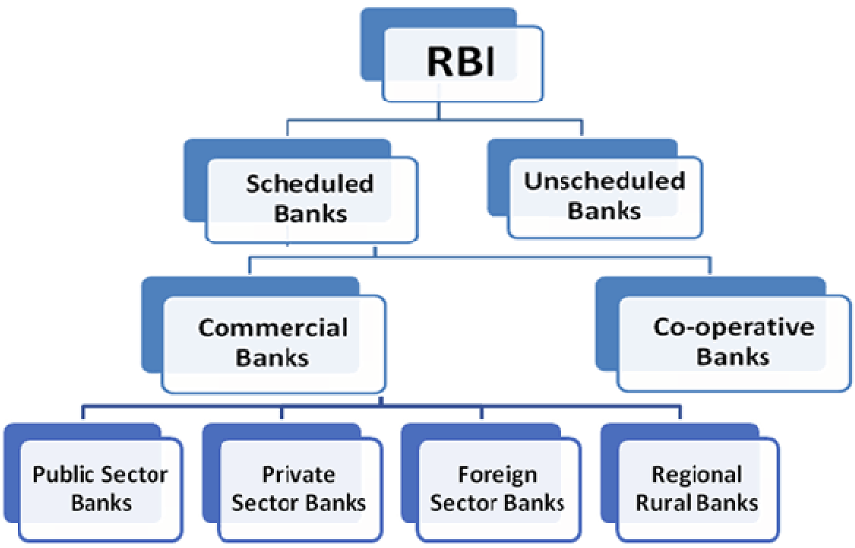

Figure 1: Structure of Bank

All the banks in India were earlier private banks. They were founded in the pre-independence era to cater to the banking needs of the people. But after nationalization of banks in 1969 public sector banks came to occupy dominant role in the banking structure. Private sector banking in India received a fillip in 1994 when Reserve Bank of India encouraged setting up of private banks as part of its policy of liberalization of the Indian Banking Industry. Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector.

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5.1 PERFORMANCE OF INDIAN BANKING SECTOR

The top 10 banks selected for the analysis, as based on the market capitalization as of 30 March 2012, are: State Bank of India (SBI), Punjab National Bank (PNB), Canara Bank, Bank of India (BoI), Bank of Baroda (BoB), ICICI Bank, HDFC Bank, Axis Bank, Kotak Mahindra Bank (KMB) and IndusInd Bank (IIB).

The performance of the banking sector is more closely linked to the economy than perhaps that of any other sector. The growth of the Indian economy is estimated to have slowed down significantly from 8.39 percent in FY11 to 6.88 percent in FY12. This slowdown could be attributed to a number of factors:

- Continuing problems in Europe and economic slowdown in the United States affecting foreign investments
- coming into India
- Policy paralysis in view of the government’s inertia on various policy issues and reforms
- Fiscal indiscipline leading to fiscal deficit
- High inflation leading to high interest rate
- Rupee devaluation which further deteriorates the current account deficit

Besides these factors, rising inflation forced the RBI to tighten the monetary policy during the last two years, increasing the benchmark repo rate 13 times successively. While the high interest rates impacted the economic growth significantly, they had little impact on inflation. Persistent high inflation has led to a slowdown in credit growth and increase in cost of funds, hence adversely affecting the profitability of banks.

A number of changes in the policy and regulatory domain also affected the performance of Indian banks. These included migration to the system tracking of non- performing assets (NPAs) of the entire loan book, increasing the provisioning percentages for NPAs and restructured loans and the mandate to expand in relatively less profitable under-banked and unbanked areas.

5.2 NET INTEREST MARGIN:

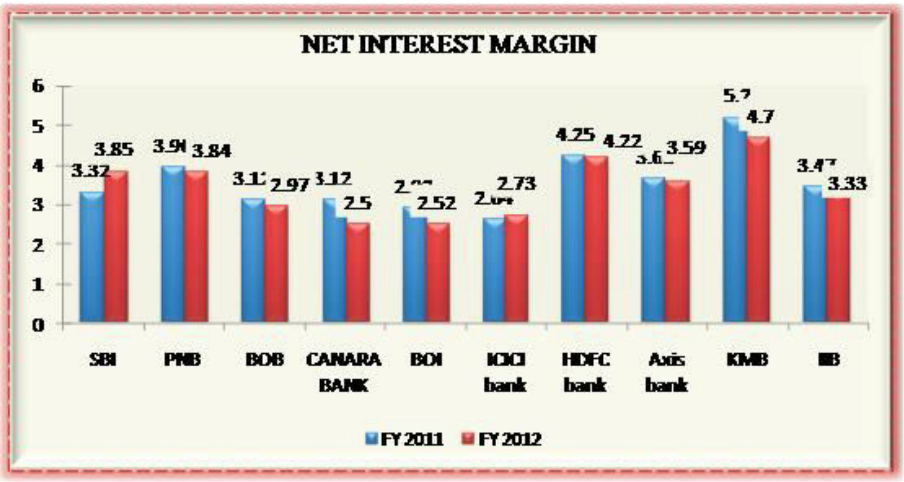

Figure 2: Net Interest Margin Chart

OBSERVATIONS:

Researcher notice that interest rates had peaked towards the end of FY12 after almost two years of monetary tightening cycle. Consequently, the lag in deposits has come to an end which adversely affected banks’ margins. Other factors contributing to contraction in NIMs included moderation in savings deposits growth (due to high interest rate differential), deregulation of savings deposits rate and higher cost of bulk deposits.

NIMs declined in FY12 for eight of the 10 banks under study with SBI and ICICI Bank being the only two exceptions. Here NIM of SBI increased to 3.85 percent in FY12. It was the result of an increase of 30 bps and 54 bps in its NIMs of overseas and domestic operations to 1.67 percent and 4.17 percent, respectively.

Although total operating income ratio for PNB was more or less stable at 76.14 percent, it’s NIM declined by 3.96 percent in FY11 to 3.84 percent in FY12. The reduction in the bank’s NIM was mainly attributed to the increase in deposits cost from 4.57 percent in FY11 to 5.62 percent in FY12 due to a number of reasons.

The NIM of BoB declined by 2.97 percent, primarily due to a decline of 21 bps in its NIMs of domestic operations to 3.51 percent. The bank’s cost of funds primarily increased due to lower CASA deposits and

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general increase in funding costs. Canara Bank witnessed a decline in NIM by 2.50 percent in FY12 as increase in yield on advances was lower than the increase in cost of funds.

For ICICI Bank, NIM increased from 2.64 percent in FY11 to 2.73 percent in FY12 on account of shift in deposit mix, shedding of bulk deposits and lower securitization losses. The bank has largely exited unattractive business segments such as small-ticket personal loans in the domestic segment and most non-India related exposures in its international business. The bank's domestic and overseas NIMs increased by 6 bps and 35 bps to 3.04 percent and 1.23 percent, respectively. NIMs of its overseas operations improved primarily due to an increase in yield on overseas advances (due to new disbursements at higher interest rates) and repayment and prepayment of low yielding loans.

HDFC Bank was the collecting banker for some of the tax free bond issuances which resulted in higher current account floats and lower cost of funds, leading to expansion in NIM during the last quarter of FY12. However, the bank witnessed a marginal decline in its NIM from 4.25 percent in FY11 to 4.22 percent in FY12 due to increase in cost of deposits from 4.30 percent in FY11 to 5.72 percent in FY12. The bank's NIM declined from 3.65 percent in FY11 to 3.59 percent in FY12. Similarly, for IIB, the increased cost of funds led to a decline in its NIMs. The dependence of BoI on large corporate and agriculture led to fall in its NIM from 2.92 percent in FY11 to 2.52 percent in FY12.

Name of Bank	Year of Listing	Market Cap (INR crores)*	Name of Bank	Year of Listing	Market Cap (INR billion)*
SBI	1993	107643	ICICI Bank	1997	97661
Punjab National Bank	2002	17242	HDFC Bank	1995	147982
Bank of Baroda	1996	19985	Axis Bank	1998	45957
Canara Bank	2002	9485	Kotak Mahindra Bank	2003	49649
Bank of India	1996	8878	IndusInd Bank	1997	19648

Table 1: Market Capitalization of Banks Currently Under Review

* As of 08/26/2013 (rounded off)

Source: www.moneycontrol.com

Note: Market cap on a particular day has been used for illustrative purposes.

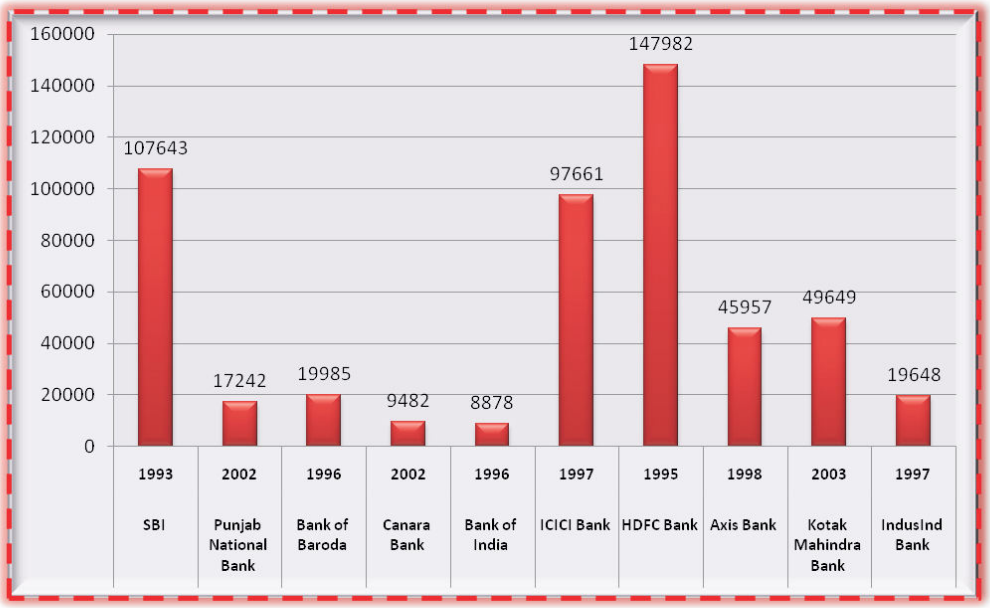

Figure 3: Market Capitalization of Banks Currently under Review

Observations

In the above figure researcher notice that the market capitalizations of banks currently under review. The SBI is the highest market capitalizatipon with market cap INR 107643 crores. The other nationalized banks are shows the less market capitalization with small market cap value compare to the SBI market cap value. HDFC and

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ICICI shows highest market capitalization in private banking sector with market cap INR 147982 and INR 97661 billion respectively. Other private banks are shows variation in market cap value.

6.1 CONCLUSIONS

Today the banking sector in India is fairly mature in terms of supply, product range and reach. As far as private sector and foreign banks are concerned, the reach in rural India still remains a challenge. A growing economy like India requires a right blend of risk capital and long term resources for corporate to choose an appropriate mix of debt and equity, particularly for infrastructure projects which is the need of the day. A well-functioning domestic capital market is also necessary for the banking sector to raise capital and support growth and also have suitable capital adequacy ratio to mitigate risk. Bank investments are also showing an increasing trend. After researching banking sector researcher found that different problems are increasing to banking sector because of the money market has always down.

6.2 LIMITATIONS OF THE STUDY

- Difficulty in data collection.
- Generally the organization does not allow outsiders to conduct any study or research work in the organization. Therefore, get the research done in the organization itself was very difficult.
- Limited knowledge about the bank in the initial stages.
- Branch manager was reluctant in giving financial data of the bank
- The analysis and interpretation are based on secondary data contained in the published annual reports of the Indian banks for the study period
- Due the limited time available at the disposable, the study has been confined for a period of 5 years (2009-2013).

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TAXATION OF VIRTUAL DIGITAL ASSET

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ABSTRACT
The objective of the research is to study the nature & scope of of virtual digital asset. There is lot of confusion on the status of virtual digital asset (VDA) since no legislation governs, regulates, or prohibits dealing in virtual digital asset in India. The Union Budget 2022 has cleared government stance that it is not going to prohibit Indians from dealing in virtual digital assets but to regulate it various provisions have been proposed in the Income-tax Act for investments in crypto currencies, NFTs or other virtual digital assets. This paper highlights the tax treatment of capital gains/losses from Virtual Digital Asset and the amendments of Finance Bill 2022. TDS provisions applicable on Virtual Digital Assets transactions have also been elaborated.

Keywords: Virtual Digital Assets, Capital Gains Tax, Crypto currency, Finance Bill

1. INTRODUCTION

There has been proliferation of virtual digital assets viz. Non Fungible Tokens (NFTs) to Crypto currencies across industries and borders in a very short period of time. Despite having no clarity on the status of VDAs, investment in VDAs has increased remarkably. Therefore since 2019 investors were speculating that Government of India could propose bill to ban and criminalise the investment and trading of crypto currencies, with the Finance Bill, 2022 ("Bill") in an unexpected move incorporating the taxation of digital assets in the current tax framework, there has been some clarity on what constitutes digital assets.

Section 2(47A) of the Bill defines virtual digital asset as-

"(a) any information or code or number or token (not being Indian currency or foreign currency), generated through cryptographic means or otherwise, by whatever name called, providing a digital representation of value exchanged with or without consideration, with the promise or representation of having inherent value, or functions as a store of value or a unit of account including its use in any financial transaction or investment, but not limited to investment scheme; and can be transferred, stored or traded electronically;

(b) a non-fungible token or any other token of similar nature, by whatever name called;

(c) any other digital asset, as the Central Government may, by notification in the Official Gazette specify"

In the year 2009 Satoshi Nakamoto invented Bitcoin the first cryptocurrency. After that, several Crypto currencies were launched, and some of the popular currencies are Bitcoin, Ethereum, Tether, Cardano, Terra, Litecoin, etc. As per an estimate, more than 8,000 crypto currencies exist as of April 2022. As per the recent study by Nasscom and WazirX, India's crypto currency market has seen exponential growth over the past few years. It is expected that the investment by Indians in Crypto currency could touch $ 241 million by 2030. Currently, India has the highest number of crypto owners globally.

Now in the Union Budget 2022 the Govt. has cleared its stand that it is not going to prohibit Indians from dealing in Cryptocurrencies but to regulate it. Various provisions have been proposed in the Income-tax Act to regulate investments in cryptocurrencies, NFTs or other virtual digital assets. These provisions are applicable

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from the assessment year 2023-24. Thus, any transfer of a virtual digital assets on or after 01-04-2022 shall be taxable as per new provisions proposed by the Finance Bill, 2022.

The Govt. did not clarify if the virtual digital assets will be a currency, commodity, or security. In the absence of any such clarification, the virtual digital asset should be classified as a capital asset.

In view of Section 2(14) of the Income-tax Act, a capital asset means property of any kind held by a person, whether or not connected with his business or profession. The term ‘property’ has no statutory meaning, yet it signifies every possible interest that a person can acquire, hold, or enjoy.

Therefore, crypto currencies or NFTs should be deemed capital assets, if purchased for investments by the taxpayers. Therefore, any gain arising on the transfer of such assets shall be taxable as capital gains. However, if the transactions in such assets are substantial and frequent, it should be held that the taxpayer is trading in such assets. In this case, income from the sale of such assets should be taxable as business income.

2. Taxation under the Head Capital Gains [Section 115BBH]

2.1 Nature of Virtual Digital Assets

If virtual digital assets are transferred the resultant profits are treated as capital gains, their further classification into short-term or long-term gains would depend upon the period of holding of such assets.

If Virtual digital asset is held for 36 months from the date of acquisition then it will be considered a long term capital asset if held otherwise it will be termed as a short term capital asset.

Computation of Capital Gains

Particulars	**Amount**
Full Value of Consideration	xxx
Less:- Cost of Acquisition	(xxx)
Long-term capital gains/Short-term capital gains	xxx

2.2 No deduction to be allowed for any expenditure or allowance

Section 115BBH(2)(a) provides that no deduction in respect of any expenditure (other than cost of acquisition) or allowance or set off of any loss shall be allowed to the assessee under any provision of this Act in computing the income referred to in Section 115BBH(1)(*a*).

In simple words, no other deduction or exemption shall be allowed while computing the short-term or long-term capital gains, except the cost of acquisition, Thus, the following items shall be ignored while computing the capital gains from the transfer of virtual digital assets:

(*a*) Expenditure incurred in connection with the transfer of a virtual digital asset;

(*b*) Cost of improvement relating to a virtual digital asset;

(*c*) Indexation of cost of acquisition of a virtual digital asset;

(*d*) Exemption under Section 54F.

2.3 Tax rates on capital gains

As per Section 115BBH(1), the income arising from the transfer of virtual digital assets shall be taxed at the rate of 30%. Thus, short-term and long-term capital gains both shall be taxed at a flat rate of 30%. Further, no deduction under Chapter VI-A or an exemption under Section 54F shall be allowed from such capital gains. However, relief under Section 87A can be claimed.

2.4 Surcharge rates

The rate of surcharge applicable on the short-term and long-term capital gains from the transfer of virtual digital assets shall be as follows:

a. **Rate of Surcharge in the case of Individual, HUF, AOP,** BOI or AJP**

Nature of Income	Range of Income				
	Up to Rs. 5 lakhs	More than Rs.50 lakhs but up to Rs. 1 crore	More than Rs.1 crore but up to Rs. 2 crore	More than Rs.2 crore but up to Rs. 5 crore	More than Rs.5 crore
Long-term capital gain	Nil	10%	15%	15%	15%

Short-term capital gains	Nil	10%	15%	25%	37%
Any other income	Nil	10%	15%	25%	37%

** From A.Y. 2023-24 onwards, the surcharge rates for AOP with all members as a company, cannot exceed 15%.

b. Rate of Surcharge in case of any other assessee

Taxpayer	Up to Rs.1 crore	More than Rs.1 crore to Rs. 10 crore	Exceeding Rs.10 crore
Firm/Local Authority	–	12%	12%
Domestic Company Opting for Section 115BAA or 115BAB	10%	10%	10%
Other Domestic Company	–	7%	12%
Foreign Company	–	2%	5%
Co-operative Society opting for section 115BAD	10%	10%	10%
Other co-operative society	–	7%	12%

*Health and Education Cess at the rate of 4% shall be charged on the aggregate of income-tax and surcharge.

3. Taxation under the Head Business Income

If the transactions in virtual digital assets are substantial and frequent, it should be held that the taxpayer is trading in such assets. In this case, income from the sale of such assets should be taxable as business income. The gains (without deduction of any expense or allowance) shall be taxable at the flat rate of 30% *plus* surcharge (as mentioned above) and cess.

