



LAXMI CHARITABLE TRUST'S SHRI CHINAI COLLEGE OF COMMERCE & ECONOMICS

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International Conference

Chief Editor : Dr. Balaji B. Kamble

"Revitalization of Business Strategies: Road Ahead after COVID-19"



Date : 28th January, 2023

INTERNATIONAL CONFERENCE

One Day International Virtual Conference
on
“Revitalization of Business Strategies: Road Ahead after Covid-19”

Organized by

**LAXMI CHARITABLE TRUST'S
SHRI CHINAI COLLEGE OF COMMERCE & ECONOMICS**

Date : 28th January, 2023

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Management Message



It is a matter of pleasure as well as pride to know that the Chinai College has organized a International virtual conference on Revitalization of Business Strategies: Road Ahead after Covid-19" on Saturday, 28th January, 2023. The timing and focus of the conference on practical issues encountered by corporates and small and medium size enterprises is very commendable.

This conference is another step in the path of nurturing students and professors that the College has pursued since inception.

I congratulate the Principal, the members of the organizing committee and students of the College for taking this initiative and for their wholehearted participation in making this conference a grand success.

With Regards
Smt. Arati Hemant Vissanji
Trustee
Laxmi Charitable Trust's
Shri Chinai College of Commerce & Economics

Principal Message



Laxmi Charitable Trust's Shri Chinai College of Commerce and Economics is one of the esteemed and the oldest institute since its establishment i.e., 1963. I am honoured to be In-Charge Principal of such pioneer institute because it has nurtured students to grow and develop emotionally, socially and academically.

The institute is proactive in organizing various activities for the overall development of the students, to create social sensitivity amongst them and also make them aware of current market scenario.

The ideation of this conference arrived from the misfortune situation faced by the entire world since almost last two years. But it is rightly said that "Challenges are what make life interesting and overcoming them is what makes life meaningful" few businesses has faced this lockdown fearlessly and developed sustainable strategy for their survival.

The aim of this one day international virtual conference was to provide a platform to all researchers, academicians, professionals and corporate stakeholders to express their views and ideas on the Revitalization of Business Strategies: Road Ahead after Covid-19" .

My heartfelt thanks to our management for all their support. I congratulate to all the researchers for sharing their knowledge with us and to be part of this conference. I also praise the conference organising team for putting all their efforts to make this ideation into reality.

With regards
Dr. Balaji B. Kamble
In-Charge Principal

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A Study on the Usage Pattern of E - Retailing websites by the Y Generation during the Post-Covid-19 times with reference to Mumbai City

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Abstract

Covid-19 is affecting many e-commerce businesses. Covid-19-19 crisis is likely to have long lasting effects on e-commerce. E-commerce is a business model that lets firms and individuals buy and sell products and services over the internet. Today 40% of internet usage made for online purchase. According to IBM'S report Covid-19-19 pandemic pushed the industry ahead by around five years. Moreover, after the Covid-19-19, social distancing and staying home is further expected to push the consumers towards online shopping.Descriptive research was conducted to conclude the study.

Keywords: Covid-19 ,E-retailing, Y Generation

Introduction

Although Covid-19 massively impacted economic activities and let to complete shut-down of some sectors, it definitely helped in the surge of eCommerce and increased the use of digital transactions. The average share of internet users who made purchases online increased from 33% in developing countries before the pandemic to more than 60% following the onset of the pandemic, across 66 countries with statistics available (TOI,29-10-2022).

The Net Generation (also called “Digital Natives,” “Y Generation,” “Next Generation,” and “Millennials”) is a group of individuals, born roughly between 1980 and 1994, who have been characterised by their familiarity with and reliance on information and communication technologies (ICTs) (Kennedy et al., 2006).The habits and purchase behaviour of the Y generation are mostly influenced by the media during the pandemic as well as post pandemic, both electronic and printed. Commonly, they are early adopters in most new things; they like to explore, and they are investigating frequent. Several reasons influence their purchasing decisions and buying behaviour towards online shopping.

This study examines the use of e-commerce due to Covid-19-19 pandemic and also attempts to find whether e-commerce became substitute source of traditional marketing .

Objectives of the study

1. To determine the demographic profile of Y generation purchasing from e-retailing companies.
2. To study the usage pattern for e-retailing sites among the Y generation in Mumbai .
3. To recognize the type of products purchased by the Y generation from e-retailers.

Hypothesis

H1 : Females purchase more products from online retailing sites than males

H0 : Females purchase do not purchase more products from online retailing sites than males

Research Methodology

For the present study, data were collected from both primary as well as secondary sources. In addition, the researcher used a self-administered survey to conduct the research. As a result, a survey is more flexible, and opportunities for shirking genuine work are greatly reduced.

Secondary data was collected from relevant journals, national and international research, books, newspapers and business magazines.

Limitations of the study

The study is restricted to the suburban areas located in Mumbai city due to lack of time. Thus, selecting the area / geographic location and the sample size is a limitation of the study regarding the generalization of the results to other regions.

Review of Literature

Tripathi, Shivam. 2020 Covid-19-19 pandemic creates new potentials and opportunities for e-commerce cooperation: more or less independent persons/organizations work together. Business actors can come together whenever they want it or whenever there is a need. It builds a global virtual place where every organization and person being interested in making business can come together without geographical restrictions. E-commerce increase the economic efficiency of business process, through coupling of business processes at the boundaries of the business partners.

Mint, July 29, 2022 Evolved e-commerce buyers, though they were only 13% of total households who shopped online for FMCG goods between April 2020 to March 2022, contributed to 59% of spending on such goods. Evolved shoppers also tend to buy a greater variety of categories at roughly 10, while entrants buy 2.7.

TOI ,October 29, 2022 Exclusive platforms who only catered to one segment of the industry – such as Beauty platforms, Wellness platforms, Medical platforms started to rise thereby giving hope to small brands as well to showcase their products. This helped in the surge of the E-commerce platforms. Alibaba, Amazon, JD.com and Pinduoduo increased their revenues by 70% between 2019 and 2021 and their share of total sales through all these 13 platforms rose from around 75% in 2018 and 2019 to over 80% in 2020 and 2021.

ITA, 2022 As various pandemic-related business restrictions that prevented in-person activities crept across the world's regions, business turned to the pandemic-proof ecommerce sales channels for basic survival. Online, global consumers could not stop purchasing through their favorite websites (44% of global digital purchases) and online marketplaces (47% of global digital purchases). In response to this consumer migration to digital, Brazil, Spain, Japan saw the largest increase in number of businesses selling online as a reaction to the pandemic.

Findings and Observations

Demographic Profile of Y Generation

Purchase from Online Retailing Website				
		Yes	No	Total
Gender	Male	171	46	217
	Female	224	59	283
Age	21-25 years	251	85	336
	26-30 years	54	4	58
	31-35 years	32	7	39
	36-40 years	58	9	67
Education	No Formal Education	3	2	5
	Schooling	10	7	17
	Graduate	201	68	269
	Post-Graduate	165	25	190

	PhD	11	1	12
	Post Doctorate	1	0	1
	Diploma	3	2	5
	Others	1	0	1
Monthly Family Income	Less than 1 Lac	148	65	213
	1-5 Lacs	151	33	184
	5-10 Lacs	55	5	60
	10-15 Lacs	18	1	19
	Above 15 Lacs	23	1	24
Working Status	Working	217	41	258
	Non-Working	178	64	242

• Regression Model

Y (Dependent Variable): Purchase from e-retailing companies

X (Independent Variable): Demographic profile

Regression model can be defined as:

$$Y = X_1b_1 + X_2b_2 + X_3b_3 + X_4b_4$$

	Estimate	Sig. (p-value)
Gender (X ₁)	-.094	.683
Age (X ₂)	-.074	.585
Monthly Family Income (X ₃)	-.634	.000
Working Status (X ₄)	.340	.184

Type of Products purchased online

Products purchased online		
	Responses	Percent
Apparel	20	17.1%
Electronics items	29	24.8%
Home Furnishings	13	11.1%
Books	17	14.5%
Grocery and nutrition-related products	17	14.5%
Pharmaceuticals	8	6.8%
Entertainment	5	4.3%
Kids Products	8	6.8%
Total	117	100.0%



Conclusion

This study conducted in the post Covid-19 times, found that the majority were doing online shopping because of wide variety of products, ease of shopping i.e. saving time, online payments/cash on delivery, home delivery, Offers and discounts lead to maximum of online purchasing.

The study also indicates that the Y generation is engaged more in buying apparel and electronic products through e-commerce sites.

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Employee Motivation – Theories and Modern Creating Techniques

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ABSTRACT

According to **Webster's New Collegiate Dictionary**, a **motive** is "something (a need or desire) that causes a person to act." Motivate, in turn, means "to provide with a motive," and motivation is defined as "the act or process of motivating." Thus, **motivation** is the act or process of providing a motive that causes a person to take some action. In most cases motivation comes from some need that leads to behavior those results in some type of reward when the need is fulfilled. The performance that employers look for in individuals rests on ability, motivation, and the support individuals receive; however, motivation is often the missing variable. **Motivation** is the desire within a person causing that person to act. People usually act for one reason: to reach a goal. Thus, motivation is a goal directed drive, and it seldom occurs in a void. The words need, want, desire, and drive are all similar to motive, from which the word motivation is derived. Understanding motivation is important because performance, reaction to compensation, and other HR concerns are related to motivation.

Keywords: Employee motivation, motivation theories and Modern Motivation techniques,

INTRODUCTION

The term motivation derives from the Latin movere," to move." It is virtually impossible to determine a person's motivation until that person behaves or literally moves. By observing what someone says or does in a given situation, one can draw reasonable inferences about his or her underlying motivation. As it is used here, the term motivation refers to the psychological process that gives behavior purpose and direction. By appealing to this process, managers (motivators) attempt to get individuals to willingly pursue organizational objectives. Motivation is a psychological force within an individual that sets him in motion for achievement of certain goals or satisfaction of certain needs. Psychologists believe that if we can identify what motivates a person, we can understand the person. It is the energy that gives them the strength to get up and keep going even when things are not going their way. Motivation is a term that refers to a process that elicits, controls, and sustains certain behaviors. It is a group phenomenon which affects the nature of an individual's behavior, the strength of the behavior, and the persistence of the behavior. For instance: an individual has not eaten, so he or she feels hungry, and as a response he or she eats and diminishes feelings of hunger. There are many approaches to motivation: physiological, behavioral, cognitive, and social. It is the crucial element in setting and attaining goals—and research shows you can influence your own levels of motivation and self-control. According to various theories, motivation may be rooted in a basic need to minimize physical pain and maximize pleasure; or it may include specific needs such as eating and resting; or a desired object, goal, state of being, or ideal; or it may be attributed to less-apparent reasons such as altruism, selfishness, morality, or avoiding mortality. Conceptually, motivation should not be confused with either volition or optimism. Motivation is related to, but distinct from, emotion.

Motivation refers to an internally generated drive to achieve a goal or follow a particular course of action. Highly motivated employees focus their efforts on achieving specific goals. It's the manager's job, therefore, to motivate employees—to get them to try to do the best job they can. Motivated employees call in sick less frequently, are more productive, and are less likely to convey bad attitudes to customers and co-

workers. They also tend to stay in their jobs longer, reducing turnover and the cost of hiring and training employees. Motivation can be specified as a management process, which encourages people to work better for the overall benefit of the organization, by providing them motives, which are based on their unfulfilled needs. The matters arising is: “why managers need to motivate employees?” (Herzberg, 1959). According to Smith (1994) it is because of the survival of the company. Amabile (1993) contributed to this statement by arguing that it is necessary for managers and leaders of organization to learn to understand and effectively deal with their employee’s motivation; since motivated employees’ are the pillars of successful organization in present and future century. She also indicates that unmotivated employees may probably contribute little effort in their jobs, stay away from workplace as much as possible, go out of the organization and make low quality of work. When employees are well motivated, they help the organization to grow and survive in fast changing workplaces.