4. Taxation under the Head of Income from other sources [Section 56(2)(x)]

4.1 Scope of Section 56(2)(x)

Section 56(2)(x) applies when any person receives any benefit whose value exceeds Rs. 50,000. This provision is applicable notwithstanding the residential status or class of assessee. The donor or donee can be an individual, partnership firm, LLP, company, AOP, BOI, co-operative society or artificial juridical person, whether resident or non-resident.

The deemed income under this provision arises from the following transactions:

(a) Receiving monetary benefits without consideration;

(b) Receiving immovable property without consideration or for inadequate consideration;

(c) Receiving specified movable properties without consideration or for inadequate consideration.

4.2 Benefits arising from moveable property

The deemed income under this provision can arise from the following transactions:

(*a*) Where any property is received without consideration and the aggregate fair market value of which exceeds Rs. 50,000, the whole of the aggregate fair market value of such property will be chargeable to tax.

(*b*) Where any property is received for a consideration that is less than the aggregate fair market value of the property by an amount exceeding Rs. 50,000, the difference between fair market value and consideration is chargeable to tax.

In both the situations, the limit of Rs. 50,000 shall be checked for every transaction and not in aggregate of all transactions.

This provision is applicable to any property in the nature of shares and securities, jewellery, archaeological collections, drawings, paintings, sculptures, any work of art, or bullion. Where the transaction involves any other movable property, excess of consideration over the fair market value shall not be chargeable to tax.

The Finance Bill, 2022 proposes to include virtual digital assets within the scope of movable assets. Thus, after the amendment, Section 56(2)(*x*) shall apply to the following properties:

(a) Shares and securities;

(b) Jewellery;

(c) Archaeological collections;

(d) Drawings;

(e) Paintings;

(f) Sculptures;

(g) Any work of art;

(h) Bullion; and

(i) Virtual Digital Assets.

Thus, if a person receives a virtual digital asset without consideration (gift) or for inadequate consideration and the value of such benefit exceeds Rs. 50,000, it shall be taxable in the hands of the recipient under Section 56(2)(*x*) as income from other sources.

4.3 Determination of fair market value of virtual digital assets

The fair market value of the virtual digital asset for taxability under Section 56(2)(*x*) shall be determined in accordance with Rule 11UA.

a. If purchased from registered dealer

In case the virtual digital assets are purchased on the valuation date from a registered dealer, the invoice value of such asset shall be its fair market value.

b. If received in other mode

In case the virtual digital assets are received by any other mode (*i.e.,* mining, etc.) the fair market value of such asset shall be estimated to be the price that it would fetch if sold in the open market on the valuation date. If the value of such asset exceeds Rs. 50,000, then the assessee may obtain the report of the registered valuer in respect of the price it would fetch if sold in the open market on the valuation date.

4.4 Tax Rates

The value of the benefit arising under this provision shall be taxed at the rate applicable to the assessee. Such income shall not be taxed at 30% under Section 115BBH because it does not arise due to the transfer of a virtual digital asset. However, when the recipient further transfers such assets, the resultant gains shall be taxable under Section 115BBH.

5. TREATMENT OF LOSSES

5.1 General rules of set off and carry forward

Income-tax is charged on the total income of an assessee. Therefore, income is computed head-wise to determine the total income. Income-tax Act contains certain provisions which do not allow to set-off certain losses but allow some of them in a particular manner and thus make the aggregation a legal concept. Losses incurred in the relevant year are adjusted against another income in three steps – Intra-head Adjustment, Inter-head Adjustment, and Carry forward of losses.

If several sources of income fall under the same head of income, the loss from one source of income may be set-off against the income from another source falling under the same head of income. This is called intra-head adjustment of losses.

If after setting-off the loss from one source against the income of another source falling under the same head, the net result is still a loss, the loss under one head of income may be set-off against the income under another head in the same previous year. This is called as inter-head adjustment of losses.

Where a loss cannot be completely set-off against income under the same head (intra-head adjustment) and against income under another head (inter-head adjustment), then the losses remaining shall be carried forward to next year.

5.2 No set off and carry forward allowed to losses from virtual digital assets

Section 115BBH(2)(*b*) provides that no set-off of loss from the transfer of the virtual digital asset computed shall be allowed against income computed under any other provision of this Act to the assessee, and such loss shall not be allowed to be carried forward to succeeding assessment years.

It is clear that the capital losses from the transfer of virtual digital assets cannot be set-off against any other capital gains subject to the rules of intra-head and inter-head adjustment. In other words, the short-term capital loss from the sale of a cryptocurrency cannot be set-off against the short-term capital gains from the sale of listed shares. Similarly, the long-term capital loss from the sale of NFTs cannot be set-off against the long-term capital gains from the sale of mutual funds.

However, the losses from one virtual digital asset should be allowed to be set-off from the gains from another virtual digital asset. Section 115BBH(2)(*b*) prohibits set-off the losses from virtual digital assets as computed under Section 115BBH(1)(a) against income computed under any other provision of this Act. As capital gains from the transfer of any other assets are computed and taxed under other provisions, while as the income from sale of all virtual assets are computed under Section 115BBH, such set-off of loss from one virtual asset against income from another virtual asset shall be allowed. Such set-off shall be subjected to the existing rules of intra-head and inter-head adjustment.

For example, short-term capital loss arising from the transfer of Ethrum (cryptocurrency) can be set-off against short-term capital gains arising from the transfer of bitcoin or an NFT.

6. DEDUCTION OF TAX AT SOURCE [SECTION194S]

A new Section 194S has been proposed to be inserted in Income-tax Act for the deduction of tax from the payment of consideration on the transfer of virtual digital asset. This provision is applicable from 01-07-2022.

6.1 Deductor

Any person responsible for paying any sum by way of consideration for the transfer of a virtual digital asset is required to deduct tax at source.

6.2 Deductee

Tax is required to be deducted under this provision if the amount is payable to a resident person.

6.3 Rate of TDS

Tax is required to be deducted at the rate of 1% of the consideration. The rate shall not be further increased by Surcharge and Health & Education Cess.

If the deductee does not furnish his PAN to the deductor, the tax shall be deducted at the rate of 20% as prescribed under Section 206AA.

However, the provisions of Section 206AB shall not apply in the case of a specified person. Thus, even if the deductee has not furnished the return of income for a specified period, the tax shall be deducted at the rate prescribed under this provision and not as specified in Section 206AB, if the payer is a specified person. If the payer is not a specified person as specified in Para 2.9-6b, the tax shall be deducted as per Section 206AB if the payee is a non-filer.

6.4 Time of Deduction

The tax shall be deducted at the time of payment by any mode or at the time of credit of such sum to the account of the resident, whichever is earlier.

6.5 Amount on which tax to be deducted

Tax is required to be deducted from the gross amount of consideration paid to the resident person for the transfer of virtual digital assets.

However, in the following cases, before releasing the consideration, the person responsible shall ensure that tax has been paid in respect of such consideration for the transfer of virtual digital asset:

(*a*) Where consideration is wholly in kind;

(*b*) Where a transaction is in exchange for another virtual digital asset, and there is no part in cash; or

(*c*) Where consideration is partly in cash and partly in kind, but the part in cash is not sufficient to meet the liability of deduction of tax in respect of whole of such transfer.

6.6 Exemption from deduction of tax at source

No tax shall be deducted under this provision in the following circumstances.

a. **Consideration is below Rs. 10,000**

No tax shall be deducted under this provision if the consideration is payable by any person (other than a specified person) and its aggregate value does not exceed Rs. 10,000 during the financial year.

b. **Consideration is below Rs. 50,000**

No tax shall be deducted under this provision if the consideration is payable by the following specified persons and its aggregate value does not exceed Rs. 50,000 during the financial year:

(*i*) An individual or a HUF, whose total sales, gross receipts or turnover does not exceed Rs. 1 crore in case of business or Rs. 50 lakh in case of a profession, during the financial year immediately preceding the financial year in which such virtual digital asset is transferred;

(*ii*) An individual or a HUF who does not have any income under the head profits and gains of business or profession.

7. Disclosure Of Virtual Digital Assets In Schedule Of Assets & Liabilities

Ministry of Corporate Affairs (MCA) has made mandatory compliance in disclosing gains and losses in virtual currencies. Also, the value of cryptocurrency as on the balance sheet date is to be reported. Accordingly, changes have been made in schedule III of the Companies Act starting from 1 April 2021. This mandate can be considered as the first move of the government towards regulating cryptocurrencies.

Please note that this mandate is only fo companies and no such compliance is required from the individual taxpayers. However, reporting & paying taxes on the gains on digital assets is a must for all.

8. OBJECTIVES OF THE STUDY

1. To study about nature & scope of Virtual Digital Asset.
2. To highlight the tax treatment of capital gains/losses from Virtual Digital Asset.
3. To know about various forms of Virtual Digital Asset.
4. To make people aware about the applicability of various provisions of Income Tax Act on Virtual Digital Assets transactions.
5. To highlight the amendments of Finance Bill 2022.
6. To know the TDS provisions applicable on Virtual Digital Assets transactions.
7. To know the disclosure requirements of virtual digital assets in schedule of Assets & Liabilities.

9. RESEARCH METHODOLOGY

Descriptive and exploratory research design is adopted for doing this research paper. The data has been collected from secondary sources like books, journals, articles, newspaper, research papers and websites.

10. CONCLUSION

The emerging, growing, and evolving digital assets ecosystem is one that touches on investment, on commerce, and on the foundation of the structural economy. Finance Minister Nirmala Sitharaman opined that, there has been a remarkable increase in transactions in virtual digital assets which necessitates a provision for a specific tax scheme. The step of government to impose tax on the digital assets transactions implied that tokens, cryptocurrencies and NFTs categorized as assets are legal. Tax provisions are very harsh on investors where they are not allowed to offset losses from digital assets with any other income. Moreover, investors have to deduct tax of 1 percent at source during the transfer of digital asset, which may cause unintended complications.

With the digital asset market environment changing from day-to-day, the taxation system may have to eventually adjust to nurture the development of the eco-system. Therefore the government must consider offering allowances and tax rebates in order to support the industry.

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INVESTMENT PATTERNS AND PERCEPTION OF PEOPLE

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ABSTRACT

Investment is the process of allocating money into diverse investment options with the objective of earning profit. Investment options may include buying stocks, gold, mutual fund schemes or depositing money into bank accounts. The key question that arises in the management of money is how people with different age, income and risk taking capacity make investment decisions and what is their mindset towards different investment alternatives. In practice, a greater portion of the monthly income of the people is being put into traditional types of investment options such as bank accounts but in recent years various steps have been taken to make people aware about money management and modern investment alternatives. People have started accepting the fact that transformation of savings into investments is the best way which leads to creation of wealth, financial independence and economic development. This paper first highlights the investment psychology of people with respect to both traditional and modern methods of investing, and then outlines some research opportunities.

Keywords: Investment alternatives; Investor's perception; Income; Risk taking capacity; Investment education.

REFERENCE to this paper should be made as follows: Singaporewala, Y. and Chavda, R. (2022) 'Investment patterns and perception of people',

1. INTRODUCTION

An investment is an asset intended to produce income or capital gains. Investments can be stocks, bonds, mutual funds, interest-bearing accounts, real estate, jewelry or anything an investor believes will produce income (usually in the form of interest or rents) or become worth more. Therefore, the investment decision of any individual is based on three significant factors i.e. age, income and risk taking capacity. Based on these factors an individual determines the portion of their savings which they want to transform into investment. Also, depending on these factors, investors can decide between traditional and modern forms of investment options. This paper analyzes the literature of the psychology of an individual while making investment decisions. In other words, this paper focuses on investing patterns of people with different age groups, income and risk taking capacity and their mindset towards various investment methods. Primary research is conducted through survey methods and interpretations are made in order to propose future research opportunities.

The remainder of the paper is organized as follows. After a general introduction, Section 2 presents and analyzes literature review on investment patterns. Section 3 outlines research methodology used in this review. Section 4 states the findings and interpretations of the research. Finally, Section 5 states recommendations and 6 conclude and propose some research perspectives.

1.1 OBJECTIVE OF THE STUDY

1. To study the investors perception towards the various investment alternatives.
2. To identify the factors influencing the investors to invest in traditional and/or modern investment alternatives.
3. To study the percentage of their savings being invested into various investment alternatives.

1.2 SCOPE OF THE STUDY

The study contributes to the understanding of the investor's perception towards various investment alternatives.

1.3 LIMITATIONS OF THE STUDY

1) The sample size taken for analysis is only 50
2) The sampling is restricted to the country India alone

2. LITERATURE REVIEW

A study on investment awareness among Indian working women with reference to the Pune region was undertaken by **Prof.Priya Vasagdekar**. In this study she analyzed the understanding of the working women in India towards investment. The objectives of her study were to understand the investment habits of Indian working women, to know the role of Indian working women in making investment decisions and the preference and risk bearing capacity of the Indian working women with respect to making investments. It was found in her study that the majority of the women were not ready to take risks while making investments though they totally had investment awareness.

A study of investor behavior on investment avenues in Mumbai Fenil was undertaken by **Brahmabhatt, P.S Raghu Kumari, and Dr. Shamira Malekar**. In this study they analyzed the investor behavior and their preferences. The objectives for their study were to determine investor's perception towards various investment avenues available in the market, to understand the decision making patterns of investors while making investments and to identify the factors that investors consider before investing. It was found in their study that people like to invest in the capital market. The percentages of income they make as investment depend on their annual income.

A study on saving patterns and investment preferences of individual households in India was conducted by **Meenakshi Chaturvedi And Shruti Khare**. The objectives of the study were to understand the saving pattern of the individual household in India, to identify the investment preferences of individual household in India, to study the relation of saving pattern and investment preferences to social, economic, educational and occupational background of the individual household and to discuss suggestions for evolving better investor awareness and educational programs. It is concluded from the study that Majority of the respondents stated that they had a high degree of awareness about bank deposits as investment avenues.

A study on perception of investors towards the investment pattern on different investment avenues – A review was undertaken by **Dr.Muthumeenakshi M & Manikandan A.** In this study they analyzed the investment patterns and mindset of investors with respect to investment alternatives. The main objective of the study was to analyze the investment avenues with the amount of risk and return attached to it. In this study it was concluded that mutual fund investment is a better route to enter into capital markets.

3. RESEARCH METHODOLOGY

The study is descriptive in nature. The methodology of the present study is outlined hereunder.

A.POPULATION

Population for selecting sampling units of the study includes the investors of the country India.

B. SAMPLING TECHNIQUE

The sampling technique used by the researcher is "Convenient sampling method". The sample size is 50.

C. SOURCE AND TOOL OF DATA COLLECTION

The source of data collection is undertaken with the help of primary research. For collecting data from the sample respondents, the questionnaire method was used.

4. FINDINGS AND INTERPRETATIONS

There were 50 respondents to fill the questionnaire. The questionnaire includes six forms of investment alternatives and the percentage of the monthly income being invested in these investment alternatives by the respondents. Findings have been listed below out of the responses being taken into consideration along with the interpretations on each form of investment alternative.

INVESTMENT ALTERNATIVES

1.62% of the respondents are under the age group of 24 to 30, 24% under 31 to 40, 8% under 41 to 50 and 6% above 50.Thus, it can be seen that the majority of the respondents are between the age group of 24 to 30 and thus they are young working population.

2. The income of 56% of the respondents is below 50,000, 22% between 50,000 to 1 lakh and 22% above 1 lakh. As the majority of the respondents are below 30, it can be observed that they are still growing in their career with moderate salary/wages.

3. 86% of the respondents said they invest their money and 14% said they don't invest their money. Therefore, the majority of the population believes in investment of their savings out of earned income.

4. When the respondents were asked if they should invest in gold, only 46% said yes and the remaining 54% said no. Out of the 46% respondents who invest in gold, 54% of the respondents invested only upto 10% of their monthly income in gold.Thus, it can be observed that majority of people still believe gold as one of the best form of investment as it can be easily converted into cash but its price is based on market demand and supply. Therefore, price change risk is involved.

5. When the respondents were asked if they keep their money in a savings account, 94% said yes and the remaining 6% said no. Out of the 94% respondents who said yes, 46% of the respondents kept more than 20%

of their monthly income in a savings account. Thus, it can be observed that the majority of people still keep a major portion of their money idle by keeping it in a bank account and getting bare minimum interest on it.

6. When the respondents were asked if they keep their money in a fixed deposit account, 54% said yes and the remaining 46% said no. Out of the 54% respondents who said yes, majority of the respondents kept upto 10% of their monthly income in a fixed deposit account. Thus, it can be observed that the majority of people still prefer to choose a traditional form of investment where they get fixed interest on their deposits without any market risk. Majority of the population are still risk averse which is a cause to worry.

7. When the respondents were asked if they should buy insurance policy/policies, 82% said yes and remaining 18% said no. Out of the 82% respondents who said yes, majority of the respondents kept upto 10% of their monthly income in paying premium for their insurance policy/policies. Thus, it can be observed that the majority of people are aware about securing their life and health through insurance and thus it shows insurance has been deeply rooted in the majority of people's investment.

8. When the respondents were asked if they should invest their money in stocks, 60% said yes and the remaining 40% said no. Out of the 60% respondents who said yes, majority of the respondents invested upto 10% of their monthly income in investing in capital markets through stocks. Thus, it is found that though quite a good amount of people invest in stocks but the amount invested by them is comparatively low. Thus more risk takers are required along with development of financial education.

9. When the respondents were asked if they should invest their money in mutual funds, surprisingly 64% said yes and the remaining 36% said no. Out of the 64% respondents who said yes, majority of the respondents invested upto 10% of their monthly income in mutual funds. Thus, it is found that quite a good amount of people invest in mutual funds compared to stocks. This shows that people want to earn above average returns with less volatility compared to direct investment in stocks and thus majority of people who are risk averse prefer mutual funds to stocks.

10. When the respondents were asked according to them which is the best kind of investment, 56% of them chose mutual funds, 20% fixed deposits, 14% gold and 10% stocks. Thus, it is found that the majority of the respondents are financially educated and they are aware that according to their income, risk taking capacity and type of goal, they can buy mutual funds accordingly.

11. When the respondents were asked their opinion on making investment, 44% said they believe in a combination of both the traditional and modern investment alternatives according to income and risk appetite and 28% believed in making investments solely into modern investment alternatives.