Organizations are in deep need of motivated employees as it is being understood that motivation affects helps achieve following **organizational objectives**:

1. Unified direction of the group/Teams
2. Higher level of effectiveness and efficiency
3. Elevated organizational commitment
4. Optimum use of resources
5. Building a performance oriented environment (Creative & Innovative)
6. Increases organization ability to face uncertain business challenges
7. Employee retention and attraction for stable and continuous manpower supply

NEED FOR STUDY ON EMPLOYEE MOTIVATION

Motivation is an important stimulation which directs human behavior. No individual has same attitude or behavior, hence in midst of this diversity organization are supposed to frame practices which will be able to satisfy the group and not just an individual. Organization should be able to identify and evaluate internal motivation which an employee derives from job satisfaction and further enhance it with external motivation as required for which organization could take note of motivation theories.

THEORIES OF MOTIVATION

There have been number of theories on motivation explaining similar aspects of motivation, they are as following:

Maslow’s need hierarchy theory: The theory explains five levels of need which follow a hierarchy. The need for the next level arises with the fulfillment of the earlier need. Following are the needs Physiological needs, safety and security need, Social need, Self worth and Self actualization. There are exception to the theory that sometimes the need may not follow the hierarchy due to unpredictable attitude and behavior of the human being.

Herzberg’s two-factor theory: The theory is also known as two factor theory motivation factors and hygiene factors. The theory states that there are certain factors in the organizational environment which if present will be to motivate the employees and certain factors if available may satisfy the employees but if not there do not lead to dissatisfaction.

McGregor’s theory ‘x’ and theory ‘y’: The theory states that function of motivating people involves certain assumption about human nature. Theory X and Y are two sets of assumptions about the nature of people. Every set of nature will have to adopt different way to motivate and achieve the results.

Vroom’s valence x expectancy theory: The theory is also known as expectancy theory and states that the behavior of an employee depends on the expected outcome of the act.

Goal-setting theory: The theory is based on the principle of goal clarity being an important factor of motivation.

ERG theory of motivation: The theory proposed by Clayton is an modified version of Maslow's theory of hierarchy of need. The theory divides needs in to three categories Existence, relatedness and growth.

McClelland's theory of needs: The theory stresses that the human behavior is affected by three needs Power, Achievement and Affiliation.

Reinforcement theory of motivation: The theory founded by B F. Skinner and his associates proposed that the individual behavior if function of its consequence. It is based on the law of effect.

Equity theory of motivation: The theory is based on the principle of equality. It states that the motivation is related to directly to the perception of equity practiced by the organization.

Motivation is a significant factor that urges people to give their best execution and help in arriving at big business objectives. Solid positive inspiration will empower the expanded yield of workers yet a negative inspiration will decrease their exhibition.

TYPES OF MOTIVATION

1. Intrinsic Motivation

Intrinsic motivation is a type of motivation in which an individual is being motivated by internal desires. For example, let's say an individual named Bob has define himself an objective to start shedding pounds and getting more beneficial. How about we likewise envision that Bob's motivation to seek after this way of wellness and wellbeing is to improve his wellbeing in general and feel more joyful with his appearance. Since Bob's craving to change originates from inside, his inspiration is intrinsic.

2. Extrinsic Motivation

Extrinsic motivation, on the other hand, is a type of motivation in which an individual is being motivated by external desires. Instead of being inspired by the need to look better and feel more beneficial, suppose that Bob was feeling pressure from his significant other to thin down and improve his physical make-up with the goal that she would be more pulled in to him. Since this weight originates all things considered this is an example of extrinsic motivation.

3. Positive Motivation

In real sense, motivation means positive motivation. Positive motivation initiates individuals to do work in the most ideal way and to improve their presentation. Under this better offices and prizes are accommodated their better execution. Such rewards and offices might be money related and non-monetary.

4. Negative Motivation

Negative motivation aims at controlling the negative endeavors of the work and tries to make a feeling of dread for the laborer, which he needs to languish over absence of good execution. It depends on the idea that if a laborer flops in accomplishing the ideal outcomes, he ought to be rebuffed.

5. Minor Forms of Motivation

All types of motivation are going to fall into one of the two categories above. Now that we've covered these motivational types and provided you with some examples, here are minor forms of motivation that are capable of making a big impact in your life! **6. Reward-Based Motivation or Incentive Motivation**

Incentive motivation or reward-based motivation is a type of motivation that is utilized when you or others know that they will be a reward once a certain goal is achieved. Since there will be something to anticipate toward the finish of an errand, individuals will regularly turn out to be increasingly resolved to oversee the undertaking with the goal that they can get whatever it is that has been guaranteed. The better the prize, the more grounded the inspiration will be.

7. Fear-Based Motivation

The word "fear" carries a heavy negative meaning but when it comes to motivation, this is not necessarily the case. Anyone who is big on goal-setting and achievement knows that accountability plays a

huge role in following through on goals. At the point when you become responsible either to somebody you care about or to the overall population, you make an inspiration for yourself that is established in the dread of disappointment. This dread encourages you to do your vision with the goal that you don't bomb before the individuals who know about your objective. Dread based inspiration is incredibly ground-breaking as long as the feelings of dread is sufficiently able to keep you from stopping.

8. Achievement-Based Motivation

Titles, positions, and roles throughout jobs and other areas of our lives are very important to us. Those who are constantly driven to acquire these positions and earn titles for themselves are typically dealing with achievement-based motivation.

MODERN CREATING EMPLOYEE MOTIVATION TECHNIQUES

1. Merit Increases

Merit increases are a simple pay increase that is awarded to an employee who has excelled in performance and productivity. Many companies allow this type of pay of merit award but with restrictions regarding time frames and limits. They also may require you to do a an employee performance review. Smaller companies that have less restrictions benefit well using this technique.

2. Recognition

Using recognition has always been a solid answer to how to motivate employees. Its all about appreciating your staff and letting them know that they are doing good. Make sure that others hear what you are saying. Use meetings, hallways and even the lunch room as possible platforms.

3. Talk to employees about career plans

Many employees would like to advance their career, but for some reason don't inquire about it. Leaders can still motivate employees that they feel are promotable. The simple conversation alone will improve their self esteem and confidence. They may even surprise you with increased performance. The point here is don't wait for them to come to you, go after them and inspire.

4. Thank you notes

Thank you notes handwritten personal sentiments that are effective. Notes can be written on paychecks or by leaving a not on an employees desk. **Try Team Building Games** Fun team building games are a highly effective way to solve your problems of how to motivate employees. These ideas will inspire and motivate your staff. There are some really simple ones that can create quickly with no cost.

5. Movie passes

This type of award is similar to a merit increase that was mentioned above. This idea is way to work around restrictions of merit increases. Movie passes fall under the heading with gift cards, so your choices are unlimited.

6. Coffee

This one may be the oldest trick in the book of how to motivate employees. Most offices have some sort of coffee making capabilities. Surprise the staff, take a coffee order and pick it up or schedule it for the next morning.

7. Lunch

Schedule a potluck or provide lunch for staff. Providing lunches impress, but the scheduled luncheons provide something to look forward to. Ask the staff for suggestions for an added touch.

8. Birthday acknowledgement

There is something about birthdays and the workplace that go hand in hand. It's a good way to break up the day with a little fun. Many managers pick up the cost themselves. While others arrange a schedule for the year. One employee is responsible for another employees birthday.

9. Word of the day

It can really have fun with this one. Have staff come up with some bizarre words. Designate times throughout the day to use the specific word. If you want to really have some fun turn the word into a chant.

10. Make time for employees

Another way of how to motivate employees is just make time for your staff. Listen to what they have to say. Learn a little about them and show them that you are interested. Spending a little time will provide employees the sense that they are more than just a number.

11. Inspirational stories

There are many stories that one can find to talk about. Movies, books and even current events. Whatever story you choose, try to make it relatable.

12. Inspirational sayings

Use these simple sayings throughout the day, but don't overdo it. Inspirational sayings can be found in motivational posters that you could hang around the office. These poster are most effective in sales types of offices. The main reason for their success is that they get you to think and focus on the task. Companies in India with a human face reach out to its employees in the time of crisis, supporting them and even taking care of the medical expenses of the ailing members in their family. Gone are the days when employees only looked for high paying jobs in a ruthless office set up. A friendly working environment, special healthcare facilities, flexible work hours, work from home options, women-friendly policies and support among the team members keep employees highly motivated in these companies.

CHALLENGES TO MOTIVATION

It is altogether not very easy for an organization to create a motivated and committed environment, following are a few challenges faced:

1. Dynamic and competitive business environment
2. Ignorance and less understanding of importance motivation on the part of management
3. Non commitment of organization towards employee expectation, a narrow mindset
4. Non – competitive organizational structure and people policies and practices
5. Less understanding of the employee expectations
6. Existing performance management system
7. The vague organizational expectation from employees
8. Competitive employee market, creating high mobility of employees

CONCLUSION

A motivated employee is a valuable asset, who can deliver immense value to the organization in maintaining and strengthening it business and revenue growth. To enhance understanding of employee motivation, managers must recognize the imperativeness of employee motivation, its concepts, and differences in individual needs. Subsequently managers need to be aware of a variety of employee motivational factors and the changes in priorities of these factors overtime. Moreover, managers have to learn previous or current motivational programs, examples, and theories behind them because understanding of these fundamentals can enhance their ability to identify rewards system that can be matched with employee needs. And successful implementation of the theory will definitely ensure positive minded employees and which ultimately ensures the success of an organization. So motivation is one of the vital factors for development of an organization. Motivation can change the profit figure of the organization such as its improving productivity. And in the end, it ensures the betterment of the overall economic condition of a county.

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Challenges And Opportunities for Online Education in India

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Abstract

In India, there are a lot of challenges and opportunities for online education. We have identified key factors which will boost online education in India. We have identified internet penetration; low cost of online education, ease of doing course, initiative by government, employer's recognition and bridging gap are the key factors the growth of online education. The prolonged lockdown disrupted the teaching-learning activity of the students. In order to ensure continuity in learning, most of the academic institutes moved online. However, this tectonic shift was sudden and abrupt which created another set of issues and challenges for every stake-holder involved viz.

Keywords: Online education; importance: advantages: Disadvantages: Challenges and opportunities.

INTRODUCTION

With educational institutes closed due to the COVID-19 pandemic, the government has been encouraging online education to achieve academic continuity. Most high-end private and public institutions have made the switch smoothly using online platforms such as Zoom, Google classrooms, Microsoft teams, etc., while many still find it a herculean task. The challenges of online education are multifaceted. It is time that we Indians, as a society, understand the realms of online education – in India. Online education has a great scope and all those having time limitations are turning towards it. Many top universities, organizations and the colleges are accepting the online education system. Online Education is affordable for students and also flexible as they can learn from their comfort place. Online education has no age bar and anyone can do the course from anywhere. According to the recent survey after United States, India is the second highest country for the online enrolment courses all over the world. Online education in Indian schools can enhance the quality of the education. United States have started providing the online education to the Secondary School and they are finding it as effective. Many foreign universities are offering the online degrees so no need to go to the abroad for further education. Many top Indian universities like Sikkim Manipal, Symbiosis, IIM, IGNOU and Annamalai University are offering online distance education. They offer courses like MCA, MBA, MSc, BA (Hons), Retail & Digital Marketing, BBA etc. The fees of these online courses are affordable for students. Online education saves money on the lectures & conferences. Also they conduct online exams time to time. Classroom education is not suitable for everyone as in classroom there are some students whose grasping power is high and there are some who are always back. Also some students require more detailed information in classroom education, but not possible. But in online education students can get more detailed information and also can concentrate. In classroom education teacher can't give personal attention to each and every student. In classroom education not all students are active, some are energetic but some just sit back. Classroom education has a limitation on the number of students, but for online education thousands can enroll for a course. For online education there is no need to stand in a queue to get an admission. All those working professionals or a business professional who wants to do a professional course or wants to study further to improve their skills can enroll for the online education. Online education is getting more popular in the working professional as they don't have the time to attend the regular classes. It's best option for them. They can enroll for online course for any time of the day.

The government is supporting online education in India because of its potential to improve education quality and reach through the Digital India initiative. Government of India in Association

with Ministry of HRD has initiated a programme named SWAYAM (Study Webs of Active –Learning for Young Aspiring Minds) that is designed to achieve the three fundamental objectives of Education Policy i.e., access, equity and quality. The main objectives of this effort are to take the quality teaching learning resources to all, including those who cannot afford. This program SWAYAM seeks to provide education to those students who are not yet aware of the digital revolution taking place and are still not able to join the mainstream of the knowledge economy. Nearly 2000 online courses are offered through Swayam and approximately 150 million students across the globe are enrolled in different courses.

REVIEW OF LITERATURE

Dr. Ramesh Pokhriyal Nishank, Minister for Human Resources Development tweeted on 10 April 2020 that e-learning platforms launched by MHRD received a footfall of 1.4 crore during the first lockdown (Ministry of HRD, 2020).

Richa Choudhary, a young professional at Niti Aayog has outlined suggestions to embed technology in curriculum (2020).

Harjiv Singh has predicted several advantages which online classes are likely to have in years to come: 1) improvement in access to learning, 2) democratization of information and knowledge, 3) inclusiveness of learning to grow and 4) the parents' contribution in bettering the course and content to begin (2020).

Bulbul Dhawan has very happily noted that even a number of government schools have gone online to ensure continuity in learning (2020).

According to a report by Google and KPMG, the online education market in India at the end of December, 2016 was \$247 million and it will reach \$1.96 billion by 2021. Also India's online education market is the second largest market after US. The findings of the report also states that the paid user base for online education services will also grow at least by six times i.e. approximately 9.6 million users by 2021.

IMPORTANCE OF ONLINE EDUCATION

1. Flexible Schedule
2. Everyone Can Gain The Education
3. Keep Up With Changing Trends
4. Vast Choice Of Syllabus
5. Learn Whatever You Want
6. Lower In Cost
7. Learn At Your Swiftness
8. Improve Technical Skills
9. Internet penetration in India
10. Online education saves money and time
11. Ease of doing courses for working professionals
12. Initiative by Government of India
13. Gaining recognition among employers
14. Bridge the gap between education level and industry expectations

POSITIVE EFFECTS OF ONLINE EDUCATION

1. Efficiency
2. Accessibility Of Time And Place
3. Affordability
4. Improved Student Attendance
5. Suits A Variety Of Learning Styles
6. Advanced teaching techniques are used to teach
7. Convenient
8. Affordable fees
9. Can choose the class timing as per your timing
10. More Revision

11. Saves Time & Saves Money [No Travelling]
12. More concentration and less disturbances
13. Video presentations helps students to understand quickly
14. Webinar
15. Mock tests
16. Videos
17. Counseling
18. Internet penetration
19. Smartphone penetration
20. Flexibility of time
21. Quality education
22. Immediate results
23. Government initiatives
24. Study material
25. Affordability

NEGATIVE EFFECTS OF ONLINE EDUCATION

1. Inability To Focus On Screens
 2. Technology Issues
 3. Sense Of Isolation
 4. Teacher Training
 5. Manage Screen Time
 6. To may miss the face-to-face interaction with the instructor and among students
 7. To may prefer to attend traditional classes with an instructor who teaches and guides them through the course
 8. To find access to the necessary technology challenging and the availability of technical support limited
- In addition, some administrators and instructors who do not understand the workload may display a negative attitude toward online education.

OPPORTUNITIES IN ONLINE EDUCATION

Change in technology is offering many opportunities for all stakeholders in the online education sector which includes entrepreneurs, education providers and learners. Some of the factors offering different opportunities in this domain include:

1. Mobile Learning

According to a report in Stastia (2018), in the year 2017 there were 320.57 million people who accessed the internet through their mobile phone. This figure is projected to increase to 462.26 million by the year 2021. The surge in users is credited to availability of 4G internet and smart phones at very low price. Going forward, IAMAI hopes that the National Telecom Policy (NTP) 2018, which is focusing on new technologies like 5G, will promote better quality data services at more affordable prices and help address the digital divides that will promote internet penetration in the rural areas through mobile internet. According to report by Zenith, mobile devices will account for 73 per cent of time spent using the internet in 2018. So the vast majority of students in future will have access to e-learning through mobile phones.

2. Investor's Interest

A large number of entrepreneurs are venturing into online education as this is expected to see an uptrend in the next 5 years thanks to the Digital India campaign, the cultural importance given to education and falling mobile data prices. The Chang Zuckerberg Initiative has invested \$50 million in Eruditus, and Kaizen Management Advisors and DeVry Inc. have put in \$10 million in EduPristine. Khan Academy is a non profit organization which receives financial support from philanthropic organizations like The Bill and Melinda Gates Foundation, Google and Netflix founder Reed Hastings.

Online learning platform Unacademy also raised \$11.5 million of funding led by Sequoia India and SAIF Partners; and Eruditus Executive Education, a provider of executive education programmes, had raised \$8 million funding from Bertelsmann India Investments. So, the online education sector will continue to spark more interest among entrepreneurs, investors and attract more funding.

3. Blended Model

There will be convergence of the offline education and online education in future. This concept of blended learning combines online digital media with traditional classroom methods. It requires the physical presence of both teacher and student, but student has some control over time, place, path, or pace. This model will take advantage of both face-to-face classroom practices combined with computer-mediated activities. In future, there will be virtual classrooms where face to face offline pedagogy will be aided by digital courses on practical knowledge and soft skills.

4. New Courses

Today the most popular courses in online education are related to IT which includes subjects like big data, cloud computing, and digital marketing. But in future demand for different types of courses in unexpected subjects such as culinary management, photography, personality development, forensic science, cyber law, etc. will increase.

CHALLENGES IN ONLINE EDUCATION

There are a lot of challenges faced by people in online education in India. Some of these challenges which need to be overcome are:

1. Insufficient digital infrastructure

Although Government of India is taking initiative to develop digital infrastructure but a lot need to be done in this direction. High speed internet and stable power supply are the biggest problem. India stands 89 worldwide on internet speed and stability. According to the report of World Economic Forum, only 15 percent of the households have access to the Internet, and mobile broadband remains accessible to very few i.e. only 5.5 subscriptions for every 100 people. Further, currently reach of broadband is just about 600 corridors, largely in and around the top 50 to 100 Indian cities, leaving rural areas with poor connectivity. 5G networks technology is the requirement of today's which will increase the speed of downloading the data.

2. Limited Social interaction

Since online education can be accessed at home or any other convenient place, there is very limited direct interaction with the teacher and other people doing the course. According to Dhirendra Kumar (2010), especially those courses which are self paced, there is very less discussion among the peers. Most of the discussion takes place through e mail, chat room or discussion groups. There isn't any campus atmosphere to improve social interaction. So you are not able to develop any social links which do help in the career growth.

3. Questionable credibility of degrees

Although industry has started recognizing online degrees, there are still a lot of fraudulent and non-accredited degrees being offered online. The number of scam operators is rising who are offering fake certificated which does not have any credentials. These scams not only losses the credibility of the online certificates but also the faith of prospective employer in online programs.

4. Motivation

Some students need the push to get to the class. In case of self paced online programmes, student may procrastinate. The dropout rate in online education is very high. Self motivation and discipline is required to complete the assignments and upload them timely. If you have difficulty working independently, staying organized and meeting deadlines, you might struggle in an online program.

5. Language of the Course

India is a multi-linguistic country, and a vast majority of the population comes from rural areas. The content offered by most of the online courses is in English. Hence, those students who are not able to speak English struggle with the availability of language content. Hence, it is the duty of computer professionals, educators, administrators, language content creators, and content disseminators, to sit together and give a viable framework and standard solution to the learners knowing only Indian languages.

CONCLUSION:

From last 2 to 3 years the online education has changed the quality of education and is far better than earlier. There are some online education service providers in market who are providing the education at free of cost. Seeing the increasing demand for the online education, many business competitors are entering this market. But all those providing the quality education will only survive in future. Also there may be still more various courses in online education and with lots of options. The demand of the online education will create more employment for the lecturers in the future. Still Indian parents are not finding the online education as more important than the classroom education. Government should create more awareness to change the trend. It would be premature to state that online classes should become a new way of teaching-learning process. Online sessions may be used to complement classroom teaching but cannot be used to replace classroom teaching completely in the way in which the technology enthusiasts want it to be a new normal post Covid-19 Pandemic unless a mechanism is devised to address the issues and challenges presented by the researchers. Education process needs to be changed by making it more practical with the use of technology. Also course should be designed in different language to increase their reach and more opportunities for youth of rural India. Innovations are required to design ways to increase the social skills of online learners.

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A Study on The Growth of E-Commerce After COVID-19

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Abstract

The COVID-19 crisis served as an accelerator for greater public-private cooperation. However, access to financing for e-commerce businesses remains a paramount obstacle for economic recovery and growth. Moreover, the COVID-19 crisis has spurred action in the e-commerce sector. As much as 40 per cent and more businesses have been or are involved in either public-private sector collaboration initiatives or pure private sector ones. For those not involved, lack of awareness of the initiatives and limited professional networks were the main reasons. Some businesses managed to obtain more funding. (UN, 2020). This study examines the growth of e-commerce due to covid-19 pandemic and also find that e-commerce became substitute source of traditional marketing or not with the help of secondary data taken from authorized websites. The popularity of e-commerce increase after the advent of covid-19 pandemic. (Komal, 2020)

Keywords: COVID-19, E-Commerce, growth and digital.

INTRODUCTION

Electronic commerce includes the buying and selling of goods, products, services, or any kind of goods or services by consumers, retailers, or businesses through electronic media (the Internet). E-commerce retail, on the other hand, is the exchange of goods and services between an online retail business and a consumer (usually the end consumer). There are different types of e-commerce transactions, such as business-to-business or B2B (Cisco, Alibaba), business-to-consumer or B2C (Amazon, Walmart), and consumer-to-consumer or C2C (eBay). Factors that drove the growth of the e-commerce market prior to the COVID-19 pandemic included strong and steady growth of internet users and increasing awareness of online shopping, increasing product launches online and lower prices due to bulk purchases. It is included. In addition, increasing exclusive products in the market and lower commodity prices due to direct sales channels and economies of scale further contribute to the growth of the global e-commerce market.

The Global E-commerce Industry report contains segmented products including Electronics, Beauty & Personal Care, Health Care, and Others. The COVID-19 outbreak impacted these segments due to supply chain uncertainty and consumer demand around the world. The e-commerce supply chain has been largely affected by his COVID-19 and factory closures in China, the US and other countries. The industry segment most affected by the COVID-19 outbreak is electronic products. This is because China is responsible for most of his COVID-19 cases and, according to the International Trade Union Federation (ITUF), China is the world's largest producer of electronics and their components. The majority of China's imports consist of electronic components that are assembled into final products such as home appliances and computers and then exported. However, factory closures have shut down the electronics product supply chain, further impacting the electronics e-commerce industry. (Impact of COVID 19 on the E-commerce Market, 2020)

The accelerated shift to digital platforms in response to the pandemic led to an increase in online retail trade, but it also unmasked challenges to harnessing the benefits of e-commerce. Many of these existed before the pandemic, including the moderate though evolving degree of internet connectivity and the considerable digital divide between countries in the region, coupled with the modest degree of financial inclusion on the one hand and weak digital financial services on the other hand.

OBJECTIVE OF THE STUDY

- To examine the growth of E- COMMERCE after COVID-19.
- To know E-commerce is become a substitute source and considered top in this condition or not.