5. RECOMMENDATIONS

1. From the findings it is observed that the majority of the respondents are risk averse. It is recommended that investors can proportionately divide their investments into high risk and low risk investments instead of becoming totally risk averse.
2. It is observed from the findings that many people still invest a huge amount in buying gold and keeping the money idle in savings accounts which is a loss to their potential wealth and economic development of the country as a whole. It is recommended that people should start diversifying a good amount of their money from traditional investment alternatives to modern investment alternatives which may give them more returns.
3. Also, it was observed that 14% of the respondents still require training and guidance on investment of their money. It is recommended that people should attend more workshops and seminars on financial education which will make them aware about proper investment of their funds.

6. CONCLUSION

It can be concluded from the study that the safety of the principal is of concern in any investment, although some investors are more risk tolerant than others and are thus more willing to lose some of their principal in return for the chance of generating a higher profit. The investor's ability to tolerate risk and the incremental return associated with increasing amounts of risk are two primary factors that distinguish types of investments from one another and help determine appropriate investments for a given investor.

When investors look for a better investment option, they want something that will earn them the maximum return with the least amount of risk. However, such an investment product does not really exist. This is because every investment has some risk attached to it, high or low.

Thus, investing into both traditional and modern investment alternatives according to income, risk taking capacity and goals of investors is the best way of making investment decisions.

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OPENING NEW AVENUES IN MARKETING-REMARKETING

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ABSTRACT
Remarketing can be an excellent way to boost lead generation efforts and get more conversions. Knowing ***what is remarketing*** *and how it can help business is important. The thing it is not everyone that comes into contact with business that will buy product and services. A study revealed that only 2-4% of site visits result in transactions. Therefore, a business needs a strategy to show customers products repeatedly, until they probably take action. This is where remarketing comes in.*

Remarketing is a broad term that entails promoting products to prospective customers several times. It works both online and offline.

Keywords: Remarketing, Webpage, Purchase, Customers

OBJECTIVES OF THE STUDY:
- To understand the concept and types of remarketing.
- To analyse pros and cons of remarketing.
- To know the importance of remarketing for a firm.

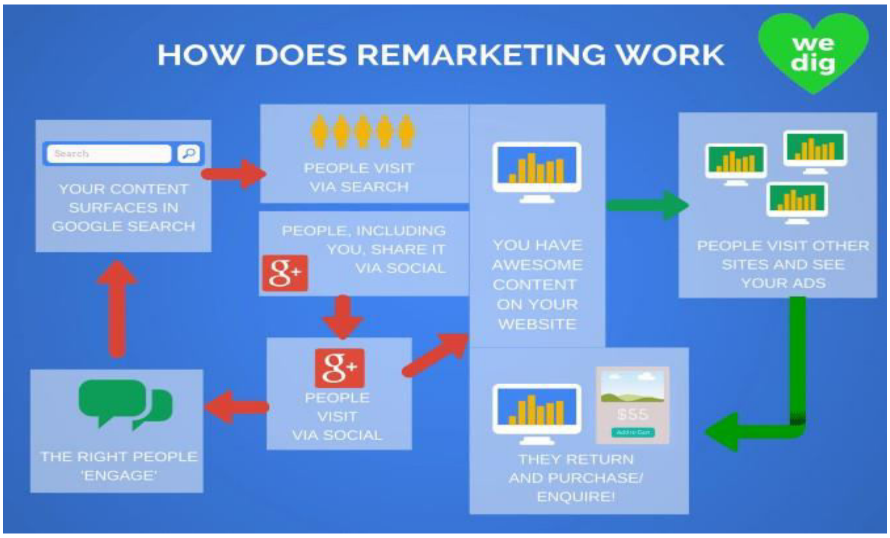
INTRODUCTION
Not everyone visiting a website will end up buying a product. In fact, according to Google, 96% of visitors leave sites without converting, but fortunately, advertising platforms nowadays offer remarketing as a way of reconnecting with those people who might otherwise never come back to e-store again.

The great thing about remarketing is that:

- It finds anonymous past visitors and interacts with them again.
- It shows personalized content.
- It offers an opportunity to re-engage with high-value users who are halfway there to complete an action on website.

What is remarketing?
Remarketing is any sales and advertising strategy that maintains contact with potential customers after they visit a business. While remarketing existed prior to the Internet, its use online is increasingly common and highly effective. Remarketing consists of any marketing materials that remind people of businesses they have visited in the past, increasing the likelihood that those people will make repeat purchases.

The central principle of remarketing is to maintain the attention of people who have already expressed an interest in a business, rather than just trying to raise awareness about the business.



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The difference between remarketing and retargeting.
While the words ‘retargeting’ and ‘remarketing’ are sometimes used interchangeably, they have some important differences.

When it comes to retargeting vs. remarketing, the main difference is in the strategy. Retargeting is mostly about serving ads to potential customers based on cookies while remarketing is usually based on email. Remarketing works by collecting the information of users and creating lists, which are used later to send sales emails.

Types of Remarketing Campaigns
Using targeted ads or emails, remarketing campaigns offer marketers the unique opportunity to reach out to visitors who have left their webpages without buying.

These remarketing messages can increase the likelihood that visitors return to post-click landing page and perform an action. This form of marketing helps to drive sales activity on webpages, promote awareness for brand among engaged audiences, and ultimately increase ROI.

1. Standard Remarketing
This type of remarketing involves showing display ads to past visitors (visitors who landed on webpage and then exited) as they navigate their way through different websites that use the Google Display Network apps and social media websites such as Facebook. Standard remarketing also targets visitors who use search engines such as Google to search for terms that are related to the products or services that business offer.

2. Dynamic Remarketing
Dynamic remarketing involves serving visitors ads that are tailored specifically for them depending on how they have browsed a webpage. This type of remarketing includes ad messages that are created specifically for the visitor who’s viewing the ad, increasing their chances of coming back to webpage for the retrieval of those abandoned items.

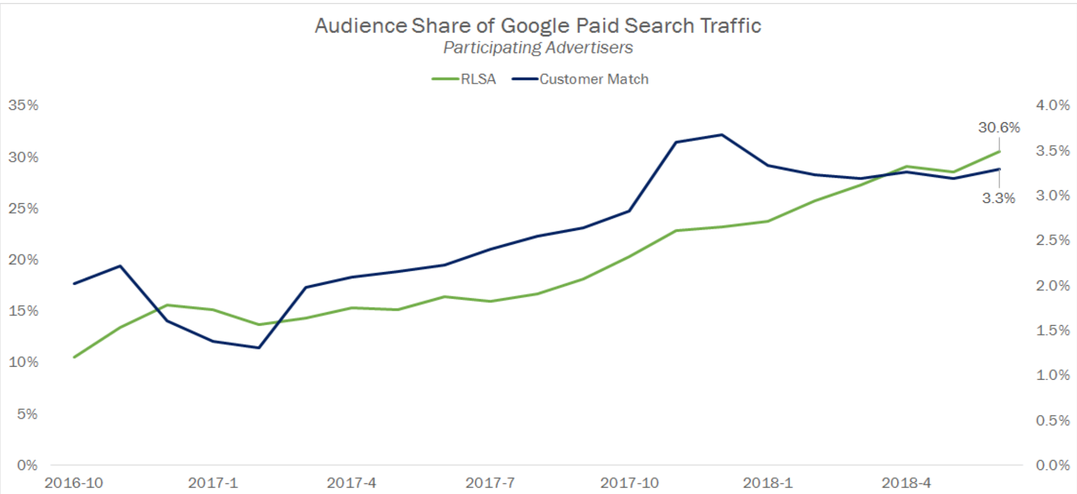
A firm can also show remarketing ads to visitors who have browsed through blog or other informational material and persuade them to download a guide or a join a webinar that relates to the information they’re interested in.

3. Remarketing Lists for Search Ads (RLSAs)
Remarketing lists for search ads is offered by Google Ad Words that allows customizing search ad campaigns for visitors who have been on webpage in the past. The search network lets tailor bids and ads to the visitors that have been on website when they’re searching Google and other partner search sites.

Firm can use this type of remarketing ads for visitors who leave website and then go on Google search to find similar solutions. There are two basic strategies to follow when it comes to RLSAs:

I. Set specific bids for existing keywords for visitors on remarketing lists.

II. Bid on keywords that don’t normally bid on just for visitors who have been on website, or have bought something in the past.



Note: Customer Match is plotted against a secondary axis on the right side of the chart.

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As we can see, the share of traffic coming from RLSA has tripled over the course of the last 21 months.

4. Video Remarketing

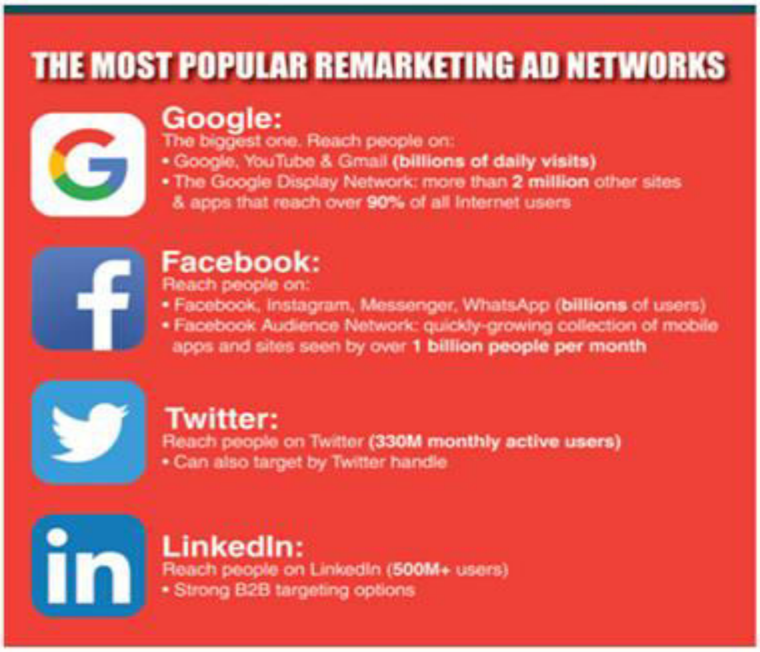
Video remarketing involves showing those visitors remarketing ads that have recently seen videos or to people who have been on website.

Firm can display video remarketing ads on YouTube at the beginning or in-between videos that potential customers are viewing (where they'll have the option to skip the ad). Firm can also display a remarketing ad on the right side margin where they find video suggestions.

5. Email Remarketing

Email remarketing encapsulates two techniques:

- Serving remarketing display ads across different websites to users who open an email.
- Reaching out to visitors who have left website without completing a purchase with targeted follow-up emails that convince them to come back to website.



ADVANTAGES OF REMARKETING TO A FIRM:

Improving brand recall:

Remarketing is a fantastic tool for reminding prospects of brand. This form of advertisement helps create on-going reminders of a brand. More significantly, the remarketing display ads can recall a message viewed on the original brand website and display reminder ads throughout the Web.

Improved conversion rates

Remarketing can help drive visitors involved in a conversion process back into a sales scenario. For example, an E-Commerce website can tag all visitors who have progressed in their checkout process and display remarketing ads to bring them back. Another approach is to target leads that have already filled out a form and downloaded content from a brand. Remarketing in these cases can help improve the sales process–both online and offline.

Audience targeting

The ability to target a specific audience with a specific message is powerful. Marketers can use remarketing ads to communicate with a specific audience through display advertising or text ads. For example a remarketing tag can be installed only for visitors that conduct certain actions within a brand website.

Improves Relevancy of Ads

The reason remarketing works so well is that it gives marketers the ability to deliver ads based on previous actions. For example, if a visitor lands on a specific product page, a remarketing ad of that specific product can be displayed throughout the web to that prospective customer. Likewise, using behavior segmentation, a message appropriate to a web visitor can be displayed instead of a generic (non-specific) ad message. It can appeal to the interests of a visitor.

Reduce loss
One of the most salient features is that remarketing allows brands to re-engage visitors that are no longer on their website. Brand recall and brand engagement are both sub-facets of this point. Remarketing gives brand a second chance to bring a prospect back into the fold. Reduction of loss can be powerful not just because preventing the loss of leads, but because those who have previously visited website and come back may have a higher potential for conversion.

Flexible budget
Like all other Google advertising tools, companies have complete control of the budget and robust reporting tools to help make smart spending decisions. Companies also see which sites in the Display Network perform the best so firms can optimize the messages and budgets for specific pages.

DISADVANTAGES OF REMARKETING
It's annoying:
Creepy, weird, and annoying are three words often used to describe remarketing. Too many impressions are the main cause for complaint; it seems that some remarketers simply don't know when to stop.

It can be ineffective
Remarketing is particularly annoying for customers who have already been converted that is, who have already made a purchase, or even bought the very product that is being advertised to them. Companies have to be careful when selecting retargeted and choose one that employs segmentation (showing different ads to visitors with different degrees of loyalty—i.e. interested versus converted).

It can be offensive
Some see remarketing as an invasion of privacy—a prickly issue in today's social climate. While remarketing does not collect personally identifiable information—i.e. information such as age or gender which could be used to identify an individual—many still feel that it is inappropriate. While remarketing complies with laws and regulations, it simply does not feel right to some internet users and viewing companies brand through such means may cause them to view brand in a negative light. While many internet users do not feel this way, some do, and using remarketing will inevitably alienate them.

Importance of remarketing
Remarketing is a powerful tool to increase ROI of e-commerce website at a much greater rate than the generic marketing advertisement. The popular remarketing platforms right now are YouTube, Google, Facebook and Display.

There are numerous reasons why remarketing is very important in the modern day e-commerce business.

Helps keep in touch with customers & prospects
Customers mostly connect or reach out to a brand when they need a service or a product. Mostly they walk up to the ones they have heard of, or someone has recommended. But to build a sense of trust within customer firm need to be everywhere they go.

Increases brand awareness & creates brand recall
The brands which are often seen always on top list of choices. That is also because it builds a perception about the popularity and leads to brand gaining popularity. Mostly because a firm set an image in the customers' or prospects' mind and will also build a brand recall which will always work in brand favor.

Chances of leads converting into customer rises
Once a visitor is on website or a micro-site the chances of him converting are not very high. The conversion rate from one visit to conversion is usually low. But if once firm have a visitor and it follow them consistently on the internet it can get them back and help make their decision of converting faster.

Makes to understand customer behavior better
Linking campaign and website to analytics will help to understand where customers are spending time and at what points are they dropping out. This will help to understand their behavior and make changes to firm's strategy on the go.

CONCLUSION
Remarketing is a great way for you to display ads to potential customers who may be interested in product. Remarketing is an inexpensive advertisement, and firm can generate great leads from it if design a high quality image or GIF with a proper call to action. It is important to set up the code properly on the website so firm can gather audience list and target them effectively. Google Ad words is a great place to run remarketing ads. It is

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very effective and helpful for firm to achieve ROI because firm spent on advertising to those potential customers who visited on website and familiar to brand. In short, no business firm can avoid remarketing in today’s world.

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RADIO MEDIA IN THE CONTEMPORARY SOCIETY: ADVERTISING AVENUES

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ABSTRACT

Being in existence for 99 years, radio media has always been a powerful tool not only for communication, but also for entertainment, trade and commerce. This is where the term advertising takes a head. Radio media has emerged as a very effective tool for years but with enhancement in technology, there is expected to be a paradigm shift in the listenership, which can adversely affect talent, trade and commerce facilitated by radio media. This is time to understand markets, movements and minds, and make an effective penetration with deliverables matching listener needs. Suitability and sustainability are the two major elements that has been focused here with respect to advertising on radio media and gauging its impact and effectiveness. Efforts have been vested to understand the most suitable product, service or idea that can be effectively communicated through radio media.

Keywords: Radio media, Advertising, Listener Engagement

INTRODUCTION AND GAP ANALYSIS

Entertainment is an essential element in every human's life and one such agent is radio. Radio has its existence in India for around 99 years as the first broadcast was done in June 1923 [1]. The All India Radio is one of the biggest organisation in the globe with a wide network of around 262 radio [2] stations across the country. It is believed that radio media has penetrated more than 90% of India's territory. As technology is advancing every second, there are heavy challenges for every existing media. With the launch of smartphones and online movie streaming, there has been a shift in the demand for movie theatres and television subscription. Similarly, with innovatives products and services such as Alexa, Spotify, etc. there has been a declining shift in the usage of radio media. Radio media has not only been providing entertainment services but also facilitating trade and commerce in the nation by way of advertising. India recorded a spending of Rs. 25 Billion [3] towards radio advertising during the year 2020. Though the advertising revenue is increasing in trend, there is a stiff competition from other upcoming media such as creative outdoor and digital advertising. The central idea of this research is to understand the change in the radio listening pattern, gauge the effectiveness of radio advertisements and suggest sustainable radio advertising strategies.

This research would enable advertisers to determine the need of advertising their products and services on the radio media. Even if so, favourable management of radio ads can be undertaken with appropriate data and information. The pandemic had a great impact on the radio listeners in India. A study by the Association of Radio Operators of India revealed that India witnessed a listenership of 51 million [4] during the initial lockdown which was imposed during March - April 2020. Another study conducted by AZ Research among 3,300 respondents revealed that radio FM channels stepped into the leading zone giving a close combat to television and internet media. Their study also revealed that India experienced a spike in the number of radio listeners at home by 23% during the COVID 19 lockdown, which amounted to about 2.36 hours [5] per day.

IMPORTANCE OF THE STUDY

The study shall extend the following benefits to certain stakeholders of the society as mentioned below:

1. As the study is focusing on advertising, it will benefit potential advertisers to add value in their audio advertisements which are to be delivered on radio, considering listener's psychology.

[1] https://prasarbharati.gov.in/growth-development-air/ as on 20th April, 2022.

[2] https://prasarbharati.gov.in/all-india-radio-2/ as on 20th April, 2022.

[3] https://www.statista.com/statistics/233498/radio-advertising-revenue-in-india/ as on 20th April,22

[4] AZ Research PPL Study, 2020.

[5] https://www.business-standard.com/article/pti-stories/covid-19-lockdown-radio-listenership-increases-by-23-per-cent-study-120040901282_1.html as on 20th April, 2022.

2. Based on the opinion of the respondents, the study shall help advertisers to determine an alternative media for advertising other than radio.