REVIEW OF LITERATURE

M. A. Salem and K. Md Nor, This study empirically evaluated the factors that influence consumers' willingness to adopt e-commerce during the 2019 coronavirus disease (COVID-19) outbreak in Saudi Arabia. The 10 factors investigated in this study were Perceived Utility (PU), Perceived Ease of Use (PEOU), Subjective Norms (SN), Perceived Behavioral Control (PBC), Perceived Lack of Alternatives, perceived risk, perceived negligence, risk-taking, perceived external pressure, and government support. Data were collected online from social media users using a snowball sampling technique. A total of 190 valid responses were received. Data analysis shows PU, risk-taking, PBC, perception of lack of alternatives and government support have had a major impact on consumer intentions to adopt e-commerce during his COVID-19 outbreak in Saudi Arabia was given. PEOU and SN, on the other hand, found that external pressures, risks, and perceptions of criminal activity had a modest impact on consumers' intentions to adopt e-commerce. (Salem, 2020)

Hasanat et al. (2020) this study is to determine the impact of coronavirus on online businesses in Malaysia. The results showed that the largest products are from China and the largest industries are locked. This means that there is no import or export of products. Therefore, this deadly virus is expected to severely affect Malaysian online businesses, especially Chinese products. (Hasanat, 2020)

Tran and L.L.T. (2020) This study employed use and gratification theory to support the conceptual model while adding the pandemic fear constraint. The primary research method of this study is quantitative research and analysis. Using a sample size of 617 online consumers using the PLS analysis technique. This study found that pandemic fear has a positive mitigating effect on the relationship between PEEP, economic gains, and sustainable consumption. (Tran, 2020)

Over the past several years, e-commerce has expanded quickly, but in order to stay ahead of the competition, it is critical to develop strategies that take into account the numerous online customer types and the various elements that affect consumers' online buying behaviour. Online gaming falls into two major categories. There are two types of shoppers: "the problem solver," or those looking to purchase a specific item, and those looking for "fun, fantasy, arousal, sensory stimulation, and enjoyment." (Hirschman et al, 1982, Babin et al, 1994)

RESEARCH METHODOLOGY

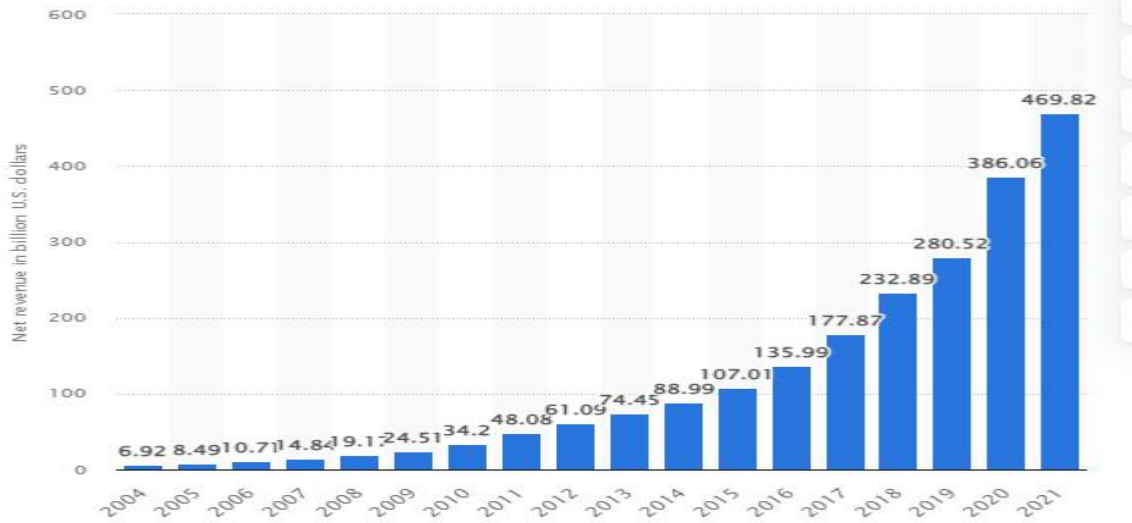
The research methodology of the present study which include Sample design, sources of data collection that had been adopted.

Sources of Data

- ❖ Primary data: The data was collected directly from the Respondents with the help of structured questionnaire for the first time and which are original in nature.
- ❖ Secondary data: These are those data which are obtained in directly from sources such as books, journals, articles, newspapers and websites of online service etc.
- ❖ Sampling size

The sample size for this study will be limited to 100.

ANALYSIS AND FINDINGS



Source:

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The net revenue from sales of products and services on Amazon.com climbed significantly between 2004 and 2021. The worldwide e-commerce company's net sales in the most recent reported year increased from 386 billion US dollars in 2020 to over 470 billion US dollars.

On the strength of Covid-19-related drive, Flipkart Internet, the marketplace division of the Walmart-backed e-commerce company, reported a 32% increase in revenues for the fiscal year 2020–21.

During that time, Flipkart Internet generated operational revenues of Rs 7,840 crore, while Flipkart India, the company's wholesale division, recorded a 25% increase in revenues to Rs 42,941 crore.

In the same fiscal year, Flipkart India, which in 2020 acquired a 100% stake in the cash & carry businesses owned by its parent company Walmart, reported a net loss of Rs 2,445 crore. From the previous fiscal year, this represents a 22% decrease. The total expenditures for the company's fiscal were estimated at Rs 45,801 crore. Flipkart, which competes with American rival Amazon and Indian rival Reliance Retail, is currently focusing more on its grocery business and more recent endeavours, like its hyperlocal arm Shopsy.

Primary Survey

GENDER	NO. OF RESPONDENTS	PERCENTAGE
MALE	38	38
FEMALE	62	62

(Source: Primary Data)

OCCUPATION	NO. OF RESPONDENTS	PERCENTAGE
STUDENTS	60	60
PROFESSIONAL	4	4
SELF EMPLOYED	10	10
SALARIED	20	20
OTHERS	6	6

(Source: Primary Data)

MARITAL STATUS	NO. OF RESPONDENTS	PERCENTAGE
MARRIED	35	35
UNMARRIED	65	65

(Source: Primary Data)

AGE GROUP	NO. OF RESPONDENTS	PERCENTAGE
15-20	2	2
21-30	82	82
31-40	9	9
41-50	4	4
ABOVE 50	3	3

(Source: Primary Data)

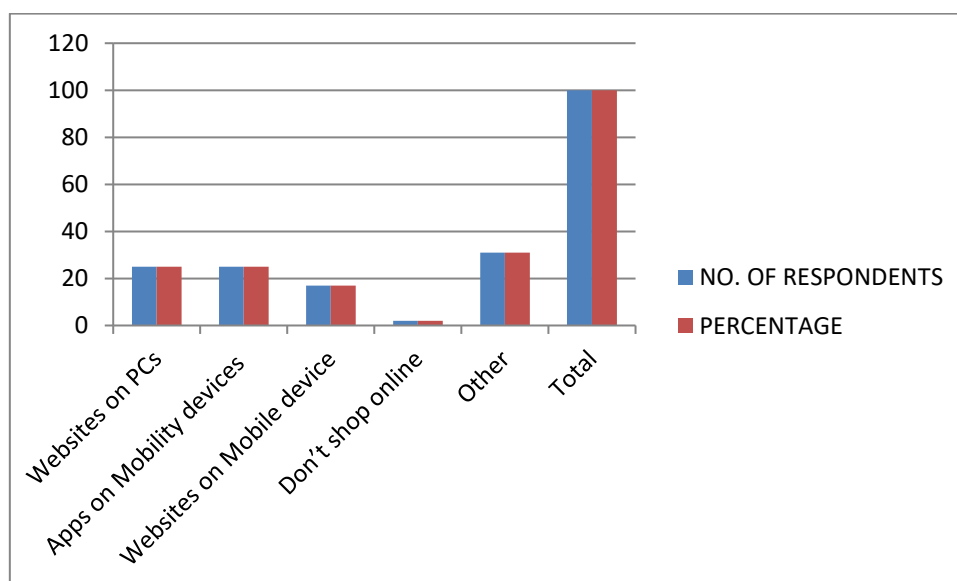
The demographic factors of respondents' of online shopping 62% of females, the age of 21 to 30 respondents as occupied 82%, there are 65% unmarried respondents, 60% of the respondents are based on post -graduate, 64% of the respondents are students.

2) would you purchase products and services online?

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
YES	83	83
NO	17	17
TOTAL	100	100

(Source: Primary Data)

From above table, the more 83% of the respondents are purchase products and services online, 17% of the respondents are not buying products and services through online.



(Source: Primary Data)

The more 37% of the respondents are preferred for more options, 08% of the respondents are preferred for standard, 13% of the respondents are preferred good quality, 20% of the respondents are preferred for fewer

prices, 10% of the respondents are preferred for fast delivery and 12% of the respondents are preferred for design for the online shopping.

3) online shopping is comfortable comparing to physical shopping after COVID-19.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
YES	65	65
NO	14	14
MAY BE	21	21
TOTAL	100	100

(Source: Primary Data)

The more 65% of the respondents are comfortable comparing to physical shopping after COVID-19, 21% of the respondents are maybe comfortable and 14% of the respondents are not comfortable comparing to physical shopping after COVID19.

4) After Covid -19 , how do respondents most often shop online?

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Websites on PCs	25	25
Apps on Mobility devices	25	25
Websites on Mobile device	17	17
Don't shop online	2	2
Other	31	31
Total	100	100

(Source: Primary Data)

The more 31% of the respondents are most often shop online other websites, 25% of the respondents are shop websites on PCs and apps on mobility devices and another one respondent are don't shop online.

FINDINGS

- The majority of the respondents are purchase products and services through online.
- The majority of the respondents are preferred for more options.
- More number of respondents is one time shop in a month.
- The number respondents are most preferred for cash on delivery of the payment system.
- The more number of respondents are safe and secure while online shopping.
- The highest of the respondents are buying more products online than physically after Corona virus.
- The majority of the respondents are purchase other products after the COVID-19time.

CONCLUSION

Online shopping is a one of the great aspects of the internet today. By choosing to shop online consumers able to enjoy many benefits, some of which are self-explanatory, others that are not so apparent. Online shopping is a multi-billion business and is constantly growing. Many Indian favor this kind of shopping because of ease. For shoppers who work for lengthy hours, it would be hard to visit a store during the standards trade hours. Online retails allow orders. The conclusion for this survey has been made that people are doing more online shopping during corona virus as 54% peoples responded that they are buying more products online during Corona virus and 24% of the respondents that they are not buying products online during Corona virus.

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A Study on Revitalization of E-Commerce and Its Impact on Customers After COVID-19

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Abstract

The study attempts to understand the **revitalization or renewal of E- Commerce on the buying behaviors of the people after** the novel coronavirus (COVID- 19)

As lockdowns became the new normal, businesses and consumers increasingly “went digital”, providing and purchasing more goods and services online, raising e-commerce's share of global retail trade from 14% in 2019 to about 17% in 2020.

To know if there was a rise or fall in the E - commerce business post COVID- 19, a survey had been conducted with a random sampling of 100 consumers belonging to the Mumbai suburban region. The findings highlighted that the main components like most households now had shifted to the online mode of shopping, made online payments for their products, found it accessible and easier to shop online rather than offline in terms of safety, price, time, the product description, payment methods, advertisement, internet literacy, and so on. Also the fact the E- commerce business saw an accelerated growth post pandemic.

The findings of the study will also further help to identify if more people would continue to opt for online shopping mode i.e. Ecommerce business rather than the traditional offline shopping post pandemic.

Introduction

Ecommerce, also known as electronic commerce or internet commerce, refers to the buying and selling of goods or services using the internet, and the transfer of money and data to execute these transactions. Ecommerce is often used to refer to the sale of physical products online, but it can also describe any kind of commercial transaction that is facilitated through the internet. Ecommerce has evolved to make products easier to discover and purchase through online retailers and marketplaces. Independent freelancers, small businesses, and large corporations have all benefited from ecommerce, which enables them to sell their goods and services at a scale that was not possible with traditional offline retail.

A few examples of e-commerce marketplace platforms include the following: Alibaba, Amazon, Chewy ,eBay, Etsy, Overstock, Newegg, Rakuten, Walmart Marketplace , Wayfair etc .

There are four main types of ecommerce models that can describe almost every transaction that takes place between consumers and businesses.

1. Business to Consumer (B2C):

When a business sells a good or service to an individual consumer (e.g. You buy a pair of shoes from an online retailer).

2. Business to Business (B2B):

When a business sells a good or service to another business (e.g. A business sells software-as-a-service for other businesses to use)

3. Consumer to Consumer (C2C):

When a consumer sells a good or service to another consumer (e.g. You sell your old furniture on eBay to another consumer).

4. Consumer to Business (C2B):

When a consumer sells their own products or services to a business or organization (e.g. An influencer offers exposure to their online audience in exchange for a fee, or a photographer licenses their photo for a business to use)

However, even before the pandemic situation, Indian retailers were anticipating strong e-commerce growth in 2020. As a result of the Coronavirus, the sector has somehow accelerated e-commerce development.

In the last two decades, widespread use of e-commerce platforms such as Amazon and eBay has contributed to substantial growth in online retail. In 2011, e-commerce accounted for 5% of total retail sales, according to the U.S. Census Bureau. By 2020, with the start of the COVID-19 pandemic, it had risen to over 16% of retail sales. Some of the advantages that made it rise after the pandemic, was when people who were unaware of the Ecommerce felt that it was,

- **Easily Available, Aside** from outages and scheduled maintenance, e-commerce sites are available 24/7, enabling visitors to browse and shop at any time.
- **Speed of access.** While shoppers in a physical store can be slowed by crowds, e-commerce sites run quickly.
- **Wide availability.** E-commerce enables brands to make a wide array of products available. Example Amazon's first slogan was "Earth's Biggest Bookstore."
- **Easy accessibility.** With e-commerce, businesses can sell to anyone who can access the web Customers shopping a physical store may have difficulty locating a particular product.
- **International reach.** Brick-and-mortar businesses sell to customers who physically visit their stores. E-commerce has the potential to extend a business's customer base.
- **Lower cost.** Pure play e-commerce businesses avoid the costs of running physical stores, such as rent, inventory and cashiers. They may incur shipping and warehouse costs, however.
- **Personalization and product recommendations.** E-commerce sites can track a visitor's browse, search and purchase history. They can use this data to present personalized product recommendations

As detailed above, the COVID-19 crisis **accelerated an expansion of e-commerce towards new firms, customers and types of products.** Overall, customers still are spending substantially more online than before the coronavirus pandemic. **In May 2022, seasonally adjusted internet sales accounted for 26.6% of all official retail sales, compared with 19.7% in February 2020.**

Due to increase in sales in e-commerce, the traditional commerce sales have been downgraded. 24*7 availability and convenience online has resulted in huge profits, customers from overall the world can access your products by simply sitting at home.

Review of Literature

Floreny Dsouza (2022), studied the Influence after COVID- 19 Pandemic on E - commerce business. In this study a descriptive research was conducted. It was observed following the pandemic; more than half of the survey's respondents now shop online more frequently and rely on the internet more for news, health-related information and digital entertainment. Consumers in emerging economies have made the greatest shift to online shopping, the survey shows.

Scope of the Study

This study would be undertaken to analyze the impact on Ecommerce business after the COVID- 19 pandemic towards online shopping. It would also be helpful to understand if the customers are satisfied by the benefits of shopping on online websites even after the pandemic.

Research Methodology

The research methodology was based on using both Primary and secondary data mainly the quantitative research was made use of where the respondents had to fill in the questionnaire given to them. Thus the samples were observed and collected.

Research Objective:

1. To Study the impact on E-Commerce after COVID-19
2. To study the buying behaviour of the customers post pandemic.

Hypothesis

In light of the discussion in preceding sections, the following hypotheses are proposed:

Ho - The E-commerce business has accelerated in terms of profits post pandemic.

H1 - The E-commerce business has not accelerated in terms of profits post pandemic.

Ho - There was a major impact post pandemic on consumer's behavior with respect to online shopping.

H1 - There was no major impact post pandemic on consumer's behavior with respect to online shopping.

Research Design

A descriptive research design was used to conduct the research. The data was collected by survey through questionnaire on the research topic i.e A Study on **Revitalization of E-Commerce after COVID-19**.

Area of the Study

The study is undertaken in and around the Mumbai city and its suburban areas.

Research Approach

A deductive approach of research methodology was conducted by using questionnaire method of survey which was used for collecting primary data from consumers belonging to Mumbai region. It contained close ended questions and open ended questions in the structured form.

Sample Technique

A convenient Probability sampling technique was conducted on of 100 consumers belonging to Mumbai region who shared their information regarding the study. They were requested to complete the questionnaire on voluntary basis. The study was done in December 2022.

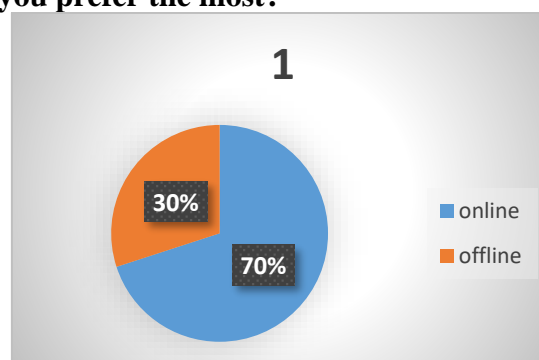
Data Usage

The analyses and interpretation are done on the basis of primary data. However, for conclusion and recommendation both primary and secondary data is used along with the verbal knowledge and information obtained from respondents.

Data Analysis and interpretation

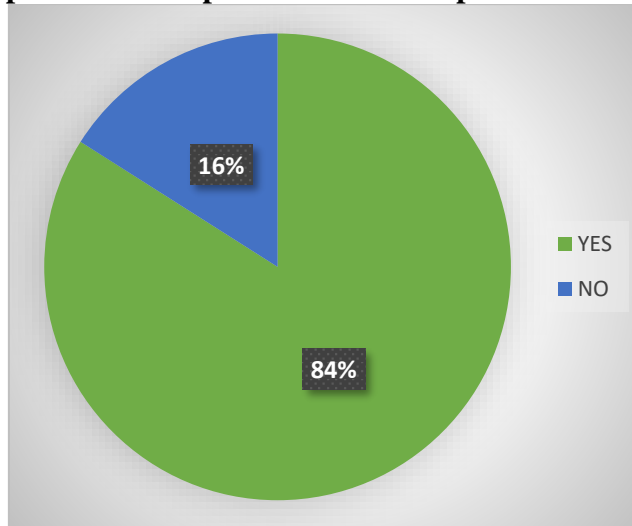
In the present study there were 80 respondent, who were students as well as job workers out of which 60% were females and 40 % were males. The student respondents were the customers buying products online in the age group 18 – 45 years of age (these included students as well as job workers.)

1. What kind of shopping do you prefer the most?



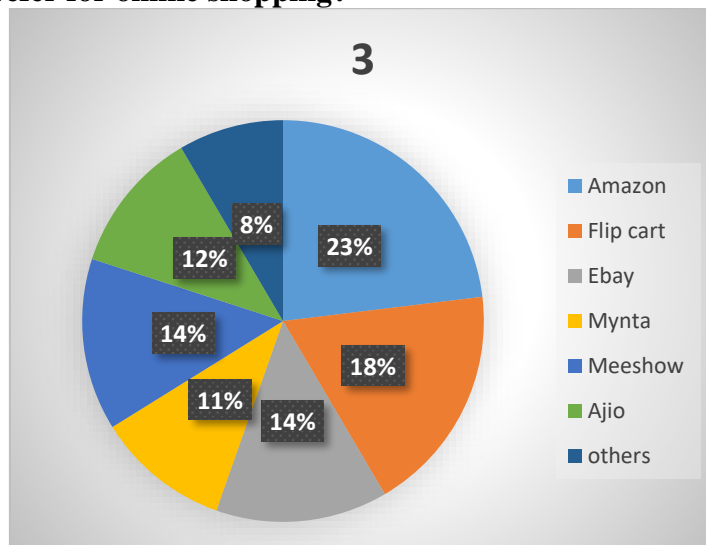
The data indicates after COVID- 19 pandemic, consumers preferred more Online shopping which is 70 % and less preference towards offline shopping which is 30 % due to safety purpose.

2. Do you think people shop more online products after the pandemic?



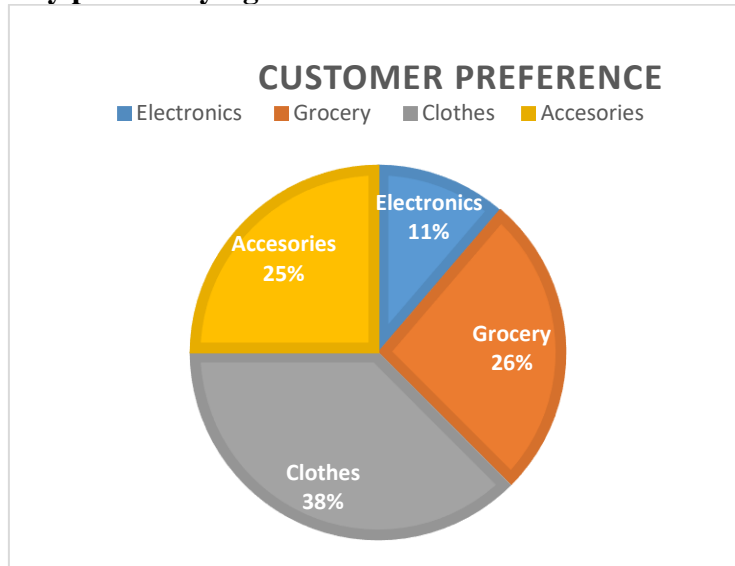
84% of the customers agree that people buy more online products after the pandemic as well as 16% don't agree, as they feel that traditional way of shopping would be preferred post pandemic.

3. Which website do you prefer for online shopping?



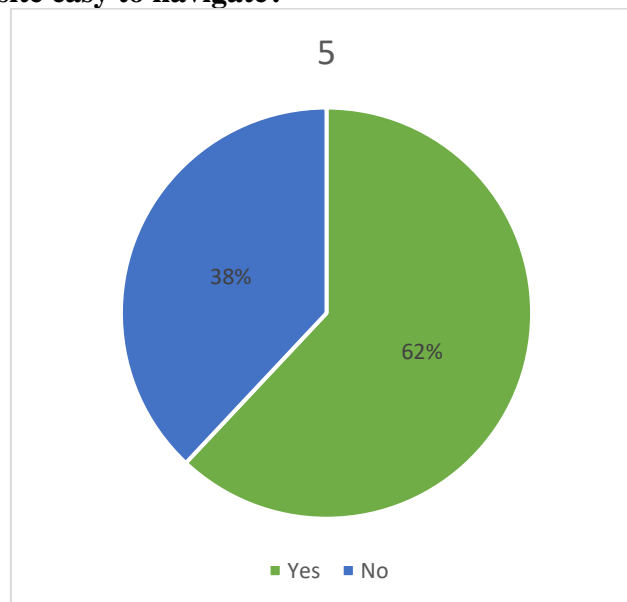
Most people prefer buying from Amazon as it serves a variety of range of products to different customers offers discounts and free home delivery on certain products, COD facilities etc. followed next by flip cart and so on.

4. What product do you usually prefer buying online?



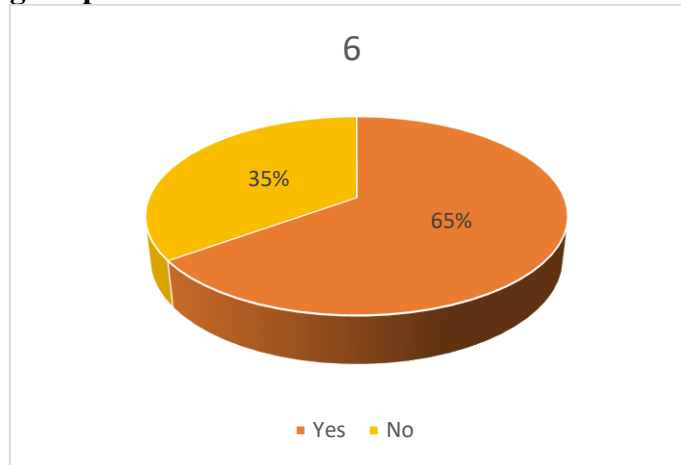
This data indicates that most people buy clothes i.e. 37 % while the least purchased is Electronics i.e. 11.25 % as electronics are damaged or may be faulty therefore most customers do not prefer purchasing electronic products online. However groceries have shown rise post pandemic.

5. Is the E- Commerce website easy to navigate?



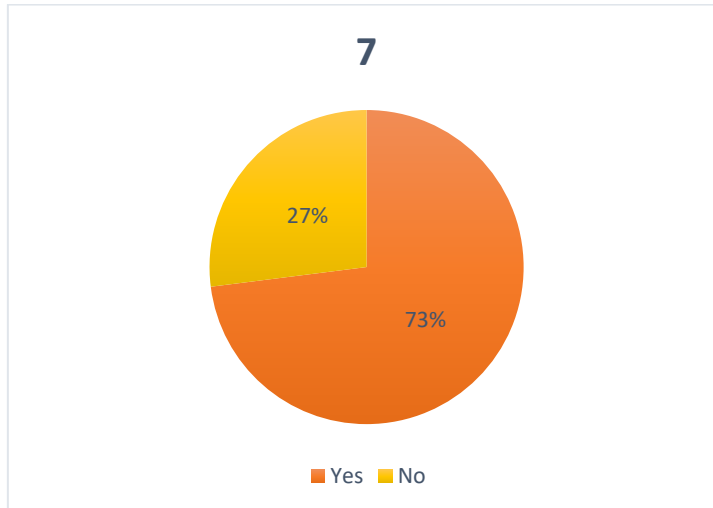
People mostly like online shopping due to the ease of navigation of the website, its not complicated as it is a step by step procedure. As per the research conducted , 62 % find the E-Commerce website easy to navigate as well as 38% don't find it that easy because at times of internet issues or they may face problems in online banking system at the time of payment etc.