REVIEW OF LITERATURE

1. M. Paul, L. Dihhlon, S. Bansal and T. Bagga (2017) [1] published a research article on the effectiveness of radio advertising in the Delhi NCR region. The article has placed an effort to trace the effectiveness of advertising poured on radio media through FM channels, by gauging consumer action. The researchers have surveyed 321 people from Delhi NCR across various age groups and have applied favourable statistical tools for analysis. The article states that most people listen to radio during exercise, followed by commuting, before bed, breakfast, breaks and work. The study also showed that Fever FM leads the Delhi market followed by Hit FM, Radio Mirchi and Radio City FM. Further, the study revealed that humour content, information and radio jingles play a vital role in engaging the listeners. As per the researchers, people look for discounts, product information, humour, brand and celebrity endorsement while taking an action following a radio advertisement. In a nutshell, the researchers have laid a good foundation for radio advertisers to develop their strategies with respect to radio advertising.

2. R. Kapoor (2021) [2] has submitted a research article on determining the role of radio in advertising and marketing. The paper has mainly focused on understanding the effectiveness of radio as an advertising medium. The paper is completely dependent on a secondary source of data. The author has explained the role of radio media in advertising and has pointed out several benefits such as mobility, high frequency, live broadcasting, feel of personal touch, influential, cost effective, quick traceability of results, etc. The author has classified radio advertisements into sponsored ads, testimonial ads, jingle ads, personified ads, live read ads and straight read ads. The article is merely conceptual and explanatory in nature and adds well to understanding advertising on radio for a layman.

3. Emilia Murmann (2013) [3] submitted a doctoral thesis on understanding emerging heights in radio media which is considered utter traditional in the present day scenario. The study is Finland based focusing on the commercial and private radio sector in the area. The study has suggestions about creating successful radio advertising such as clarity in the message, creation of a brand image by sound, fictional setting, creative ideas, etc. the researcher has elaborated the development of commercial radio in the recent years, combined with online advertising through social media, etc. In the present day situation, there was a 52% increase in brand browsing after exposing consumers to advertisements on radio. Other areas for improvement include the set up of innovative platforms by radio stations for mobile phones, simple and meaningful content / ideas by media agencies and creative agencies, inclusion of dynamic sound, etc. The researcher has suggested few recommendations for radio advertisers like innovation, having an appropriate media mix, usage of multimedia solutions, etc.

OBJECTIVES OF THE STUDY

Considering the present-day existence of radio advertising, the study has the following objectives:

1. To demographically evaluate the change in the number of radio listeners.
2. To determine the impact of radio advertising on listeners with respect to recall value.
3. To identify inclusive factors for crafting effective radio advertisements for quality listener engagement.
4. To gauge the effectiveness of radio advertising in contrast with newspaper advertising, television advertising and YouTube advertising.
5. To determine the most suitable product for radio advertising.
6. To identify the most popular radio station.

[1] M. Paul, L. Dihhlon, S. Bansal and T. Bagga (2017). Effectiveness of radio as an advertising medium: A perception survey in Delhi/NCR. Man in India. Serial Publications.

[2] R. Kapoor (2021). Role of Radio in Advertising and Marketing. International Journal of Innovative Science and ResearchTechnology. Vol: 6 (8). ISSN: 2456-2165.

[3] Emilia Murrman (2013). A Traditional Media with New Possibilities. Ph.D Thesis. Arcada University of Applied Science. Helsinki, Finland.

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RESEARCH METHODOLOGY:
The research is empirical and descriptive in nature and aims to analyse facts with respect to advertising in radio media.

Population: The overall population for the study will be the versatile citizens from the city of Mumbai right from 15 to 65 years of age. The entire city of Mumbai is home to more than 20 million people as of 2020 where a significant population belongs to the age group of 20 to 30.

The study shall rely mainly on primary data exclusively collected from respondents who listen to radio. Responses will be collected from individuals focusing on demography, interests, experience and opinions.

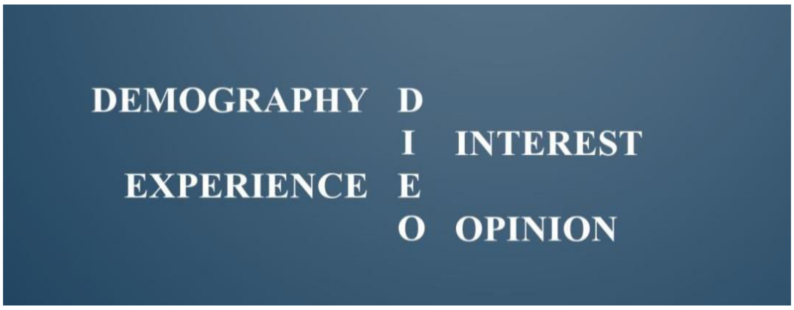

Figure 1. Research Model by the author

Sample: Mumbai has a radio listening population of 12.2 million[1]. The study has considered a sample of 75 radio listeners belonging to the city of Mumbai. For this, the Confidence Level would be 90% with a 7% Margin or Error. Hence, the sample size arrives at 75.

Data Analysis: The research has involved collection of data from radio listeners through a structured questionnaire. Primary focus is given on demographical data, followed by technical data which is collected using Likert scale technique. Elements like pie charts, bar graphs have been used for presentation of data.

Data Presentation (Demography):

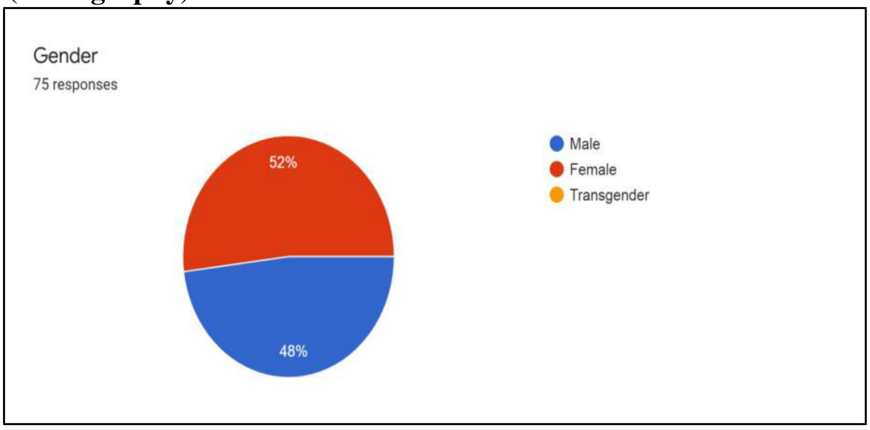

Figure 2. Demographic Details (Gender)

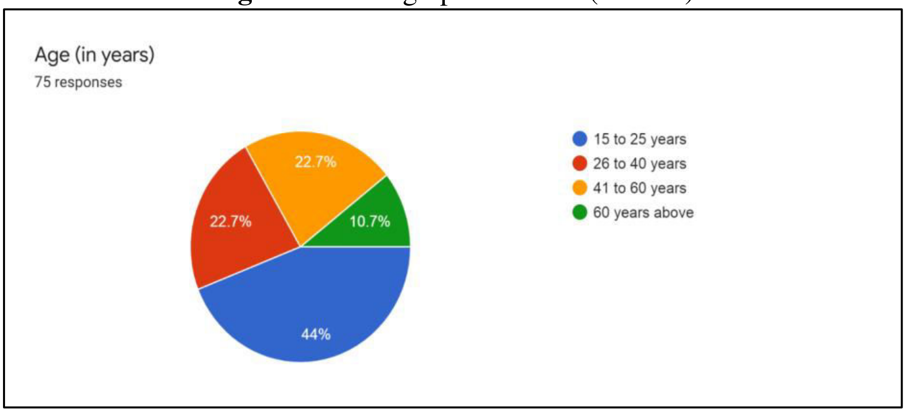

Figure 3. Demographic Details (Age)

[1] https://www.exchange4media.com/ as on 20th April, 2022.

RESEARCH FINDINGS AND ANALYSIS

From the responses given by 75 radio listeners, the following outcomes were derived.

1. **Change in the frequency of Radio listening:** To understand the change in the pattern of radio listening, the respondents were asked about the frequency of radio listening in the past vis a vis present. The below outcome was found.

From	To	Change	% Change
Always	Always	4	30.77
	Often	4	30.77
	Sometimes	5	38.46
	Rarely	0	0
	Never	0	0
Total		13	

From	To	Change	% Change
Rarely	Always	0	0
	Often	0	0
	Sometimes	1	7.14
	Rarely	9	64.29
	Never	4	28.57
Total		14	

From	To	Change	% Change
Often	Always	1	3.85
	Often	9	34.62
	Sometimes	3	11.54
	Rarely	9	34.62
	Never	4	15.38
Total		26	

From	To	Change	% Change
Never	Always	0	0
	Often	0	0
	Sometimes	0	0
	Rarely	0	0
	Never	2	100
Total		2	

From	To	Change	% Change
Sometimes	Always	0	0
	Often	0	0
	Sometimes	3	15
	Rarely	7	35
	Never	10	50
Total		20	

Table 1. Analysis of Change in the frequency of radio listening

The above table shows that the number of people listening to radio has decreased to a great extent over a period of time, precisely 5 years. Earlier, only 13 out of 75 respondents have always been listening to radio, which has shattered in the present day scenario. Only 30.76% of the respondents are retained to listen to radio listening. Most of them have become irregular listeners. It can also be seen that respondents who have been listening to radio quiet often have now resorted to listening rarely. This major diversion can be due to new age technology audio elements like mp3, cloud music services like Gaana, Spotify, etc. which allows people to listen to their favourite music. Though a few of them responded 'never', it can be drawn that there is a significant downshift in the number of radio listeners in the city of Mumbai. This is a problem in itself and calls for an action to sustain the existing listeners and re-create some new ones.

2. **Impact of radio advertising on listeners with respect to recall and remembrance.**

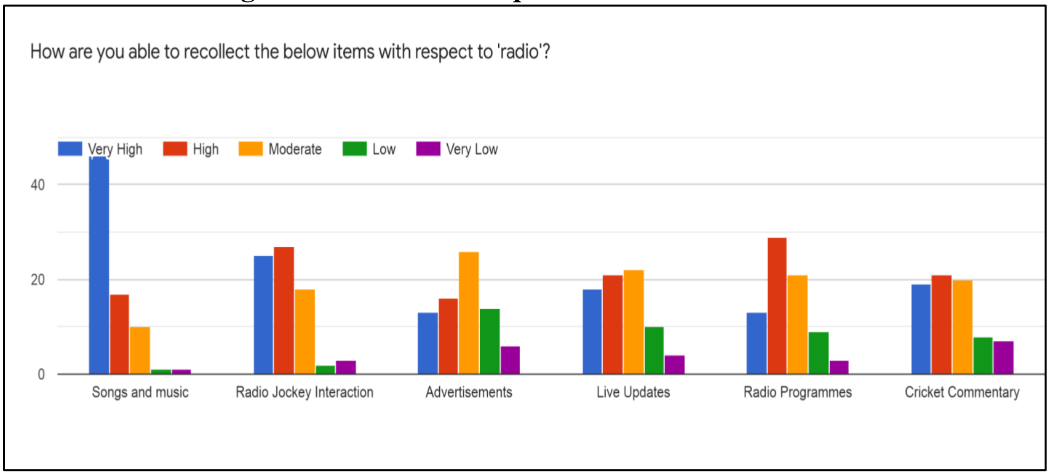

Figure 4. Impact of Radio Advertising

Radio has always been an effective platform for brands to put their advertisements. It is cheaper compared to other media like television but also extends a wide geographical coverage. But if looked from a recall perspective, radio advertising has been playing a strong role in penetrating things into listener's minds. The above table represents various types of elements casted on radio media like songs, RJ interaction, advertisements, live updates, radio programmes and cricket / sports commentary. It can be seen that songs and music have the highest recall value followed by RJ interaction, cricket commentary, live updates, radio programmes and advertisements.

The below table elaborates further.

Element	High	Moderate	Low	Total
Songs and Music	84	13.33	2.67	100
RJ Interaction	69.33	24	6.67	100
Sports Commentary	53.33	26.67	20	100
Live Updates	52	29.33	18.66	100
Radio Programmes	56	28	16	100
Advertisement	38.66	34.66	26.67	100

Table 2. Analysis of Elements having Recall Value

From the above table, it can be analysed that 84% of the respondents are highly able to recollect songs and music played on radio channels whereas, only 38.66% are highly able to recollect advertisements. Elements like RJ interaction, sports commentary, live updates, radio programmes and advertisements also have a favourable percentage of moderate recall value but only 2.67% of the respondents are unable to recollect music and songs. Surprisingly, 26.67% of the respondents are unable to recollect advertisements which are played on radio channels during intervals. This shows that radio media is not so effective for casting advertisements.

3. **Inclusive factors for crafting effective radio advertisements for quality listener engagement.**

In this study, efforts have been put to identify intrinsic factors that can make listeners listen to advertisements played on radio channels. Usually, radio ads are pure audio along with audio lyrics spoken by a speaker. But that isn't enough when it comes to tracing effectivity. It was found that listeners consider certain factors with respect to listening to radio advertisements. The below table lists out various factors and its impact from the listener's perspective.

Factor	Males (%)	Females (%)	Analysis
Voice of popular male celebrity	61.11	64.10	Voice of a popular male celebrity is a significant factor as both males and females consider it vital. It can be seen that the percentage of females is higher than that of males. Hence, more females prefer male voice compared to males.
Voice of popular female celebrity	63.88	66.67	Voice of a popular female celebrity is a significant factor for both males and females. It can be seen that the percentage of females is again higher than that of males. Hence, more females prefer female voice than males.
Effective Background Music	69.44	92.30	Effective background music is highly significant for females as compared to males. Which means, effective background music on advertisements can retain female listeners.
Continuity	69.44	71.79	Both males and females agree that continuous advertising on radio media can create a brand recall value.
Surprise Element	72.22	60.10	Males are more fascinated by surprise elements compared to females. But inclusion of a surprise element in a radio advertisement is a significant

			factor to make listeners of both the genders listen.
Funny Accent	61.11	70.92	Females are more impressed with funny accents used in radio advertisements compared to males. As per the figures, use of a funny accent is also a significant element for making effective radio advertisements.
Cracking of joke	80.55	79.48	Jokes bring laughter irrespective of gender. Hence, it becomes a highly significant element to penetrate into the minds of the listeners, thereby loving to be an effective audio ad.
Funny Imaginary Expression	63.88	66.67	Funny imaginary expression or conversation is also a significant element but less significant as compared to jokes and background music.
Animal Voice	44.44	34.46	Animal voices generally tend to grab attention. But here, it seems to be a less significant element in making people listen to radio advertisements.
Long Audio Content	19.44	17.94	Radio ads should be short and crisp, which can be understood from these figures. Long audio content is generally avoided by the listeners and hence, it can fail to create an impact. But other way round, long ads can be cut down into multiple parts and played in intervals. And that may be effective.

Table 3. Analysis of Factors for Enhanced Listener Engagement

4. **Gauging the effectiveness of radio advertising.**

To understand the effectiveness of radio advertisements, it is very important to gauge its outcome. An ad of any form can create an impact only when it is creative and informative, by creating attention, interest, desire and action. This has been analysed considering certain scenarios by seeking responses from the listeners. The below table shows a gender wise analysis of such scenarios.

Element	Males (%)	Females (%)	Analysis
Zapping of Radio Channel	69.44	71.79	More females zap radio channels compared to males during advertisements, thereby adversely affecting the effectiveness of radio advertising.
Most Informative	30.55	46.15	Most of the males find radio advertising and less informative whereas close to 50% of females find radio advertisements and most informative.
Difficult to process, understand and remember	52.77	30.77	Most of the females do not find difficulty in processing, understanding and remembering radio advertisements, thereby supplementing the previous point. Whereas, a significant number of males find it difficult to process, understand and remember radio advertisements.
Effective than Television Advertisements	11.11	20.51	Males and females both find radio advertisements highly ineffective compared to television ads. This is quite obvious as

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			television ads are more attractive due to the display factor.
Effective than Newspaper Advertisements	36.11	46.15	Less number of males find radio advertisements effective than newspaper advertisements whereas, close to 50% women find radio advertisements effective than newspaper advertisements.
Effective than Youtube Advertisements	41.66	30.77	Males and females both find radio advertisements less effective than youtube advertisements. However, the number of males is more than females.

Table 4. Effectiveness of Radio Advertising

5. **Most suitable product for radio advertising.**

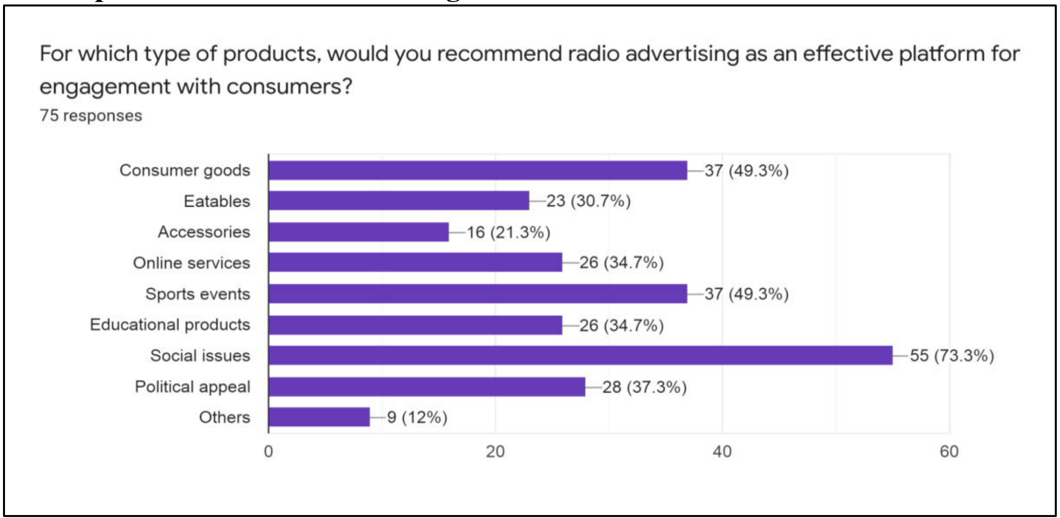

Figure 5. Product Suitability

The above table shows the most suitable product that can be advertised on radio media from the listeners view. Maximum upvotes have come for social issues, followed by consumer goods and sports events, political appeal, educational products and online services, eatables, accessories and others. The sequence makes good sense as social issues can be heard and imagined by the listeners, thereby causing intense awareness and empathy. The same applies to consumer goods and sports events as it is preferred by many people while travelling up and down. But for products like eatables, accessories or perhaps, high involvement goods, radio advertising might not be appropriate as the listener may be unable to imagine and create a visualisation in his / her mind. The below list gives a detailed analysis of the same.