6. Do you find enough range of products online?



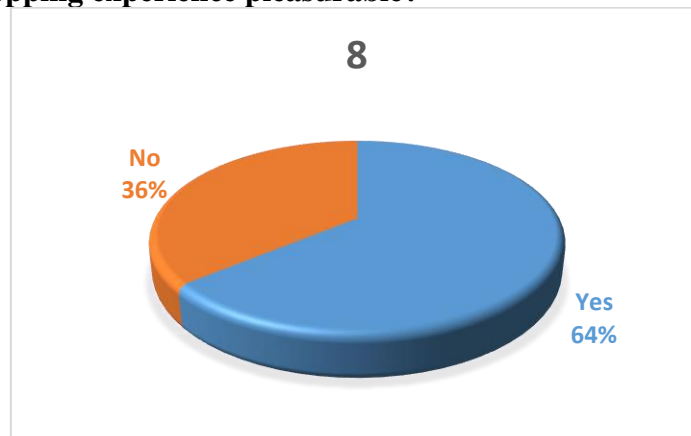
As per the data collected most people agree to the fact that there are variety of products available online which they can compare to the traditional mode of shopping , the online products give detailed descriptions , reviews , discounts on payments etc, this is one reason post pandemic people prefer to shop online.

7. Do you find enough product details on the website?



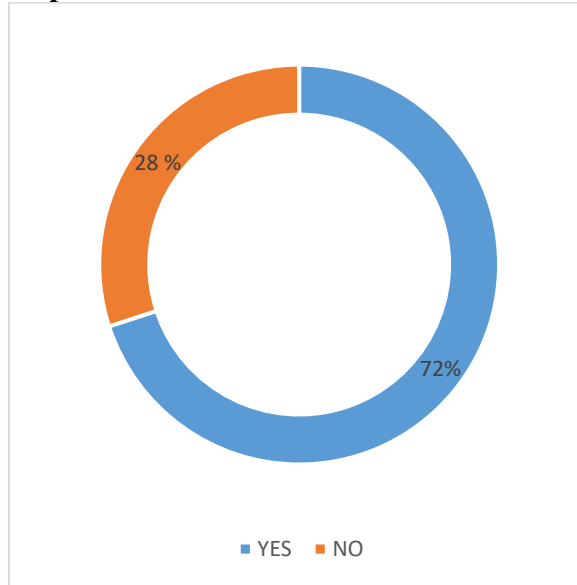
As per the data collected, 73% people agree to the fact that there is enough detail or description of the product which they may not be able to find in the offline or the traditional mode.

1. Do you find the e- shopping experience pleasurable?



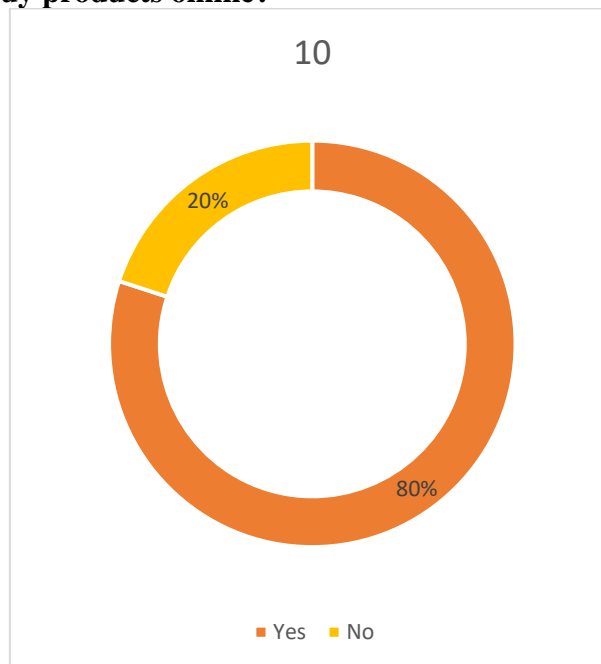
64% customers agree that online or e- shopping is fun, quick, saves time and efforts, the convenience of shopping at home, wide variety/range of products are available, good discounts / lower prices and thus they find all such experiences pleasurable.

2. Are you satisfied with online products?



60% customers say that were satisfied with the online products and found them reliable , even if the good were faulty they could easily exchange or return back, Where as 28% of customers seemed to be unsatisfied due to varied reasons.

3. Would you continue to buy products online?



As per the data most customers are satisfied using online product while only 16 % are not satisfied and would not buy online products due to faulty good etc. thus the other 84% continues accelerating the Ecommerce business post pandemic.

Findings

Younger population used more online shopping websites than the older population and females shopped more online than the males. Although e-commerce trading has increase in the grocery, clothing, recreational etc. Electronics is likely to suffer. As per the hypothesis it is clear that The E-commerce business has accelerated in terms of profits post pandemic and there was a major impact post pandemic on consumer's behavior with respect to online shopping.

Recommendations

- To ensure that vulnerable consumers are protected from unfair business practices and unsafe products.
- To support the creation of innovative e-commerce business models, ensuring that regulatory frameworks remain flexible
- To foster e-commerce participation by the most vulnerable, for example by introducing community based delivery programs for elderly and reserved delivery slots.

Conclusion

- It can be concluded that there was shifting of preference of shopping from offline to online shopping.
- However, frequent-use categories, like groceries, household, personal care, clothing, etc. saw rapid growth and are likely to continue seeing accelerated growth post-pandemic. "These habit-forming categories, which have a high share of repeat purchases online,
- The consumers preferred online shopping even post pandemic as a result the E-commerce sectors continues to grow
- The consumers preferred online shopping as it was easy, convenient and comfortable to all specially with zero touch.
- Thus, COVID-19 has influence positively online buying habits of the consumers thus creating a huge opportunity for online shopping.
- To note, worldwide e-commerce was 17.9% of total retail sales in 2020, with estimates that it grew to 19.0% in 2021 and will grow to 20.3% in 2022

Appendix

Questionnaire for online customers

Name-_____

Contact Number-_____

Gender-_____

Email Id-_____

Age-_____

Employed or Unemployed-_____

1 What kind of shopping do you prefer the most?

A. Online shopping

B. Offline shopping

2 Do you think people shop more online products after the pandemic ?

Yes

No

3 Which website do you prefer for online shopping ?

1. Amazon

2. Flipcart

3. E- bay

4. Myntra

5. Meeshow

6. Ajio

7. Others

4. Which product do you usually prefer buying online?
- A. Electronics
 - B. Grocery
 - C. Clothes
 - D. Accessories
 - E. Others
5. Is the E- Commerce website easy to navigate?
- Yes
 - No
6. Do you find enough range of products online ?
- Yes
 - No
7. Do you find enough product details on the website?
- Yes
 - No
8. Do you find the e- shopping experience pleasurable?
- Yes
 - No
9. Are you satisfied with online products?
- Yes
 - No
10. Would you continue to buy products online?
- Yes
 - No

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A Study on Impact of Digital Banking with Reference to Consumers from Thane District

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ABSTRACT

Lately, digitalization has got a handle on practically entire of the world. Digital banking is a broader context which delivers a shift to financial institutions from delivering traditional services, programs and activities to contemporary online banking using internet ensuring reduction in carbon foot prints from the ecosystem, convenience to customers, saving time and money. Digitalization also ensures easy, prompt and round the clock access to speedy banking services with accuracy using high levels of process automation. The intention of this study is to evaluate the collision of digital banking on consumers and to highlight the key divers which influence the growth of digital banking in Thane district. The research also pivots lens on the stature of digital banking with respect to customers. A primary survey was conducted using a structured questionnaire from 127 respondents from Thane district. The study establishes the fact that digital banking is a boon to the customers presuming supreme advantages to the customers. Still there are customers who prefer manual visits to banks, but gradually efforts are being initiated to blur the line between traditional and modern banking leading to further digital transformation in banking in future.

KEYWORDS: Digitalization, Banks, Carbon Footprints, Automation.

INTRODUCTION:

The changing propensities in every terrain compelled innovation for sensible benefit in the banking sector as well leading to reforms in everyday schedule. The financial area has additionally turned into a piece of race by tending towards digitalization by shaping its interaction with customers as an issue of earnestness. This area likewise doesn't have any desire to be abandoned in a market hence it ends up in the multiple transformations. With the always developing contest inside the business the banking sector, particularly the private area banks, had initiated offices of computerized banking. Almost all the banks are now reacting to this digitalized challenge by utilizing various methodologies and at different paces. However not all organizations fail to really see transforming into an advanced bank similarly.

Banks are now reflecting dynamic and creative strategies for capital formation with a tick and undertaking multiple initiatives to make banking bother free for clients. Presently there is no compelling reason for customers to visit the banks physically for frivolous reasons like realizing the record balance or to look for guidance for speculation. Telephone banking, net banking, and versatile financial all are made accessible to customers digitally by various banks for more straightforward access. The ATMs have likewise been introduced in far off regions where already the financial offices were not really found. Also the commencement of brilliant cards like charge card or Visa, making re-energize and charge installments easily while sitting in the solace of homes and a few better offers and limits are made accessible to clients as a piece of such advanced financial offices.

The public area banks have additionally begun to follow the lead of private area banks and also significantly embracing the computerized financial framework in Indian monetary market. From net banking to e-wallets, digitalization is now being embraced by general society at large. Despite the fact that digitalization has made a feeling of opportunity in the financial administrations however there are still some security issues which oppose a piece of the populace from utilizing advanced banking. Keeping to the side the impediments which could be taken care of over the long haul, digitalized banking is the need of the hour. There is something of an agreement that the idea of computerized banking over all applies to retail banking.

It is largely expected that advanced financial transformations would be ample to persuade the necessities of each end client for whom the tweaked items are made. Along these lines, the attention to retail clients ought to be checked and their concerns ought to be addressed appropriately to guarantee the achievement of digitalized banking.

CONCEPTUAL FRAMEWORK:

1. Digitalized Banking: Digitalization refers to the transformation of contemporary activities, services and programs that were customarily cherished by the clients only when they explored the banks corporeally.

2. Electronic Banking: Electronic banking refers to performing banking activities like access to funds and transfer of funds 24 hours using electronic signals.

RATIONALE OF THE STUDY:

The role of banks is not paltry and restricted to mobilization of funds. Distantly, accepting deposits and granting loans, these institutions are now bolstering and expanding at global levels by inculcating the habit of savings among their customers. Globalization, use of advanced technology, FDI in private banks, extensive use of smart phone, popularly growing social networking are some key drivers that have disposed banks with positive flourishing opportunities enabling them to grow leaps and bounds. Hence in this connection, the learning is an attempt to evaluate the impact of digital banking on consumers.

OBJECTIVES:

1. To evaluate the influence of Digital banking on customers in Thane district region.
2. To study the benefits of digital banking.

REVIEW OF LITERATURE:

1. V Vimala, 2016, An Evaluative Study on Internet Banking Security among Selected Indian Bank Customers, Amity Journal of Management Research, Volume 1(1), (63 - 79).

The researcher's goal was to investigate consumers' opinions and understanding of Internet banking security, as well as the issues they encountered when using the service. The purpose of the paper was to determine the influence of online banking securities on a sample of Coimbatore consumers. For the objective of this study, 50 clients were chosen through multi-stage sampling technique. The findings of the Internet banking research project helped to establish a precautionary checklist that could be used to address a variety of difficulties that would arise in the internet banking age.

2. R. Deepak Sounder and K. Saranya, 2020, A STUDY ON DIGITAL BANKING IN INDIA, AEGAEUM Journal, Volume 8, Issue 8, pp: 1599-1608.

The objective of the research was to highlight the evolution, trends and innovations in Digital banking and describe the challenges faced by the users of digital banking services. The paper highlights that the number base has drastically improved due to convenience ensured to them through digital banking. The research paper also explores different and creative products offered by digitalization of financial institutions.