Product / Service / Idea Type	**Males (%)**	**Females (%)**	**Suitability**
Social Issues	75	71.79	Effective for both, but more for females.
Consumer Goods	42.22	58.85	More effective for females.
Sports Events	61.11	38.46	Highly effective for males.
Political Appeals	33.33	41.03	More effective for females.
Educational Products	19.44	48.71	Highly effective for females.
Online Services	25	43.59	Highly effective for females.

Eatables	22.22	38.46	Highly effective for females.
Accessories	25	17.95	More effective for males.
Others (High Involvement)	8.33	15.38	More effective for females.

Table 5. Analysis of Product Suitability

From the above table, it is evident that most of the males wouldn't mind listening to social issues and sports events on radio, whereas social issues, consumer goods and educational products for most females. A learning from this analysis can be advertising a male product during a sports event for effective promotion on radio media.

6. **Most popular Radio Station**

The paper has also tried to identify the most frequently heard Radio Station by both males and females. At an overall level, Radio Mirchi 98.3 leads the Mumbai FM market with maximum upvotes followed by Red FM 93.5, Big FM 92.7, Radio City 91.1, Ishq FM 104.8 and others. However the same sequence existed among both the genders, which actually means Radio Mirchi FM 98.3 leads the market. The below table explains the same. Note that respondents were allowed to select more than one radio station.

FM Station	Males (%)	Females (%)
Radio Mirchi FM 98.3	30.56	38.46
Red FM 93.5	13.89	35.89
Big FM 92.7	5.56	15.38
Radio City FM 91.1	13.89	5.13
Ishq FM 104.8	13.89	5.13
Fever FM 104	2.78	5.13
Others	2.78	2.56

Table 6. Most Popular Radio Station

HIGHLIGHTS

1. There has been a significant decrease in radio listening over the past 5 years. More than 20% of individuals have stopped listening to radio. This is mainly due to emerging alternatives which are diverting people away from radio.
2. More than 40% of individuals consider radio advertisements as less informative, mainly due to difficulty in processing, less retention and understanding.
3. A significant population expects humour in radio ads in the form of funny accents or animal voices which can retain them to listen to radio advertisements.
4. Most of the individuals opine promotion of social or Pro Bono or Advocacy advertisements on radio media. Radio media can be used as an effective tool to spread vital messages to the public though various fixed and transit means such as railway stations, bus stops, public buses, railway trains, etc. This will not only provide entertainment to the commuters, but will also prove as a source of information.

LIMITATIONS

The study is subject to following limitations:

1. Respondents only from Mumbai have been considered for the survey, which means other cities and rural regions have been ignored. This creates a scope for further research.
2. As the study is about gauging the effectiveness of radio advertising, only radio listeners have been taken into consideration. Non radio listeners are not included in the study.

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COMMUNITY SATISFACTION AND BUSINESS DEVELOPMENT THROUGH CORPORATE SOCIAL RESPONSIBILITY

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ABSTRACT

CSR represents how modern businesses should govern ethically. Applying ethics in business means "moral responsibility of business towards society". While introducing CSR practices business tries to minimize its ill effect and builds its positive image in the community.

The role of CSR emerges from human needs and demand. The government alone cannot fulfill society growing demands therefore business enterprise has to come forward to attain this goal. Another reason for growing CSR is that business cannot only focus on their profit maximization objective it has to fulfill certain responsibility it owns towards society.

The trends in CSR are becoming very popular recently. The past 2 years were very challenging for CSR stakeholders. Many extraordinary and innovative steps are taken by business enterprises for the development of society along with following strict covid protocol. Government policies on covid relief were carried out by business enterprises in way of CSR. Companies are taking up vaccination drives for the society in which they serve. The educational sector is greatly hampered by covid. CSR activities of a business are focused to support underprivileged students of society by providing them virtual facilities for learning.

Thus it can be understood that CSR is not just a business trend, it's a way of fulfilling society's basic needs by potential private sector investors, which cannot be done alone by the government. CSR creates a relationship between business and society which in turn leads to sustainable development. To conclude it can be said that Corporate Social Responsibility plays an important role in the development of the community through various means and techniques.

Keywords: Corporate Social Responsibility, Sustainability, Stakeholders, Philanthropy

1.1. INTRODUCTION

India is the first country in the world to introduce Corporate Social Responsibility through the new Companies Act 2013. Before the companies act the concept of CSR was not new in India. Indian companies have been engaged in philanthropy since immemorial time. In earlier times it was in form of charity. The change in the process arose when corporate realized that to sustain in society and earn long term profit they need to create a positive image in society. By understanding the role of CSR activities corporate not only earn profit but also help the sustainable development of society.

Therefore enterprises have begun to pay attention to the needs of society and problems of the natural environment. They aim not only to earn profit but also to promote a healthy lifestyle, local development and community satisfaction. This altogether is known as social responsibility. Corporate Social Responsibility is a business management concept in which enterprise undertakes activity taking into account not only their profit but also the social and economic development of society and the environment in which it operates.

1.2. Component of Corporate Social Responsibility

CSR is the idea that business has a responsibility to the society that exit around it. The business firm is governed by the concept of Triple Bottom Line (TBL) which means that the business should be committed to social and environmental impact along with its profit. TBL means that's instead of focusing only on profit company should also focus on the welfare of the people and planet around it. CSR can be traditionally broken into 4 categories:

- **Environmental Responsibility:** Environment Responsibility is one of the most common forms of CSR. The business needs to engage in environmentally friendly practices. The company can take environmental responsibility in many ways by reducing greenhouse gas emissions, pollution control and general wastage. Thus by adopting various CSR activities companies are now becoming responsible for the environment.
- **Ethical Responsibility:** Businesses should always strive to operate in an ethical environment. An ethical environment means fair treatment to all stakeholders including employees, suppliers and customer. In other words, it means that businesses should engage in fair business practices.
- **Philanthropic Responsibility:** Philanthropic Responsibility means that a business should give back to the society in which it works. Businesses are expected to do the welfare of the society and surroundings in

which they operate. It means businesses should often donate part of their earnings in the form of charity for the social welfare of society.

- **Economic Responsibility:** By economic responsibility of the business it is meant that the company is not only engaged in earning profit but also undertake the responsibility of the economic development of its surrounding i.e. how its activity affects people, planet and society. When a business keeps economic responsibility in mind it aims to financially support all the above three responsibilities.

1.3. Principles of Corporate Social Responsibility

Corporate Social Responsibility comprises 3 basic principles i.e. **Sustainability, Accountability and Transparency.** The activities of CSR revolve around these three basic principles.

- **Sustainability:** The sustainability principle means the use of resources in such a way that they did not get extinguished for future needs. In other words, CSR aims at the use of present resources in a way that it can be regenerated in future. Thus sustainability in CSR means organization efforts to use environmental resources in a manner that they do not provide any harm to the society and environment in present or in future.
- **Accountability:** The accountability principle in CSR means that companies are accountable to the public at large for the activities it undertakes. It means that organizations recognize that their actions affect the external environment and that they are assuming responsibility for the effects of their action. Accountability means reporting by the company to the external stakeholders. This means that organizations are not only accountable to the owner but to all those who are affected by decisions. It means the company should be accountable to itself and its stakeholder. In other words, it can be said that accountability is acceptance of responsibility by the company for their honest ethical conduct towards others i.e. stakeholders, employees and community in which it operates.
- **Transparency:** The transparency principle in CSR means how company build trust among employee, stakeholder and the local community and strengthen its creditability. It means how true and fair information the company gives in its report which becomes the basis of external stakeholder who takes the decision on the basis of that report. Thus transparency helps to win the trust and build B2B and B2C relations. In other words, it is important for the external stakeholder who lacks knowledge and details of the internal affairs of the company.

1.4. How to implement CSR in Local Community

The welfare of the community is one of the key responsibilities of business which can be fulfilled by adopting effective CSR policies. Businesses can adopt various CSR policies for the benefit of the local community. Some of them are:

- **Education**: Implementing CSR policies in the education sector is one of the most common forms of CSR activities. Businesses are in many ways aiming to improve the standard of education in our country, example- promoting digital education, providing various training to students etc.
- **Organizing Health Camps**: Many businesses are individually or in groups organizes local health checkup camps for surrounding people or for the people who are unable to approach for medical help due to lack of financial resources. In this way, businesses are fulfilling the objective of CSR and benefiting the local community.
- **Environment Protection**: Nowadays business enterprises are becoming aware of strict environmental laws and thus make all possible efforts not to damage the natural environment. Enterprises are now promoting various environment protection policies and tools and also undertaking awareness programs in local communities in which it operates.
- **Improved Quality of Product**: Enterprises today is aware of the fact that if they have to sustain in society they have to satisfy the consumer. Consumer satisfaction is the basis of earning long term profit. Therefore businesses are now aiming to provide the best quality of products to their customers.
- **Improved Infrastructure**: By recognizing their responsibility towards society businesses are trying to provide better infrastructure to society by building recreation centers, public toilets, amusement parks etc.

1.5. Issues in Implementation of Corporate Social Responsibility

Though CSR is very beneficial for external stakeholder, environment and businesses still enterprise faces many problems while implementing CSR policies, few are:

- **Lack of Resources:** Sometimes lack of resources becomes a major hurdle in the implementation of CSR policies. Lack of human, financial and capital resources becomes the main concern for the company in the effective implementation of CSR policies. Many times budget allocated by the company for CSR activities becomes inadequate.
- **Disclosure and Transparency:** CSR policies demand a greater level of disclosure and transparency from the business enterprise. Sometimes business entity lacks proper disclosure or willingly hides information from external stakeholders due to internal issues which become a hurdle for enterprise in implementing CSR policies.
- **Lack of Strategic Planning:** Lack of strategic planning can be attributed to a lack of top management involvement in the planning of CSR policies. Many times top management does not give attention to CSR policies or does not allocate a separate budget for CSR activities which becomes a hurdle for CSR policymakers to implement CSR plans properly.
- **Lack of Measurement System:** Measurement systems are required to quantify the benefits of CSR policy. There is a lack of universally accepted social and environmental indicators at present that can help in measuring the benefits from CSR policies and the indicators which are present lacks standardization. Therefore until and unless there are no universally accepted indicators benefits of CSR policies cannot be ascertained.
- **Lack of Government involvement:** CSR policy lacks government involvement. The government has laid down the responsibility of forming and implementing the CSR policies on business enterprise alone which has created significant pressure on businesses to promote the social welfare of the community.

CONCLUSION

It can now thus understand that CSR is more than a just tool for business enterprises to earn long term profit, the business now has to undertake the responsibility for sustainable development and environmental protection of surroundings in which it operates. Thus CSR means that corporations should devote a portion of their earnings to a stakeholder other than the shareholder.

Now the business enterprise is set up with the objective of achieving an overall growth of community/ society. With the Growing public awareness and demand for socially responsible businesses, companies are now mandatorily considering CSR when planning for future socially responsible business operations. For discharging their social responsibility companies are now have to consider CSR codes.

Business while earning profit harms the natural resources of the surroundings therefore they own certain responsibility towards society. Thus CSR activity ease tension between business and local community as CSR is related to labor security, community welfare, environment protection, promoting education and economic development.

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A CRITICAL STUDY ON THE CURRENT SCENARIO OF HOTEL AND RESTAURANT BUSINESS AFTER LIFTING THE LOCKDOWN IN MUMBAI AND ITS SUBURB

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ABSTRACT
The hospitality industry plays an important role in the economy in terms of income as well as employment. It has contributed to more than 40% of employment in India.It was very much prosperous and get going industry pre pandemic period. But due to pandemic, the condition of the hospitality industry i.e. hotel industry has been the worst.It has been badly affected. Employees have been jobless. The government has strictly shut down all the business so no income and even after the lifting the lockdown the hotel or restaurant business has suffered a lots of problems like non availability of employees , no funds , very less customers, higher inflations and higher tax rates. The government has no good plans regarding the revival of the hotels and restaurants. No concession and no subsidies.The hoteliers are finding it very different to survive in this competitive world.Many hotels are on the verge of shutting down and some of them have already shut down. The banks and financial institutions are not ready to provide loans to these hotels and restaurant. So the hoteliers and restaurantiers find dark roads ahead.

Keywords: Hotels and Restaurants, lockdowns, poor shows

INTRODUCTION
Hospitality industry has been the backbone of our economy. Its contribution in the form on GDP is remarkable with respect to Maharashtra State. Pandemic has washed out many economies of the world. There is no country in the world which has not been touched by the pandemic and its worst effect. It has badly changed the way of living of different societies. Many business houses has been destroyed. Since the work forces were not allowed to move out, so there was lack of availability of labor and this made to stop the production of goods and services. Since there were ban on the social gathering entire business houses had come to standstill. Hotel industry was one of the business houses which suffered the worst during the pandemic. There was non availability of laborers. There was restriction on customer's visit to hotels. Customers were the main elements on which the hotel industries thrived. During the advent of pandemic, the hotel industries was already reeling under inflation situation and then the pandemic destroyed the business. It has been observed that many people in the hotel industries lost their jobs and it has been witnessed significant changes in the way job should develop in the economy. Pandemic has confronted the hospitality industry with an unprecedented challenge. Following the policies of flattening the Covid-19 curve several restrictions were laid down such as lockdown, social distancing, travel and mobility restriction were practised, there by slowing down the hotel business. Many people shifted from urban areas to rural areas seeking jobs and food.

The pandemic was spread across the world and all the borders were closed. There was no movement of people from one country to another. Many were struck up and wanted to return back to their country. The pandemic has created chaos in the life of people of all walks of life. The business of every kind has been affected. The GDP of the country has fallen to lowest strata. The fear has been instilled in the minds of the people. The percentage of youths along with the aged has been reduced.Many business houses have been closed and thereby affecting the job market. The income of the people stopped. Many contracts were suddenly cancelled. The perishables were destroyed. Hotel business was the most sufferers. This business was not at all supported by any section of the society.

RATIONALE OF THE STUDY
After the lock down was lifted, the Hoteliers had to face several problems. Since the hotels were closed , they lost all their savings in protecting the properties and the laborers .Their business earnings have come down. Since their laborers have shifted to their native place and did not return , the hoteliers find great difficulty to get laborers to help them in the business. After the opening up of the lockdown, it has been seen many small shacks have come up, selling the same food items sold by the hoteliers but at the cheap rate thereby . Even the hotels did not have visitors. The government has not helped in any way and on the other side it laid the restriction on the number of visitors in the hotel. There was no rebate in the service tax with respect to stay in hotel. The Hoteliers were not getting loans for their business.

OBJECTIVES OF THE STUDY
1. To study the problems faced by the owners of the hotels and restaurants after lifting the lockdown

2. To study the role played by the government after lifting the lockdown
3. To study the various strategies framed by the hotel owners to run their business
4. To suggest ways and means to the hotel and restaurant owners to come out of the nightmares of the pandemic situation

HYPOTHESIS

H01: The owners of the hotels and restaurants has faced various problems

H11: The owners of the hotels and restaurant enjoyed by closing the hotels and restaurants

H02: The government has played a vital role in helping the hotels and restaurants to overcome the loss suffered during the lockdown

H12: The government has not supported the owners of the hotels and restaurants to overcome the loss suffered during the lockdown

H03: The hoteliers were successful in framing and implementing various strategies

H13: Hoteliers could not succeed in their strategies framed due to different government restrictions.

REVIEW OF LITERATURE

Through their article**"Impacts and implications of Covid-19 on the Global Hotel Industry and Airbnb ",Godwel Nhyamo, Kaitano Dube , and David Chickodzi** comparied the Hotel industry business before pandemic and post pandemic.They are of the opinion that hotel industry remains sensitive and vulnerable to natural and political shocks.They say that diseases and pandemics are disruptive to global tourism economy.Their study shows that pandemic has devastating effect on Hotel industry and they have analysed the data from different Hotels and Hoteliers Association.They saw that there was huge cancellations of booking and that has impacted this business. This has resulted in closure of business and layoffs.They were unable to pay off the fixed expenses and mortgages.Large hotels stopped paying dividends and tried to protect themselves from the bankruptcy.Particular attentions should be given to small and medium hotel business or else their survival is difficult.

Through their article **" The impact of Pandemic crises on the Restaurant Business" Arlindo Madeira , Teresa Palrao and Alexandra Sofia Mandres** expressed that Covid-19 has not only affected the health of the public but also created economic crises and sustainability especially in tourism industry.The main aim of this article was to identify restaurant owners about the future, the government measures, what the owners will apply and the lesson learnt by these owners so that they have will have control on the situation and act wisely.The authors have used content analysis to point out the proper questions and responses .The outcome of the study was that all the hotel owners were facing the same problem that post pandemic period , the government should use excellent startegies that all the hotels and restaurants should recovers within short period.The outcome of their study was fear of lack of government startegies, creation of working capital ,lack of appropriate government measures were some of the concerns of the entrepreneurs of the Hotel and restaurant business

RESEARCH METHODOLOGY

Here we will be applying the quantitative research methodology. Primary data will be collected from Hotel and Restaurant owners through oral interviews. The data collected consist of 300 respondents consisting of Hotel and Restaurant owners in and around Mumbai and its suburban area. Secondary data are also collected from newspapers, magazines, articles.

FINDINGS

- The hotel owners faced several problems such as lack of funds, laborers, raw materials, forced shutdown , lack of business, payment of taxes inspite of no business etc.
- There was limited help received from the government
- The hoteliers wanted to survive in the market but their different startegies could not help them
- The hoteliers had to beg with the government for concession or startegies
- The laborers in the Hotels lost their jobs
- The Hotel owners are finding it difficult to get employees
- The government has changed the GST rate and this increase rate has reduced the number of customers visiting the hotels.

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- Almost 25% of the hoteliers could not manage and they had to close down the business
- The rising prices and shortage of materials will lead to change in the working model of the hotel industry
- Since the turnover is less , they have to be at the mercy of the Food Service Aggregator like Swiggy or Zomato and they have to pay 20-30% commission to them to get their business promoted
- The demand started shifting from global to local
- The new standard of service has been initiated
- There is restriction on international trade.
- There are logistic issues with the hotel industry

RECOMENDATIONS

- The hotels sector should be given industry status which will give various benefits like the corporate sector
- There should be moderate rate of GST on customers as well as owners of the hotel and restaurant business
- Labor security schemes should be introduced so that they will not switch off their jobs
- The Hotel and restaurant owners should be allowed to carry on the excess loss suffered to next year so that it can be set off easily.
- Commodity market has been impacted by the COVID-19 pandemic and so the government has to act responsibility to check the further issues with respect to commodity price.
- Some concession regarding the period of tax returns should be given to the hotel and restaurant owners.
- Subsidy with respect to electricity bill and water supply bill can be given
- Moderate property tax can be charged to help the hotel owners to overcome the situation.
- Loans at very cheaper rate to be provided to the hotel owners

CONCLUSION

COVID-19 was a dreadful and unknown disease. The hotel and restaurant owners were ignorant about the same. They could not estimate the far reaching impact of the pandemic. It has affected globally. Many lost jobs. Many deaths were seen. Many economies were washed out. It becomes the duty of the state to take care of every business house and the well being of the society. The state should frame such strategies that the economy is slowly revived without harming any element of the society and the industries which are the backbone of any economy

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EMERGING TRENDS IN MANAGEMENT

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ABSTRACT
Management is an integral part of business. Right from human civilization, management is playing a key role in social, economic and political development. Management itself mean doing a particular activity in a particular way. It is a dynamic process and the principles and practices followed by a manager depend upon the philosophy of management which he is following in order to achieve the desired objectives.