3. Dr. (Smt.) Rajeshwari M. Shettar, 2019, digital banking an Indian perspective, IOSR Journal of Economics and Finance (IOSR-JEF), Volume 10, Issue 3, PP 01-05.

The researcher had made an endeavor to turn focal point on the significance of digitization in Indian banking, factors impacting the extent of advanced banking in India, computerized financial patterns in India, and mechanical achievements in Indian banks. The information utilized for research is optional and was assembled from different sources, including scholarly papers, administration of India distributions, RBI notices, and checked sites. As per the paper, computerized banking can possibly reshape the scene of monetary consideration.

4. Joshi, R., Goel, R., & Garg, S, 2019, A study on customers’ perception on adoption of digital banking in Indian Banking Sector, SSRN Electronic Journal.

This study was an attempt to analyze the condition of digital banking in India, as well as customer perceptions of these revolutionary banking developments as well as their capacity to adjust to them. The research concluded that Digital banking had allowed banks to improve their operations and decrease costs more effectively, but it still had a long way to go in the global environment and stated that customers are in the process of becoming accustomed to the concept of digital banking, according to the report, and their attitudes toward digitization are rapidly changing, despite the hurdles. A standardized questionnaire was used to conduct a primary survey of consumers' satisfaction and expectations about various digital banking services.

5. Dr. Manisha. D. Bhindgardive, 2020, Impact of Digital Banking on Consumers in Thane City, Aarhat Multidisciplinary International Education Research Journal (AMIERJ), Volume - IX, Issue – IV, ISSN – 2277-8721.

The research paper was an attempt to explore the benefits of digital banking and highlight different services provided by banks and analyze the impact of digital banking on customer services. The paper showed that digital banking had a favorable impact on the services, programs and activities of financial institutions as it offers them convenience to customers by saving time, resources and multiple offers.

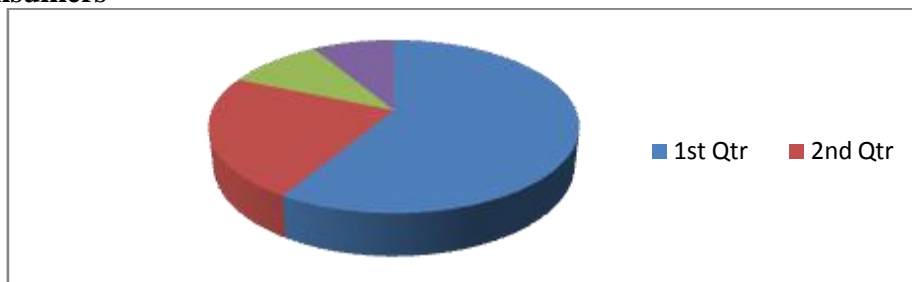
RESEARCH METHODOLOGY

The research is qualitative in nature and based on both primary and secondary data analysis. Non probability method of sampling is used in this paper. Primary data is collected through convenient sampling. The data is collected in the form of structured e-questionnaire from 127 respondents from Thane district.

Secondary sources include already published research papers, journals etc.

DATA ANALYSIS AND INTERPRETATION

1. Position of Consumers



Out of 127 respondents it was observed that majority of the consumers accessing Digital Banking was educated i.e around 8.2% compromising 101 respondents, while the remaining 2% were uneducated.

2. Advantages of Digital Banking to the customers

FACTORS	YES (%)	NO (%)
Usage of internet banking.	82%	18%
Physical visits to bank	74%	26%
Mobile banking is advantageous	86%	14%
Digital banking is most convenient	94%	6%

Nearly 82% of the respondents said they use Digital Banking where as remaining 18% still depend on conventional banking method. Around 74% of the respondents still physically visit banks and 26% don't. 86% respondents feel Mobile banking is advantageous and feel it is convenient, safe and secured while 14%

of the respondents still feel Mobile Banking is not safe and secured. Digital Banking is assumed to be convenient, easiest, economical to use at any point of time, whereas remaining 6% of the respondents feel Digital banking is difficult to access.

3. Reasons for switching to Digital Banking

FACTORS	YES (%)	NO (%)
Eco-friendly	83%	17%
Energy Conservation	81%	19%
Reduction of Carbon footprints	74%	26%
Economical	87%	13%
Convenient	93%	7%

The above table explains that around 80% of the respondents use Digital banking because it is eco friendly, economical, convenient and leads to energy conservation. While few respondents still fail to realize the advantages of Digital banking. Around 71% of the respondents use Digital banking as an effort to reduce Carbon foot prints.

CONCLUSION

It is observe that there is a tremendous change in Digital banking and Conventional banking. Digital banking has led to drastic reform in the banking pattern throughout the globe. The main objective of Digital banking is to ensure convenience to customers leading to reduction in Carbon footprints from the ecosystem. Customers are now contributing effectively and efficiently towards conservation of energy by accessing Digital banking. Few customers still find this modern baking method to be unsecure, necessary measures should be taken to promote the use of Digital banking among the customers.

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A Study on The Role of Stakeholders and Auditors in Global Financial Crisis After Pandemic

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ABSTRACT:

In this topic,I had studied the role of stakeholders and auditors in the global financial crisis. How the western companies, Swedish companies moved from the financial crisis by completing the role of auditor and stakeholders in financial crises which arise in different countries at different times. In different countries how they implemented many changes after the financial crisis. To improve the financial condition of different countries they have taken a lot of risky decisions.

This is the comparative study of the financial crisis in Indonesian companies ,Swedish companies and in western companies in different periods.The paper relies on the data analysis and observation of relevant crises.

KEYWORDS: Stakeholders, Auditors, Global Financial Crisis, Companies, Data Analysis

INTRODUCTION:

Stakeholders are people who are influenced by or can influence the activities of others. In many cases, stakeholders are representing their self-interests as well as those of other people, groups, organizations, collectives, or even inanimates such as plants, animals, and future generations.Stakeholders for the enterprise crisis are the organizations and individuals, which cause crisis, respond to the crisis and affected by the enterprise crisis

An auditor is an authorized personnel that reviews and verifies the accuracy of financial records and ensures that companies comply with tax norms. Their primary objective is to protect businesses from fraud, highlight any discrepancies in accounting methods, among other things the responsibility of expressing an opinion regarding the fairness and truth of financial statements. In this case, the role of an auditor is to scrutinize the financial data of a company and ensure that there is accuracy and regulatory compliance.

Corporate governance is the collection of mechanisms, processes and relations used by various parties to control and to operate a corporation.

Audit is the examination or inspection of various books of accounts by an auditor followed by physical checking of inventory to make sure that all departments are following a documented system of recording transactions. It is done to ascertain the accuracy of financial statements provided by the organization.

Quality audit is the process of systematic examination of a quality system carried out by an internal or external quality auditor or an audit team. It is an important part of an organization's quality management system and is a key element in the ISO quality system standard, ISO 9001.

Determine that appropriate input controls are used to ensure accuracy and completeness of data. Input test transactions with invalid numbers into an audit copy of the production software used to perform the check digit verification.

A process audit determines whether an organization's processes are working within established limits. It measures conformance to any predetermined or industry standards, as well as the effectiveness of any instructions.

The Framework for Audit Quality describes the input, process and output factors that contribute to audit quality at the engagement, audit firm and national levels, for financial statement audits.

Management unwillingness to disclose information to auditors for confidentiality or other reasons. Audit perceived by management as a low priority compliance exercise. Poor working relationship between auditors and management. Insufficient understanding of the entity's business within the engagement team.

The inputs to audit quality will be influenced by the context in which an audit is performed, the interactions with key stakeholders and the outputs. For example, laws and regulations (context) may require specific reports (output) that influence the skills (input) utilized. an official organization that checks government spending: The inspector general's San Francisco audit office is now finishing a review of the spending. Compare. the Audit Commission.

Financial reporting quality can be thought of as spanning a continuum from the highest (containing information that is relevant, correct, complete, and unbiased) to the lowest (containing information that is not just biased or incomplete but possibly pure fabrication).

Some Definition:

Auditing:

The definition of auditing[1],” Systematic process of objectively obtaining and evaluating evidence regarding assertions about economic actions and events to ascertain the degree of correspondence between those assertions and established criteria and communicating the results to interested users”.

Agency theory and auditing:

In businesses and financial markets, Auditing plays a major role in monitoring the principals and agents. To make decision making, the external audit is one of the most important tools.

Audit Quality:

Audit quality is a complex concept and not easy to define. There are many ways to measure the audit quality, it differs from very low quality to very high quality. It can be the market assessed joint probability that a given auditor will both discover a breach in a client's accounting system, and report the breach.

LITERATURE REVIEW:

The main feature of this financial crisis is that set by Western financialisation of westbound countries, mainly the economy of the US, generates plenty of praise and encourages high risk- taking from financial equipment and combining structures and ineffectual regulative mechanisms.[1].

In Indonesia there is a corporate governance is very researching topic from financial crisis start. Because of insufficient corporate governance, liquidation of many companies is forming[2]. Corporate governance is defined as assembling, method and system that is utilized by parts of company as hard work to supply imperishable worth added [3] corporate governance operates duty, rights and responsibility to that people who give something in the company.

The main characteristics of the corporate governance and legal system of investors defence may too effect the part of the legal auditor[5]

In financial crisis, acquiring management is a technique for management for handling numbers in financial statement due to impact of economics hardship[4]. So time to identifying income so that branches changes but they are not increase in major time [6]. The main goal of company is to increase the worth of company by decreasing costs. Bigger value will be noticed by higher shareholder's successfully).[7] Three kinds of valuation similar to stock: net book value, market and intrinsic values. The main goal of these kinds of valuation is to increasing investors interest and to spread awareness at the time of investment decision. Large worth may form trust of public in company brochure in future.

Auditor is in charge of creating thinking based on the estimation of conclusion obtained from audit proof and understandably states that opinion by a written report. The opinion which is certificated or uncertificated. Audit is well-organized procedure which may determine either the manager is handling in line with shareholders interest or not[8]

The main role of the auditor is to confirm that financial detailing has original or high standard. Audit staff be in the service for examine the financial detailing and gaining management implementation. Auditor

with high collection rates will mostly acknowledge the certificated audit opinion. Accruals which are internal approximate of manager for further calculation. So in comparison of lower accrual rate auditee has less uncertainty than auditee with higher accrual rate. That is the auditor likely to provide qualified audit opinion for high accrual rate auditees [9]. The increase and decrease in corporate worth and for reducing bureau costs which are affected by ownership composition.

METHODOLOGY:

The paper is a comparative study of the financial crisis in Indonesian companies, Swedish companies and in western companies in different periods.

OBJECTIVES:

The objectives of this paper is,

1. To find the condition of different countries due to the financial crisis.
2. To find the ways which are implemented by countries after the financial crisis.
3. To study the importance of finance in each country.
4. To study the improvement of countries in finance In all countries which is disturbed by the financial crisis.

RESULT ANALYSIS:

In different countries after the financial crises, many changes were implemented. In the UK in 2008, Financial Reporting Council (FRC), issued the [13] 'Audit Quality Framework'. To manage the risk three strategies implemented in Australia, [14] which is to drop the risky clients, increase the propensity to issue going-concern opinions and to increase the audit effort. Similarly, countries like Spain, Ireland, Italy, Portugal and Greece [15], found that changes in relevance, timeliness, conditional conservatism, smoothing, management, persistence and predictability, generally increased during the financial crisis.

Two hypotheses were studied in this paper [10], first is Audit quality, in terms of discretionary accruals, will improve from the pre crisis period to the crisis period and continue to improve in the period after the GFC. Second one is Audit quality, in terms of discretionary accruals, will decrease during the period of the financial crisis and would after the end of the crisis return to pre-crisis levels.

The study was done on a scientific method [10], that is the two philosophical considerations in research: epistemological considerations and ontological considerations. and also including the population and sample method. The collection of data from policy traded companies in Sweden from 2005 until 2012 was studied and the result of the hypothesis states that audit quality improved during GFC and continued to improve after the end of it. And in another hypothesis, it was stated that audit quality decreased during the GFC and will after the crisis return to pre-crisis levels.