According to 'Koontz and O Donnell ', Management is an art of getting things done through people. In the recent past the, the management is undergoing a drastic change. The entire focus is on total quality management. Management is all pervasive. This paper throws a light on the changes taking place in the field marketing management there are various areas and branches of management such as. Personnel management. Financial Management Marketing Management. Production Management. Purchase Management. Development Management. Maintenance Management, Office Management. Human Resource Management, Cost Management. Accounting Management. Sales Management, Advertisement Management. Communication Management. Public Relation Management. Environmental Management. Service Management. Quality Management, Research and Development Management.etc to name a few.

Keywords: Management, Trends, Marketing, Marketing Management, Cell Phones

INTRODUCTION OF MANAGEMENT
Meaning: - To manage means to do certain things in a particular way**.** Management is the process of planning and organising the resources and activities of a business to achieve specific goals in the most effective and efficient manner possible.

Objective of the Study: The paper aims to highlight the trends in management in the modern era particularly in the area of marketing management and studies the concept called brand loyalty of Samsung brand in respect of cell phones in Mumbai and suburban market.

RESEARCH METHODOLOGY
The paper studies the recent marketing techniques adopted to maximize the sales and profit through online literature and further studies the behavior of cell phone users particularly the Android phone users in Mumbai and the suburban parts and also makes enquiry at the retail outlets. The observations showed that in Mumbai and the suburban market there is greater demand for Samsung brand followed by other Chinese brands such as Redmi, Realme, MI, Vivo and Oppo. Whereas the demand pattern in other regions is price sensitive. The economical Chinese brands commands the market other than market of Metro cities. The demand in Metro cities particularly in Mumbai and the suburban parts is determined by not the price factor but the other factors such as the ease of software, touch screen, picture quality, etc. which created brand loyalty.

LIMITATIONS OF STUDY
The study being a theoretical exercise, it has a limitations of not elaborating what is done in different areas. The demand in other markets other than Mumbai is more determined by the price factor and not the brand factor alone.

EMERGING TRENDS IN MARKETING MANAGEMENT
Marketing management is the process of planning and executing the conception, pricing, promotion, and distribution of ideas, of goods, and services to create exchanges that satisfy individual and organizational goals.

Thus marketing management is a process that involves planning, analysis, implementation, and control of goods, services, and ideas.

Marketing management is satisfaction to everyone involved in the process, including the organisation, customers, suppliers, and other channel members. The marketing manager tries to find prospective customers and stimulate them to buy the products. In addition to stimulating the demand for his products, the marketing manager undertakes a lot of other diversified activities. He has to influence the level, timing, and composition of demand to help his organization achieve its goals.

In today's world 'the goods are not bought but sold to the customers ' that is how the marketing activities are required to be planned and implemented and hence the marketing manager has to find out the ways and means to sell goods to the prospective consumers.

MARKETING MANAGEMENT PHILOSOPHIES

The marketing manager has to find out the Unique Selling Proposition (USP) and also the needs of the customers while targeting their needs. Further he has to make use of the following philosophies appropriately to achieve his goals.

The five alternative marketing management philosophies are;

1. Production concept,
2. Product concept,
3. Selling concept
4. Marketing concept, and
5. Societal Marketing Concept

Trends in Cell Phone Market: - A Case Study of Samsung Cell Phone Brand in the Market

The market information showed that in the past, twenty five years ago, there was demand for land line telephones as a means of communication. The land line phones were demanded by the elite class, being economically well off the demand was a genuine demand, this was the case at the time of liberlisation of Indian Economy. Subsequently, the situation changed after the liberalisation of Indian economy, with the introduction of cell phones, the market showed a different behavior. The cell phones were a costly affair initially, the costs of the handsets were not below Rs 20000. When mobile phones were introduced in India in 1995 the call cost was very high at Rs 16, per minute even incoming calls were also charged at a hefty price of Rs8. per minute. Later on with the revision of tariffs by TRAI (Telecommunication Regulatory Authority of India) the incoming calls became free. The demand for cell phones started increasing in the market with the introduction of low cost, handy handsets. Cell phones as such was an innovation, a convenient means of communication and people never thought of having such device /gadget particularly in India. This is the case of Product and Production concept of marketing philosophies. Therefore people who even not requiring the phones started using it when the economical handsets were introduced by brands like NOKIA, SAMSUNG, SONY. The cell phones with music facilities of audio and even multimedia were introduced and it further created demand in the market. Cameras were the last to be introduced in the cell phones. The demand for cell phones not only expanded but the demand became recurring. There were customers who kept on changing their handsets after every six months or year even all features were already present in their old handsets. This is the case of incorporating marketing, selling and societal marketing concepts. Only one company was in forefront in the Indian cell phone market and that was NOKIA even though other brands like SONY, SAMSUNG were available in the market. Thus mobile telephony market got drastically changed and transformed the Indian market and economy.

Later came the market for Android phones. The Android cell phones introduced in the markets in 2008 which threw out the dominating NOKIA brand of market. Samsung is now unchallenged leader in android phone market worldwide. However the situation can change any time the other brands may take the lead by incorporating better technical features.

The android phones were high in price and took some years to get established in India. Even though the phones were high in price, there was demand on account of its numerous feature. Now the android phones is inseparable part of our life. Different applications to view, compose emails, Google search options, games, and cameras make the cell phones a gadget for social communication, a handy camera and host of other features such as keeping personal diary, and records, performing banking operations, keeping notes, conducting online meetings and so on makes the cell phones unique product in the market. Samsung is now a buzzword in the cell phone market. The different phones are now differentiated on the basis of battery capacity, internal memory, RAM, quality of touchscreen, biometric recognition, IRIS, picture quality, sound quality, ease of operation etc. Samsung is at forefront and other brands are closely competing because of the price factor.

Different companies use digital platforms for the purpose of marketing. If we search anything on Google as on date we start getting information about the products. Google itself recognizes the demand pattern of the person on the basis of the different sites and the products the person views and navigates through. The alerts are sent to the user automatically. The person therefore gets personalized alerts of the different products. This is societal marketing concept.

FINDINGS OF THE STUDY

The above elaborated case study underlines the following tasks for the marketing managers.

1. **Evolving Appropriate Marketing Strategies:** The marketing manager must frame marketing strategies and plans for his products. Which the Samsung Company did. It was quick to enter the Android market.
2. **Understanding the Market:** The marketing manager must get insight of the market. Samsung being already was present in cell phone market just went ahead with android phones with better quality and new features.
3. **Connecting with Customers:** This is the case of societal marketing concept. The company connected through better quality, after sales service and better network of service centers.
4. **Creation of Brand:** The manager has to work hard for creating strong brand image in the market. Samsung enjoys brand loyalty at present in the market because of its wide range of products.
5. **Designing Marketing Policies:** The marketing manager has to introduce innovative marketing plans. The Samsung came out with exchange facilities, loan for phone facilities, extended warranty or guarantee facilities etc.
6. **Delivering Value:** The marketing manager has to see that the customers' complaint are properly addressed. Samsung is doing its job nicely in the market.
7. **Follow up Measures:** The marketing manager has to take follow up measures to increase or maintain demand through proper feedback from different stakeholders. The marketing manager has to create such an image in the market that the customer would not think of other brands. Samsung so far seemed to be successful.

CONCLUSION

In the modern days, the markets are fast hanging and the managers have to be on their toes, they should always be in the contact with all stakeholders and have to create an ecosystem for the same. The managers have to also work with the technological advancements. In simple words nothing comes without hard work.

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ASPECTS OF RURAL DEVELOPMENT IN TRIBAL VILLAGES OF YOUNGEST DISTRICT IN MAHARASHTRA, PALGHAR – A LITERATURE REVIEW

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ABSTRACT

The predominance of rural economy throws ample opportunities for growth and development across all sectors in for Indian economy. However the importance of this untapped potential needs to be understood well and optimized for sustainable development. The research literature is rich and varied in the area of rural development. Various researches throw light on different aspects need to be considered for holistic rural development especially of tribal villages. The youngest district on Maharashtra Palghar is full of tribal population of different socio-economic attributes. Tribal villages are special as villagers are sensitive to the environment; they cannot and should not be dealt like any other village. The research concludes that policy capsule for the development of such areas should be carefully crafted by taking locals into confidence.

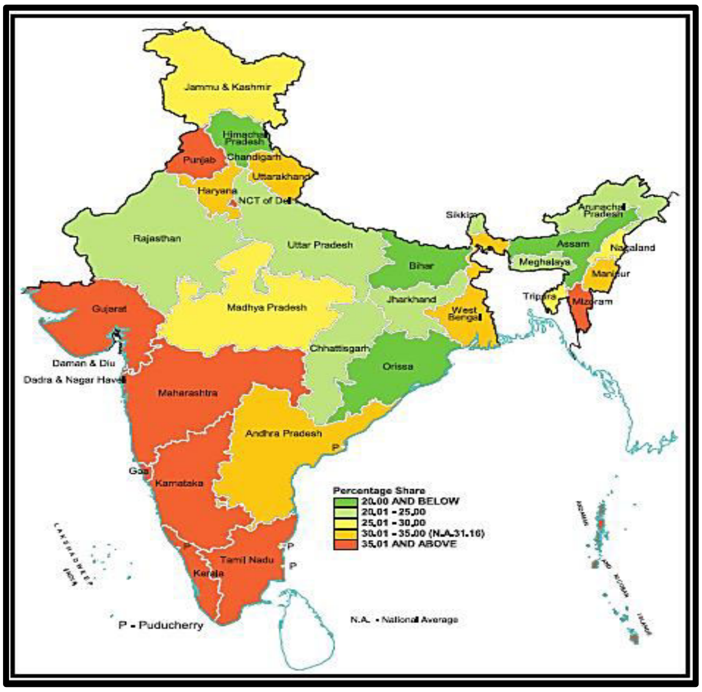
Keywords: Rural economy, Sustainable Development, Palghar District, Tribal villages and Tribal population.

I. INTRODUCTION

India is an emerging economy however, despite more than 70 years of development. A sizable population in India still resides in rural areas below subsistence level of living. The achievement of sustainable development of rural areas is crucial for the overall growth and development of India. According to office of Registrar General & Census Commissioner, India's Census projects population for India will reach 1352 million in 2022[1]. More than two-third of India's population stills lives in rural areas in around 6 lakh villages in 2011.

This makes India predominantly a rural economy; however this throws a sea of opportunities for growth and development, urbanization and large rural population is a source of cheap labour for industries.

India: Percentage of Urban population



Source: https://censusindia.gov.in/2011provresults/paper2/data_files/india/paper2_1.pdf

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The lack of fruitful employment opportunities urge the rural youth migrate to urban area in India and often other countries in search of jobs. Urban population map of India shows the extent of rural population is less in industrialized and developed states as compared to underdeveloped and backward states.

The recent economic policy of Indian government paves a way for the self-reliance economy largely in terms of industrial and defense goods. The development of large industrial clusters in rural areas will not only creates employment, infrastructural development but also ensure improvement in the standard of living of vulnerable sections of the society living in rural India. This will be a win-win deal for both private enterprises with the availability of cheap labour in large numbers and for rural people in the form of employment opportunities, infrastructural development and urbanization. Public-Private partnership programs will reap more benefits by the way of reducing bottlenecks in the process.

Besides this the development in industrialized states is uneven, some areas are ahead of others in almost all socio-economic parameters. Maharashtra, for example witness highly developed areas in western Maharashtra whereas Vidarbha region is home maximum number of farmer suicides in India. This kind of regional imbalance is seen across India in different forms.

Iyer, M.(2017) India is a land of villages, there is an urgent need to make rural people aware about the concept and functioning of Green Buildings.[2] There is a difference between India and other nations and the challenge of employment is of a much larger scale. India needs to train and employ many levels of scale and more youth. With limited reach to quality education and employment, most of the youth will enter the work force at the bottom levels. The silver lining is that there is a genuine thirst for education in India. Community development as a measurement which can help us derive the ways and means in which we can maximize the benefits of demographic dividend.

2. **Iyer, M. (2017).** A study of the symboitic model of green building at Govardhan Eco Village. AMIERJ, 19–27.

II. PALGHAR DISTRICT

Maharashtra state has recently witnessed the announcement of new district Palghar in 2014 by dividing largest district of India, Thane district. Palghar district which is in the proximity of commercial capital of India Mumbai is an important agriculture dominated district. **Matkar (2017)**, 'The demographic composition of Palghar is a mix of tribal and urban-rural population. But the cause of concern is tribal areas where the quality of life is appalling'[3]. This district is topographically diverse in hilly zone, saline zone, and rainfall. 55% of the area of the district is covered by forest and dominated by tribal population in 6 talukas of the district.

The district has many limitations in terms of Land fragmentation, taxonomic backwardness, traditional farming, poor knowledge level about agri-business and marketing. The main hurdles in the path of progress of the district are Monoculture, low productivity, rain fed farming, traditional mentality, stray cattle's.

III. OBJECTIVE OF THE STUDY

1. To study aspects of Rural Development in Tribal Villages of Palghar District in Maharashtra by reviewing the existing literature.
2. To make suitable suggestions for the Development in Tribal Villages of Palghar District in Maharashtra.

IV. METHODOLOGY

The study is based on secondary data from various research journals, periodicals, books, and websites of research institutions and various government agencies. The conclusions are drawn on the basis of the review of literature on the research area.

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V. ASPECTS OF RURAL DEVELOPMENT

1. Rural Entrepreneurship:

The setting up of new enterprises in rural areas to provide new products and services will pave way for overall development of rural areas. Rural enterprises will create market and employment for products coupled with modern technology in rural India. The covid-19 pandemic on one hand worsened the situation on the other hand has opened new avenues. The emergence of new age but rural based start-ups like Udaan, Misho, Hesa and Dealshare are providing the new livelihood opportunities for rural population.

Kothari et al., (2022) throws light on different aspects of rural enterprises like production patterns, their role in rural employment through employment creation; increase in incomes of rural population, bridging the gap between incomes of people, achieving self-reliance etc. It gives the framework of encouraging rural entrepreneurship in different sectors of the economy. The study stresses on the importance of integrated rural development programs.

2. Village Lively Hood and Rural Employment Schemes:

Employment schemes of both central and state governments like Pradhan Manthri Awas Yojana (PMAY-G), Pradhan Manthi Gram Sadak Yoiana (PMGSY) and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) are changing the lives of people on the grassroots level by providing them much needed fruitful employment**. Atri et al., (2020)** MGNREGS is successful in absorbing the migrants who returned back to the district owing to the loss of job in cities. However the wage rate paid to labour is found to be less than the notified wage rate of the scheme. **Mundoli et al.,(2011)** adivasi economy Eastern Ghats of India is sustainable due to its close proximity and dependence on nature. Despite earnings from coffee cultivation, some people could not consume much food on their own and depend on Public Distribution System for sustenance. However, the people depending on local market had sustained incomes with low risk. This is reason for less number of farmers' suicides among the traditional economy model and agricultural system of the adivasis.

3. Ethnicity of Adivasis in and Around Palghar:

India is land of diversities, despite sharing same geography and cultural background, the communities differs in their attitudes, lifestyle, attire, and political affiliations, social and economic attributes. **Dhole et al., (2019)** one-third of the population in Palghar district is tribal. The tribal communities like Koli, Kokna, Katkari and Thakar found in Thane districts are heterogeneous from each other in many ways. The common chords among them is special attachment with the nature and are sentimental to its damage and exploitation, they often agitate with the government for the protection of forests.

Independent India has witnessed the many tribal agitations like Chipko andolan to protect trees in middle India, Go back Vedanta against mining in Eastern India, Bishnoi Samaj agitation for wild life and Narmada bachao andolan for tribal villages in Western India and Wayanad's agitation for land in South India. These nationwide agitations calls for tailor made policy capsules for the upliftment and welfare of these unique featured communities.

4. Infant Mortality Rate and Child Mortality Rate:

Health as an important indicator of human development is well recognized world over. There are various reasons behind variations in Infant Mortality Rate and Child Mortality Rate in India. **Rituparna et al. (2017)** the comparison of NHFS survey data (Round 3 and 4) on IMR and CMR of three states viz. Madhya Pradesh, Haryana and Tamil Nadu revealed that the women's education in Madhya Pradesh is neglected for long; IMR and CMR are more than national average in the state. Haryana's average breastfeed of children for 26 months is lower than WHOs recommendation of 24 months. More than half of the children here are deprived of mother's milk in the first hour of child birth. In terms of breastfeed the condition in Tamil Nadu is still worse of 16 months and little more than 20% are deprived of breastfeed during crucial period of first hour of birth.

Child malnutrition is serious problem in Palghar district of Maharashtra **Rahi Jain et al., (2020)** compared the decision making to address the issue of child malnutrition in Palghar district in three phases of administration during pre-2014(pre- district stage), transition stage 2014-2017 (transition stage) and 2017 onwards (post-transition stage). Due to increase in network density by administration there is increase in efficiency of its programs to tackle the issue of child malnutrition. It led to increase in number of stakeholder group, implementation of new themes and sub-themes to other stake holders. Therefore system thinking approach in decision-making in effectively addressing child malnutrition and similar healthcare issues is found to be effective. **Matkar, (2017)** undernourishment is the reason for high child mortality in this region and it requires multi-dimensional approach to for its resolution. Katkari tribe is found to be more vulnerable.

5. The Occupational Structure of Tribals:

More than half of the tribal population is agricultural labor in the tribal villages of Palghar district. Setting up of more industrial units in and around the area will generate fruitful employment for the people. **Deshmukh et al., (2020)** the main occupation of people in Palghar district is farming and average land holing is less than 1 hectare. The income levels of the people is little more than subsistence level and their social participation is low.

6. Sustainable Development:

Sustainable development is recognized world over become the modern day guiding principal for future. Ever since the adoption of 17 Sustainable Development Goals by UNO, the terms global warming, wild life protection, environmental protection, carbon emission and depletion of natural resources have become new age directions to the world progress. **Matkar, (2017)** examined the role of government initiatives and awareness of people about climate change effects in Palghar district. The study highlights the importance of traditional ecological knowledge and governance structure in tackling the climate change and find solutions for problems of infant mortality, child mortality and undernourishment.

Malathi, (2018) 'Govardhan Eco Village' is contributing to sustainable development of tribal areas in Vada region of Palghar district through a blend of Vedic philosophy with modern science, thereby finding new ways of to live in this green space in accord with the nature. The study involved the analysis of steps followed by Govardhan Eco Village for green initiative in the area. The study throws light on five solutions viz. water management, waste management, energy efficiency, green building and conservation of greenery implemented for green environment in this project.

7. Tourism Development:

Tourism is capable of promoting Rural development promotes through economic activities, employment creation and income generation. Development of tourist destinations in villages can be win win situations for both adventure seekers and service providers.

Shatrughan Thorat (2016) Maharashtra has great potential for agro tourism as it is bless by the natural environment, bio-diversity and geographical environment. Co-operative Agro Tourism is innovative business structure which will help farmers build their attractive Agri Tourism centers. **Anant Mohite,** has described the details on several tourist destinations in the Palghar district. Vasai, Sopara, Tungareshwar, Ishwarpuri, Kelwa Bech, Tarapur Fort, Narpad, Javhar Taluka, Bordi.

Venkat Iyer (2019) was enjoying a fast-paced life in the IT industry in Mumbai when he decided to step away and take a serious look at where he was headed. Disgusted by his frantic city life, he decided to leave it all behind and start organic farming in a little town near Mumbai. It wasn't simple, though. His path was laden with uncertainty because he had no prior expertise in agriculture. He quickly progressed from negotiating difficult clients, tight deadlines, and traffic to anticipating his first large crop of moong. He discovered a world of fresh air and organic food as he battled capricious weather and recalcitrant farm animals, a world where he could live a more pure existence.

VI. CONCLUSION AND SUGGESTIONS

Tribal villages are special as villagers are sensitive to the environment; they cannot and should not be dealt like any other village. The policy capsule for the development of such areas should be carefully crafted by taking locals into confidence. They should be explained the benefits of economic growth and improvement in standard of living of people along with assurance of respecting their concerns for nature. Developmental projects have tickle down effects for different sections of the society and benefits are spill over to other areas of the country. Hence holistic approach is needed to be applied in policy formulations for the socio-economic development of under privileged and downtrodden communities and areas.

Along with good health infrastructure in public sector development of private hospitals is need of the villages for ensuring wellbeing of people. Public private partnerships can bring more transparency and success to the mission of productivity enhancement through health and wellness.

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IMPORTANCE OF ENGLISH LANGUAGE IN COMMUNICATION

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ABSTRACT

The knowledge of English Language is a must in the present times. A person who cannot speak or write in English or cannot understand or express in English is considered to be a person with less importance or knowledge. It is seen that people who can speak, listen and write in English gets a better opportunity in their professional career. They stand ahead in the race of reaching the top as compared to their counterparts who struggle in using this language for communication. Many a times people are hesitant to come forward and speak or write or express themselves because they feel they do not have the skills of communicating especially in English Language.

Keywords: Five functions of Language, plain Language, misunderstanding of language, skills to master the language.

INTRODUCTION

In today's world the importance of English Language in any type of communication be it at the personal level or professional level is an open secret. Therefore, it is very important for today's generation to not only learn the Language but also to try and master it. We all had come across many situations especially during pandemic that many people not well versed with the language also started using it in various ways such as WhatsApp, emails, and also various social media platforms. This has increased the usage of English language in different ways. But on the other side use of short forms like Dp, pic, bro, guys and so on has brought the language to a very base level. People sometimes without realizing write or express in a way which is not correct. Hence it becomes important to discuss the importance of English language and also to see some important experts in this field as to what they have to say about it. This paper will just try to analyze how we can use this very important language to communicate with others without being misunderstood by people, or creating a bad impression about oneself in front of others.

REVIEW OF LITERATURE

The fear of not knowing English Language will be an important factor in determining the career prospects. To understand it a few important experts have put up their way in making others understand the importance of Language.

Geoffery Leech: He was a specialist in English Language and linguistics and ha d published books and papers on grammar, semantics etc. He has explained the use of language and what are the functions of a language. He says that language has five important functions to play.

The five functions are as follows:

Informational, Expressive, Directive, Aesthetic and Phatic

1. Informational Function: According to him this is one of the most important function of a language i.e. to give information. In fact, this function concentrates on the message alone. The message contains new information. It depends on two variable truth and value. For example, the car is small, the train is crowded.

2. Expressive Function: The next function of the language is to express one's thoughts, feelings and emotions. Words spoken or written will reflect one's feelings, thought or even emotions. This function of a language gives a clear picture or understanding of the personality of the speaker or writer. The best example to prove this point is Poetry, Drama, Literature, wise sayings etc. This function of the language evokes in us certain feelings and expressions. Examples of this is, I am very sad today, or I spent a wonderful time with my friend. We can see from these examples that they reflect the feelings of the speaker or the writer.

3. Directive Function: This is related to commands and requests. This function makes a focus on the social control at the receiver's end. Here the emphasis is more on the receiver who is receiving the message rather than the sender of the message. For example, give me a cup of coffee please or open the window to let some air in.

4. Aesthetic Function: Here the language is used for the sake of the linguistic artifact itself, and for no other purpose. Language is here used as a piece of decoration. The main focus of language is to make other person understand the real or exact meaning of what is said or written. But here language is merely used for its beauty rather than for its actual or ideological purpose. The usefulness of the language is lost because the writer or the speaker is just embellishing for the purpose of impressing the receiver. Example: stylish car, an elegant tea set.

5. Phatic Function: This means to keep the lines of communication open so as to establish good social relations. For example, if two known people meet accidently they will talk of unimportant things like Hello, how are you, your children, your job etc. This gives them a chance to communicate freely for some time before entering into some important talk if any they wish to. Hoa Loranger a specialist on Web usability says that there is a common misunderstanding about speaking or writing in plain language. She says that it gives an impression of dumbing down the content written or spoken thus insulting intelligent readers. If a language cannot impress the receiver it is not considered to be a good language. This complaint is often loudest among authors/speakers who write/speak for skilled professionals and academics.

She continues to say that some authors are too busy showing their high vocabulary and complex sentences so as to impress their audience. This misconception has resulted in a lot of compromise for the readers or the audience who have to search the meaning to understand the concept or they have miss the whole context in which it was written/ spoken.

All writers she says should understand that they are made successful because of their readers. Thus they should communicate information very lucid and in a simple manner. The speaker or the writer should remember that, the primary goal of any commercial communication or simple conversation is to convey information. She points out that there are always some advantages of clear, straightforward writing or speaking:

The information to be communicated should be done succinctly and efficiently so that readers/writers understand the message quickly, without having to decrypt complicated sentences or vague jargon.

It should benefit everybody, including expert readers to international users and people who use English as a second language (ESL). If your content is meant to appeal to an international audience, plain language becomes more crucial.

The language should be easily searchable by the audience and people should be able to understand it correctly.

If people understand of what you are trying to express, and also making sense, the writer will look smarter and he will be called a successful writer of his time.

Good communication has a very strong business value. Organizations with clear writing styles are perceived to possess greater transparency and credibility than companies that don't. Plain language helps removes barriers, gives out the exact facts and figures thus, creating a bridge between the writer and the reader. It sets the organization/content writing/speaking apart from the various competition thus resulting in more conversions and a sense of belongingness. People feel that the organization is actually helping its customers and clients to understand the details of the information provided in the report.

If the thought process is clear, clear expressions will be the next step that will be followed. To sum up, audience wants an easy to read text, communication that allows the readers to get the summary of the message efficiently. No one has ever said or complained that a text was too simple to understand. This is also true for plain and simple language that can be used in online communication.

Sudha Murthy a writer also feels in the same way. In one of her interview with Shashi Tharoor she says that most of the Indians speaks colloquial English. Her writings are simple to understand as she feels that her reader should be able to relate what she has written without having to go back to dictionaries to find out the meanings of words and phrases. She appreciates people with good vocabulary and language, but she says they are few and that it is an art. She is not against using high level English language. She says that I write because I want to tell people of her experiences and incidences.

Alex Shashkevich an expert from Stanford University Press says: The four skills of any language is Speaking, Reading, Listening and Writing. They become an integral part of our everyday life. We understand a language because we have learned the basic skills in our early childhood and then later mastered it to its fullest capacity. This is mostly true with our mother tongue. We all will agree that language is the primary tool for all our expressions of thoughts, emotions, feelings that we want to share and communicate. Studying how people use a language consciously or unconsciously can help us better understand ourselves and why do we behave in a particular way with others.

Many linguistics scholars consider language as a way to express cultural, social and even psychological phenomenon. Stanford linguists and psychologists study to understand stereotypes on how language is interpreted by different people. The slightest of differences used in language can correspond with different beliefs of the speakers or the listeners according to research done.

The discussion proves that how language plays a greater role in our life. With the advent of the internet communication in English language has become more important than before. All information that is available is in English. Communication with others through texts messages, social media platforms, emails have increased manifolds. So all communication will happen in English language. If one does not have proper knowledge of the language means, there could be high chances of misunderstanding.

Imagine the amplifying effect of miscommunication on social media. Messages, videos, symbols if not used correctly can create disaster because now this message can reach to thousands and millions of people with just few clicks. Technology enabled communication has knit together the whole world that we could have not imagined few years back. With such kind of interconnectivity people require language skills to interact with one another.

Ligaya Rabago – a professor at Philippines: Language has impacted the way we communicate, because we communicate with the use of language. Everyone suddenly became very much obsessed with COVID pandemic. The rescue came in the form of government agencies, education sector, medical field, NGOs. The fact still remains that language plays a very dynamic and significant role in communication. It is the last resort worth depending upon. For example, people started using words not used before pandemic struck the human society like social distancing, masks, sanitizers, isolation, quarantine, work from home, rule of six, positive and so on.

In an era of breaking news and the over use of social media, language has become more important than before. Therefore, we need to understand the importance of language so as to send out correct information to the public and control the effects of pandemic. Through proper instructions that are given by the state or national agencies the whole situation can be brought under control. Understanding the instructions is the need of the hour to control the negative effect of the pandemic and at the same time help people not to misunderstand the instructions thus creating a chaos in the society.

FINDINGS

Johnson (2009), A lot of research is carried out or has been done on the use of English language. This indicates that language has influenced the development and advancement of the economic sector in a powerful way. As people work in different sectors they want to attain success in all the spheres of life. English language still remains a significant factor towards realizing these goals. English is said to promote the results in various fields in various ways; for example, it provides people with the basic skills that enable them to cope with the modern age of technology.

Seppala, (2011), explains that proficiency in the English language enables one to understand the basic skills needed in the modern life; for example, proficiency in computer and driving, as all instructions are done in English. With the advancement of technology, English still remains the dominant language of communication for many people across the world. Attaining proficiency in English therefore, gives people the perfect opportunity to understand the modern society and adjust according to it. English language thus becomes an epitome of culture, success and work. As people continue to interact with each other due to various reasons; English remains the dominant language for communication between them.

Poggensee, (2016), English language enables people to effectively communicate effectively across various linguistic borders. Business organizations and multi-national companies thrive hard to seek to expand their operations internationally to various other countries across the world. This happens with the help of English Language. Most people learn English language because they want just not want to know the language but they want to open new avenues for themselves. People in the third world countries prefer to learn English so that they can get a better job. In order to attain their dream job or position they have to go through various challenging situations. For example, they have their schooling in their mother tongue and then higher education in English language. But they make efforts to at least learn the language to communicate with other people. This may take longer than one could expect; but because they need to attain the best they have to go through the system to be certified that they are eligible to get the jobs. Although in education, the purpose of learning a language is to be able to comprehend and communicate in a new language, the whole idea is to become successful economically in the society by acquiring a better job.

Hatoss, (2003), Research indicates that the globalization of English has led to the emergence of a new sense of identity where the people proficient in English regard themselves to belong to a certain group or a class.

Cultural identity is mainly influenced by language; therefore, the new class that is formed by the proficient second English language speakers in the developing countries to name a few like Africa and Asia is mainly influenced by the English language.

CONCLUSION

These analyses help us to understand that English Language is for everyone provided one takes a serious note of it. It is important to understand that English is the most preferred language to speak around the world. It is not necessary to have high standard of spoken or written English. The function of any language is to communicate properly to the other person without any misunderstanding. The message has to be conveyed. Language thus has a very important role to play at both commercial and personal level. It is the backbone of communication. Just as a person cannot live alone for a longer period of time or requires oxygen to keep himself alive in the similar way a person cannot remain silent for long. He requires someone to communicate with.

English gives an edge over other languages as it gets people connected whether we know or do not know. It makes people comfortable even in an unknown land and gives an opportunity to mix and mingle with different people and their culture. Therefore, it should not be treated as an alien language or a language of high class people. It is for all provided that people use it in the correct way and manner without trying to influence others or get influenced by others.

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EFFECT OF INTEGRATED EXERCISE TRAINING MODULE ON THE BASIS OF MENTAL HEALTH OF STUDENTS WITH ANOREXIA NERVOSA DISORDER

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ABSTRACT

Eating disorders, such as anorexia and bulimia nervosa are a collection of mental and physical conditions that affect people of all ages, genders ethnicities and socioeconomic groups. Inactive lifestyles and disordered eating habits have a negative impact on people's physical and mental health by increasing body fat levels, which leads to a decline in physical fitness. Helping a person with an Eating Disorder – The "Confront " Model Research has indicated that confronting someone with an eating disorder can be the most important seed planted for their eventual recovery. It is critical, however, for it to be done in a planned and caring manner, and from important people in that person's life. The purpose of the study was to determine the Effect of Integrated Training on School Related Mental Health development of the students faced Anorexia Nervosa Disorder. The Researcher conducted survey on 3000 Girls from various college aged between 16 to 19 year in Mumbai. 102 students had Anorexia Nervosa disorder, Researcher selected 60 students for the study. Quasi-Experimental Research Design of the study was Non-Equivalent Control Group Design and Stratified Random Sampling Technique was to assign treatment and divide subject into experimental and control groups. The dependent variable was School Related Mental Health inventory developed by Dr. Sushma Talesar and Dr. Aktar Bano. The independent variable was Integrated Training program administered on experimental group for period of 12 weeks, which comprised of Yoga and Zumba. The data collected from Pre-Test and Post –Test were analysed using SPSS and One Way Analysis of Covariance. Results state that there has been significant improvement in School Related Mental Health of the experimental group after the treatment of 12 weeks of integrated training program.

Keywords: Integrated Training, Mental Health Inventory, Jr. College Girls, Yoga and Zumba.

INTRODUCTION

Eating disorders are defined as an obsessive obsession with food, body image/weight, and eatingrelated behavio ur that has a major impact on an individual's thoughts, feelings, behaviour, and interpersonal connections.

Anorexia nervosa is defined by a person's refusal to maintain a minimally normal body weight, a strong dread of gaining weight, and a dramatic change in how they perceive their body's shape and size. Amenorrhea is a condition that causes post menarche females (ie, exhibit the absence of a least 3 consecutive menstrual cycles).

A training programme that involves or integrates different forms of exercise into a single programme is referred to as integrated training. An integrated training programme, for example, is one that combines flexibility, core work, balance training, weight training, and cardiorespiratory exercises into a single workout session or routine.

Yoga is one of the six orthodox systems of Indian philosophy. It was coordinated and systematized by Patanjali in his classical work, the Yoga Sutras, which consists of 195 terse aphorisms in which it is stated that yoga is a state where all activities of the mind are channelized in one direction or the mind is free from distractions. **(Yogacharya B.K.S.Iyengar, n.d.)**

Zumba is the world's largest and most popular dance fitness program. It is valued 9th on the American Council of Exercise Fitness Trends to watch in and it is currently used by fourteen million people in 185 countries worldwide Zumba has no set rules and it is naturally an enjoyable workout where the movement of the body matches the rhythm of the music, allowing a structured style of exercise class hence the idiom 'ditch the workout, join the party'.

OBJECTIVES OF THE STUDY

- To compare the adjusted Mean Scores of Mental Health of students with Anorexia nervosa disorder of Integrated Exercise Training Group and Non Integrated Exercise Training Group by taking Pre Mental Health as Covariate.

HYPOTHESIS OF THE STUDY

HO1: There is no significant difference in the adjusted Mean Scores of Mental Health of students with Anorexia nervosa disorder of Integrated Exercise Training Group and Non Integrated Exercise Training Group by taking Pre Mental Health as Covariate.

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METHODOLOGY

- **Design Of The Study:-**

The present study is**, "Effectiveness of Integrated Exercise Training Module on the Basis of Mental Health of Students with Anorexia Nervosa Disorder aged 16 to 19 years".** Researcher conducted survey on 3000 Girls Students from various colleges in Mumbai aged between 16 to 19 year. From these 3000 Girls students after 102 students had Anorexia Nervosa disorder. From their 102 students, Researcher selected 60 students for the study. Table of Random numbers was prepared and according selection was done. After selecting 60 students they were randomly divided into 2 groups that is experimental and control group. For the experimental group the Integrated training were restricted to only 1 hour per day for 6 days per week for a total period of 12 weeks except Sunday and holidays.

- **Selection of Sample**
- Survey Method – 3000 College going girls
- Experimental Method - Sixty (n=60) students for the study was selected for research.

1. Experimental Group (Integrated Training Group) = 30 Girls = n =30
2. Control Group (Non- Integrated Training Group) = 30 Girls = n =30

- **Selected Variable**

A. Dependent Variables

1. Mental Health Inventory - Dr. Sushma Talesara and Dr. Akhtar Bano (Questionnaire)
2. Anorexia Test Inventory - Dr. Vijay Laxmi Chouhan and Banerjee Aditi (Questionnaire)

B. Independent Variables

- **Yogic Exercise Training – Asana , Pranayama**

• Seating Position Asanas	• Relaxation Asana
• Prone Position Asanas	• Kriya
• Supine Position Asanas	• Pranayama
• Standing Position Asanas	• Meditation

- **Zumba Training – Fitness / Exercise/ Cardio Training**

i. Meremgue
ii. Cumbia
iii. Salasa
iv. Reggaeton
v. Arms and Legs Variation Exercise

- **Tools/ Instruments**

The reliability of data was established by taking in to consideration factor of reliability of Test, Tools as well as Tester competency by comparing followings points :

- **Reliability of Tests**

All the Quesrionnaires are standardized which were used for data collection referred by

- Dr. Vijaya Laxmi Chouhan and Aditi Banerjee (2004). The questionnaires of Anorexia Nervosa consists of 30 statements
- Dr. Sushma Talesar and Dr. Aktar Bano . This scale helps to show the extend to which a person deviates from normal behaviours. The Questionnaire of Mental Health consist 54 Questions

- **Reliability of Tools**

The tools use for the collecting of data was taken from the Research laboratory of B.P.C.A.'S College of physical education Wadala, Mumbai. The said instruments were standard, sophisticated and reliable

- **PROCEDURE OF THE STUDY**

Researcher refered review of related literature and on the basis of that researcher will design training module and send it to the concerned renowned expert in the field to get information and suggestion. On the basis of information gathered from the expert researcher will prepare or design integrated training module. The Training module again was sent to experts and discussed; necessary changes were in corporate.

1. **Pre-test Phase**

Before pre test the entire subject was instructed properly about the apparatus and events in which they had to participate. During pre-test said variables will be measured for all the groups which were Integrated Exercise Training Group and Non Integrated Training Group.

2. **Training Phase**

The training schedule was for 12 week. In the training schedule 1 week and 12 week training will be same minimum load and intensity on experimental group. Further training Intensity of Training was increased in the following weeks. The training schedule include warm up, relaxation, co-ordination and balance and Yoga - meditation, for cool down Omkar with different Mudras. In Zumba – Various exercise - Reggaeton , Salasa, Merengue, Cumbia, . In this phase, experimental group will be exposed to Integrated Training module for a period of 60 minutes, except Sunday and holiday.

3. **Post Test Phase**

After the given Integrated Training module for the period of 12 weeks, all the subjects were directed to go through post- tests as scheduled in pre-test and data was recorded and preserved.

STATISTICS ANALYSIS

The data is analyzed by using One Way ANCOVA. Change in adjusted mean scores of pre and post test of Integrated Exercise Training Group and Non Integrated Exercise Training Group and comparison was done by One Way ANCOVA. The data was analyzed by using One Way ANCOVA technique in SPSS Software (Statistical Package for Social Science) The data is presented, analyzed and interpreted in the following manner.

RESULT

There was significant difference between adjusted mean scores of Total Mental Health of students with Anorexia nervosa disorder of Integrated Exercise Training Group and Non Integrated Exercise Training Group by taking Pre Total Mental Health as Covariate ($F_{y.x}$=17.989, df=1/57,$p<0.05$). Therefore the adjusted mean scores of Total Mental Health of Integrated Exercise Training Group is 140.248 which is significantly higher than that of Non Integrated Exercise Training Group where adjusted mean score of Total Mental Health is 138.352. Thus, the overall scores of both the groups Specific Training Group and Control Group of Skill Performance were not equal.

CONCLUSION

In present study, with help of findings and results following conclusions were drawn:

- Integrated Training Module was useful in improving School related , Home Related, , Peer group Related causes of Mental Health of girls with Anorexia Nervosa Disorder age group 16 to 19 years.
- Integrated training Programme was found good to resolve Psychophysiological and Health Related problems

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EMERGING TRENDS IN MARGINAL SECTIONS OF INDIA

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ABSTRACT

Equal Opportunity Center, earlier Special Cell in the universities and colleges aimed to provide equal opportunities to Marginal sections of the society. It is just impossible to bring 100 percent equality in any society; however, reducing inequality is possible with special efforts. In this paper, it is tried to brief the laws related with equal opportunity in India and United Nations Organization. It is tried to identify inequalities due to gender, caste and religion in India. Measures taken by Central and State government to reduce inequality are not sufficient and more measures needed to be taken.

Keywords: Equality, Opportunity, Growth, Development, GNP, PCI, Marginalized sections (i.e. Females, Transgender, Physically Disabled, SCs, STs, OBCs, Economically Weaker Sections (EWS) and religious minorities).

Growth and Development of the economy depends on many factors like more investment spending, utilizing untapped natural resources, generating more employment opportunities, technological advancement, network of infrastructure facilities, working age population, skill and education level and per capita income etc. Income inequality also i.e. class inequality can be reduced with the help of monetary and fiscal policy mix, by redistribution of national income. However, it is herculean task to identify other than income inequalities and provide right solutions to the policy makers. In India, and also in rest of the world more or less, inequalities due to gender, caste, religion are important to be addressed. Laws related with creating equal opportunities are existing in almost all the countries in the world; however, effective implementation of these laws is difficult task.

UNO & Equal Opportunity Laws: The Universal Declaration of Human Rights (UDHR, 10th December 1948, Resolution 217A) is a milestone document in the history of human rights[i]. Article 1: All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood. Article 26: Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit.

Constitution of India and Equal Opportunity Laws[ii]: Article 14 of the Constitution of India reads as under: “The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India.” Article 16 assures equality of opportunity in matters of public employment and prevents the State from any sort of discrimination on the grounds of religion, race, caste, sex, descent, and place of birth, residence or any of them.

Equal opportunity refers to the policy of giving everyone the same opportunities for employment, pay, and promotion, without discriminating against particular groups[iii]. The concept of equality of opportunity identifies equality with open and fair competition for scarce resources but does not challenge an unequal distribution of resources within society[iv]. Affirmative action means giving preferential treatment to certain groups in matters of education and employment.

Indian Institutes of Technology (IIT) were founded in 1951 and became a leading institution in professional training in India. Around 2 percent of total applicant comes to IIT through Entrance examination. Most of them are from the urban middle class with access to good schools and the resources to attend costly preparatory courses. Despite reservations to SCs, STs and OBCs with minimum score of 66 percent, not all reserved seats are filled every year (Murali 2003[v]).

It simply means that marginalized sections in India do not get equal opportunity of better education at primary and secondary level before applying for such competitive entrance examinations of engineering, medical and management etc. Providing quality primary and secondary education is compulsory and free in India as per the Constitution of India, Article 21A and The Right of Children to Free and Compulsory Education Act or Right to Education Act (RTE) which came in to force from 1st April 2010. Entrance examinations are creating another kind of inequality in educational field that only economically able students who have access to private coaching classes are passing such examinations.

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Gender inequality: The girl child is considered a burden[vi]. She is often deprived of the basic rights and equal opportunities to lead a wholesome childhood and adult life. According to the Census 2011, from the total child population in India, girls account for 48%, many of whom are engaged in child labour, child trafficking and child marriage. In India, girls belonging to families in the top 20% get nine years of education on average, while girls from families in the bottom 20% get none at all. Even those who make it to school are often pulled out when money is tight. In addition, more than 23 million girls drop out of school annually because of a lack of toilets in school and proper menstrual hygiene management facilities. An Oxfam report[vii] on inequality published in January revealed that in the workplace, women still receive 34% less wages than their male counterparts for the same work.

This shows that girl child and female need special provisions apart from legal protection. RTE provides free and compulsory education to every child between 6 to 14 years old, however, quality eduction is needed with nutritious free food and also clean toilet facilities. Compulsory education should make some legal provisions to penalise parents who do not send child to the school. The education should make them economically and socially empowered. Majority of them should be able to pass various entrance exams and competitive exams. Free quality coaching should be provided to the girl child for such competitive exams. We have to find out pros and cons if we can reserve at least 50 % job vcancies for female in public and private sector including 50 % reservation in state and central government parliament. As in total population of India, females are almost 50 %, however, their participation in workforce is less than 21 %. First name of female should be made compulsory in all property registrations and bank account openings. Such and other measures will help to bring equal opportunity to females.

Equal Opportunity to Transgender in India: According to the 2011 Census, the Transgender population in the country was around 4.88 lakh, though experts say it is much higher. Centre publishes an updated draft of ‘Transgender Persons (Protection of Rights) Rules, 2020[viii]. The government has proposed giving equal opportunity in employment to transgender community. However, unless and until transgender community is educated and better informed about such laws, they may not be benefit.

Equal Opportunity to Disabled in India[ix]: Article 15(1) enjoins on the Government not to discriminate against any citizen of India (including disabled) on the ground of religion, race, caste, sex or place of birth. Article 15 (2) States that no citizen (including the disabled) shall be subjected to any disability, liability, restriction or condition on any of the above grounds in the matter of their access to shops, public restaurants, hotels and places of public. There shall be equality of opportunity for all citizens (including the disabled) in matters relating to employment or appointment to any office under the State. “The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995” had come into enforcement on February 7, 1996. It is a significant step which ensures equal opportunities for the people with disabilities and their full participation in the nation building.

Caste inequality in India: Research on inequality[x] supports the claim that upper castes have the highest levels of land ownership, consumption expenditure and income, followed by the Other Backward Classes (OBCs), and Scheduled Caste (SCs) [Dubey and Desai 2011[xi], Bharti 2019[xii], taken from Economic empowerment and equal opportunity[xiii]]. Thorat[xiv] and Attewell, provides the results of a field experiment which found that low caste and Muslim applicants who are equally or better qualified than high caste applicants are significantly less likely to pass through hiring screens among employers in the modern, formal sector in India. Madheswaran[xv] and Attewell contribute an econometric analysis of the National Sample Survey of India, which shows a 15 per cent wage penalty for scheduled caste and scheduled tribe respondents, compared to otherwise equivalent higher caste workers. The ILO report 10th May, 2007 titled 'Equality at work: tackling the challenges'[xvi], said: "Dalits are excluded from work opportunities in the area of production, processing or sale of food items and services in the private and public sectors in India". It also said that although law prohibits practice of 'untouchability', caste remains a dominant factor in defining the economic and social status of dalit men and women in India and Nepal[xvii]. According to Tapan Sen, general secretary, Centre of Indian Trade Unions, "The percentage of numbers of Scheduled Castes and Scheduled Tribes in government jobs including the public sector enterprise is below 10 per cent, while 22.5 per cent job reservation for them is being followed by successive governments since 1950." Experts say that due to globalization, followed by shrinking job opportunities in the public sector, there is mass migration of workers from the organized sector to the informal sector, where discrimination against dalits or marginalized is more acute. Caste continues to play a significant role in the educational and professional choices available to an individual, and the resultant income and assets, reveals a two-year-long study jointly undertaken by the Savitribai Phule Pune University (SPPU), Jawaharlal Nehru University (JNU) and Indian Institute of Dalit Studies. Only 22.3 per cent of the country’s higher caste Hindus own 41 per cent of

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the country's total wealth and form the richest group, whereas 7.8 per cent of Hindu Scheduled Tribes own only 3.7 per cent, or the lowest wealth share of the country's assets, finds the study[xviii]. The top 5 per cent owned 46 per cent of it. In stark contrast, the bottom 40 per cent households were found to own just 3.4 per cent of the country's total assets, which was Rs 3,61,919 billion, as per the All India Debt and Investment Survey conducted by the National Sample Survey Office in 2013. A study titled, Wealth Ownership and Inequality in India: A socio-religious analysis. It was conducted from 2015 to 2017, and the study's findings were revealed recently in similar line.

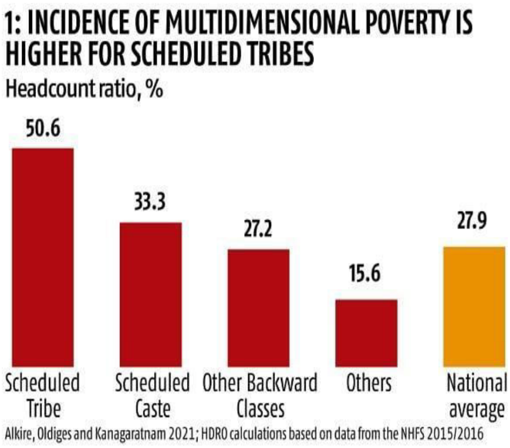
Caste	Asset share
Hindu High Caste	41
Hindu OBC	30.7
Others	9
Muslim	8
Hindu SC	7.6
Hindu ST	3.7

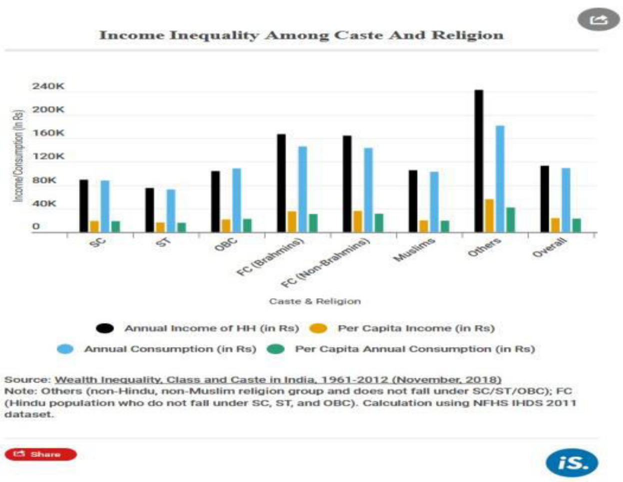
A survey by the National Sample Survey Organization (NSSO 2004-05)[xix] put the OBC population in the country at 40.94%, the SC population at 19.59%, ST population at 8.63% and the rest at 30.80%. A similar survey done in 1999-2000 had put the OBC population at about 35%. The Supreme Court's had questioned to the Centre on how it had decided on the 27% quota to OBCs.

Reservation category	Reservation Quota %	% total Population of Reservation Category, NSSO 2004-05
ST	7.5	8.63
SC	15	19.59
OBC	27	40.94
EWS	10	30.84 (ALL OPEN)
TOTAL	59.50	100

Even SCs & STs have lower paying jobs compared to upper caste in same skill and education level, this can be seen from below chart 1.

Below chart 1 shows that incidence of Multidimensional Poverty is very high in STs (50.6 %), SCs (33.3 %), OBCs (27.2 %) compared to Open category (15.6 %). Chart 2 shows that annual income of SCs, STs and OBCs is almost half of Open Category.





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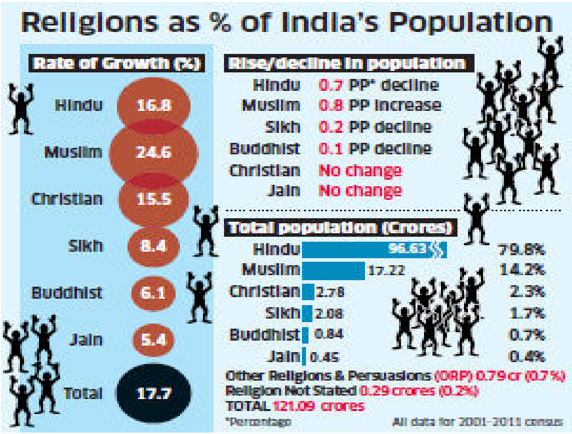
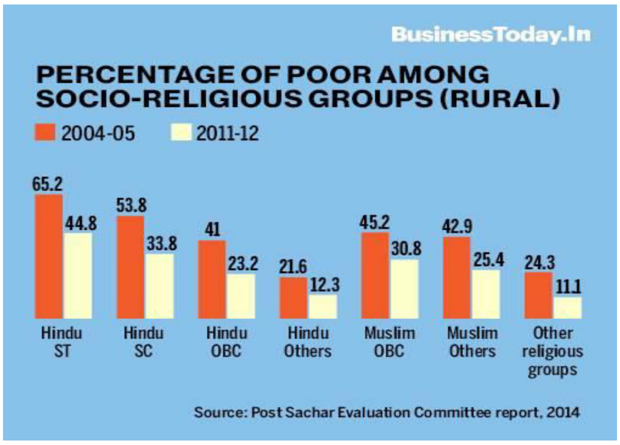
This all shows that SCs, STs and OBCs are in majority poor, has very less assets compared to others, hence, to provide them equal opportunity by legal provisions and also by reservations seems to be not sufficient. Provision of quality free education, skill up gradation, nutritious food at subsidiesed rate or even free food, free or subsidiesed shelter, more incentives to private sector for employment opportunities and other such measures can be implemented.

Religious inequality in India: As per census 2011, in total population of India Hindus (79.8 %) in majority, others can be called religious minority as muslims (14.2 %), christian (2.3 %), sikh (1.07 %), Buddhist (0.7 %) and Jain (0.4 %). As per post Sachar Evaluation Committee Report 2014--- Percentage of poor among socio-religious group (rural) in 2011-12 shows that hindu others (12.3 %) and even other religious group (11.1 %) are better than muslim others (25.4 %). Hindu OBCs (23.2 %) are lesser poor to muslim OBCs (30.8 %). However, hindu STs (44.8 %) and SCs (33.8 %) are much poorer to hindu others (12.3 %).





In total population of India, major forward caste religions are Jain (94.3 %), Sikh (77.5 %), Zoroastrian (70.4 %), Muslim (59.5 %), Christian (39.7 %) and Hindu (26 %) in respectively.

Maximum SCs are in Buddhist (89.5 %), Hindus (32.2 %) and then Sikhism (19.1 %) in respectively. Maximum STs are in Others (82.5 %), Christian (23.8 %), Zoroastrian (15.9 %), Buddhist (7.4 %) and Hindus (5 %) respectively. OBCs are almost equal in Hindus (42.8 %), Christian (41.3 %), Muslim (39.2 %) and Zoroastrian (13.7 %) respectively.

In short, economically SCs, STs and OBCs are poorer in all religions in that sense economically backward religion can be Buddhist (89.5 % of SCs). So economically weaker religion (or religious minorities) can be the people belonging to backward castes in India. Hence, equal opportunity in religious ground can be brought by providing better opportunities to backward caste itself.

CONCLUSION

Equal opportunity to marginal sections (Girls, Transgender, Disabled, SCs, STs, OBCs, religious minorities and EWS) can be given by providing better and free education-skill, free or subsidized nutritious food, better employment opportunities and entitlement of assets. Social and political empowerment of marginalized group can be possible if they are first economically empowered. Hence, economic empowerment is the base of all marginal sections in India. Government should make compulsory liking of Aadhar and PAN card to everyone in India. Every income and expenditure should be recorded through Aadhar card, bank account, and payment through online, debit card, credit card and paytm etc. All large cash transactions should be reflected in GST return and all small payment should be promoted cashless through mobile pay etc. Once we make cashless economy then it will be better to provide all benefit to marginalized sections under only Economically Weaker Section (EWS) category to bring equal opportunities. There should not be SCs, STs, OBCs and Religious minority category for such benefit. However, gender, transgender, disabled and EWS category can be maintained for bringing Equal Opportunities in near future.

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