The [11] corporate governance and the legal system of investor protection based on the audit opinion on the company's financial statements was studied. The hypothesis is that corporate governance has an influence on audit opinion, on earning management and earning management has an influence on audit opinion. Also, Corporate governance has an influence on firm value, Firm value has an influence on audit opinion, earning management has an influence on firm value.

The paper has a research design of collecting samples, measurement of variables and analysis with results. The data analysis techniques [11] using WrapPLS and structural model, concludes that auditor value is influenced only by the Firm Value.

The study of contemporary auditing practices was studied and summarized in detail [16]. In this paper data as per the financial statements and statutory filings from many companies was collected and analysed. The major financial crisis in western economics was considered debated about the quality of auditing by examining its reports. The summarisation of unqualified audit reports, auditors fee structure, role of auditors and possible areas of research is briefed.

EXPECTED OUTCOMES: The main outcome of this research paper is to maintain the financial condition of different countries' various types of financial crisis and to stay stable in crisis conditions. This is the overall study.

BENEFITS OF THE SOCIETY: This research gave lots of benefits such as which countries disturbed due to financial crisis and how to overcome these situations and the ways to protect countries from such crisis of finance.

FUTURE SCOPE: There is a lot of scope for this topic of research because finance is a very important part in each and every country. The role of stakeholders and auditors in the global financial crisis is very important as they proved their importance in crisis management for every country.

LIMITATIONS:

The auditing practices may have many questions in financial crises. In traditional audit the audit result concluded with external audit. The view given by the auditor hypothesis is not qualified for current financial crises. This is the gap between traditional and current financial crises, to compare the auditors' results. The audit evidence will not be available to the general public.

The audit may be issued to qualify bank accounts in fear of liability. This means the audit report is subject to organizational and regulatory politics.

And some other limitations are

1. Auditing quality during and after the audit.
2. Due to agency problems, all are able to study only publicly listed firms[12].

CONCLUSION: From this paper, we get conclusion that is how to face such global financial crisis and how can we improve our nation's financial stability so we will not be disappointed by financial crisis. So everything will be well managed due to past experience of the global financial crises and the role of stakeholders and auditors in crisis is most important to stable such situation properly.

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A Study on Time and Money Spent by Customers in Different Zones of Mall Visit After Pandemic.

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Abstract:

The purpose of this study is to explore the impact of customer visits to different zones of the mall after pandemic. Examined by collecting primary data using the variables of time, money spent in different zones that is according to age, gender, income, fashion consciousness etc. Also the things that they have purchased, importance in their lifestyle was known. The response was collected from different regions. The frequency of visiting helps us to understand the motto of the visit and their spending in different zones after pandemic. The collected data further accessed used the chi-square test, to find the result.

Key words: time spent, money spent, different zones, shopping, mall.

Introduction:

People have congregated in particular places and throughout time to interact, share knowledge, and exchange goods throughout history. A shopping mall, shopping centre, shops, shopping precinct, or simply mall is one or more buildings that comprise a complex of stores that serve as merchandisers. Visitors can easily go from one store to the next thanks to interconnected walkways, and there is also a parking area. The so-called fourth- and fifth-generation facilities have been seen at a different stage of development. Researchers have long sought to pinpoint the factors that influence customers' purchasing choices when they are in the store.

This study looks at the relative effects of many factors, including demographic factors (gender, age, and income), fashion consciousness, and visual marketing, on customers' perceptions of the time they spend browsing for clothing products (hereinafter time spent shopping).

Modern cities are mostly built on shopping centers, which has an impact on the daily routines, interpersonal connections, and movement of the citizens.

The amount of time that customers spend shopping is one aspect of consumer behavior that is thought to be extremely important, but has not got enough research. Although earlier research suggests that shopping time is positively correlated with purchase outcomes, and retailers want their customers to spend as much time as possible in their stores to maximize their purchasing outcomes, the task today may not be as easy for fashion retailers because consumers are changing their behavioral patterns. Time is a valuable and rare resource since many consumers are time-constrained and more time-sensitive (Lucia-Palacios, Pérez-López, and Polo-Redondo, 2016).

This study looks at the relative effects of a range of factors, such as demographic factors (gender, age, and income), fashion consciousness, and visual shopping, on customers' perceptions of the time they spend shopping and buying clothing products (hence time spent shopping). When taken into account together in one model, it is less clear how all those factors, which may affect hours spent buying and were found to be significant in studies on fashion retailing, affect time spent buying clothing. The antecedents of time spent shopping in various retail settings have been studied in previous study;

Literature Review

Many researchers have explored the attributes and features that make a shopping mall more attractive to visit and spend time there. Other researchers have figured out the motives consumers go to shopping malls. Shopping malls play an important role in a consumer's life. Jin and Kim (2003) research discovered that Korean consumers visit retail establishments for utilitarianism, excitement, and sociability. Socialization is connected to a liking for social gatherings, distraction since shopping is viewed as a free time to break up one's routine, and utilitarianism as factors that relate to the practical intent of shopping (p. 406).

Tiwari and Abraham (2010) observed that individuals have high expectations from the malls and that, aside from being places for shopping, malls are places for socializing and entertainment. For them, malls serve as one-stop shops where they can eat, watch movies, hang out, meet up with friends both new and old, and shop. A great value can be found at shopping centers. This is due to the fact that most products are sold by manufacturers to the end consumer at their own retail outlets, which lowers the expense of middlemen and/or shopping malls transmit a part of the profits to customers through discounts and programmes to foster customer loyalty.

(Sharma, 2012: 278) because consumers do consider savings when calculating their final payment. To ensure they are getting the greatest deal, consumers prefer to be informed in advance about sales and promotional events (Goel & Dewan, 2011: 47).

D. & J. Dubihlela (2014) found that the following benefits are primarily given by shopping malls: merchandising (the products, quality variety, and availability), atmosphere (pleasant interior design of the shopping mall), accessibility (distance to shopping mall), entertainment (the variety of recreation, and catering service), and in-mall convenience (ease of navigation within the shopping mall) (p. 685). Choosing a shopping center argues that the main criteria are closeness to the city center, clean and tidy, easy accessibility, safety, quality product sales, spacious and easy navigation, café and restaurants, and escalators. Visitors want to reach the shopping centers easily and feel comfortable inside of it. In fact, the purpose of shopping centers is to attract people to a closed space that is large, spacious and isolated from the outside world, and to make people have a goodtime and to go shopping (p. 212).

Nazari & Hesari (2012) found that shopping malls can change as well the consumers' behavior. It can affect the number of times of purchasing; can lead to impulsive purchasing and change the time of purchasing (p. 289). Shopping in a mall may contribute to life satisfaction through four key life domains: (1) consumer life, (2) social life, (3) leisure life, and (4) community life. A shopping mall can contribute significantly to consumer well-being by providing shoppers with an assortment of stores that carry much needed goods and services. A shopping mall can contribute significantly to social well-being by providing shoppers a venue that allows them to gather with other people such as friends and relatives to interact and socialize. A shopping mall can contribute significantly to leisure well-being by providing shoppers an entertainment venue. Many shopping malls host implicit and explicit entertainment programs. Implicit entertainment may occur in the form of browsing through the mall and stores within. Explicit entertainment occurs, for example, when shoppers go a movie theater within the mall or visit a video arcade. Finally, a shopping mall can contribute significantly to community well-being by providing a meeting place for community residents to assemble, socialize, and experience a sense of community. Enhancing well-being in the consumer, Social, leisure, and community life domains serve to increase overall life satisfaction. Consumers pay attention as well to the environment and the interior of shopping malls.

Teik et al.'s (2015) research reveals that there are significant positive relationships between interior settings, music, and employee engagement with consumer behavior. A mall that has good atmospherics is one that motivates shoppers to linger around, take their time doing their shopping, and encourages people to use the mall to experience leisure, social, and community events. Conversely, a mall that has poor atmospherics is likely to repel then attract shoppers. That is, shoppers are likely to feel reluctant to do their shopping in a mall with poor atmospherics; and even if they feel they have to, they may limit their time at

the mall to buy only. That is, they are not likely to consume entertainment services; they are not likely to eat and socialize with others at the mall; and they are not likely to treat the mall as a community gathering place

(El-Hedhli, 2015). According to Burns and Warren (1995), the main distinction between many of these centers is usually just location because the store mixture and product offerings of many local shopping malls are quite similar. Therefore, it often doesn't seem like a rational decision to choose a regional shopping center besides the one that was closest to one's place of living for shopping. But it seems like this kind of behavior is rather typical. Therefore, it would seem that choosing a regional mall might not always be based purely on the selection and location of the available shopping options.

Hypothesis:

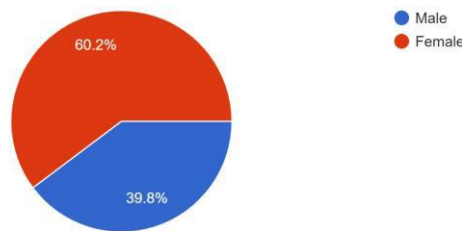
The hypothesis are

H₀ = Time and money spent in the mall are dependent after a pandemic. H₁ = both are independent.

Result Analysis:

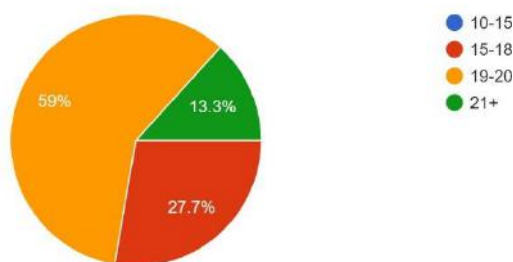
This is the survey on understanding the financial condition in different areas. The questionnaire was sent and 83 people in different fields responded for the survey. The confidential statements were sent with clear instructions to get the honest responses.

Gender
83 responses



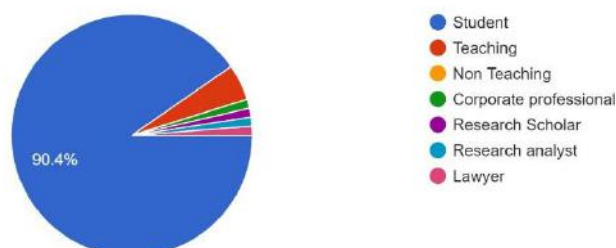
In the total survey 60.2% are female and 39.8% are male responded to the survey.

Age Group
83 responses

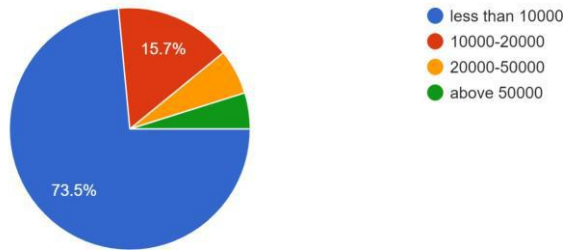


The age group of 19-20 years old was given 59% of the survey, 27.7% of 15-18 years old and 13.3% is of 21+ years old.

Your professional
83 responses

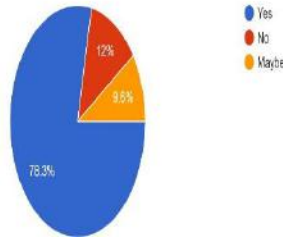


Your monthly income
 83 responses

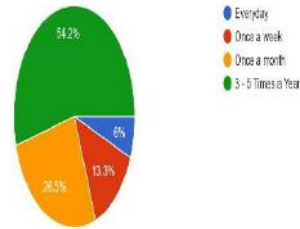


The response 73.5% was working people with a monthly salary less than 10,000.

Do you visiting Malls?
 83 responses

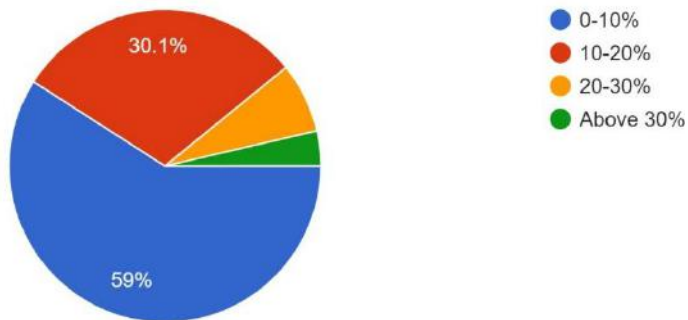


The frequency of your visiting to shopping malls
 83 responses



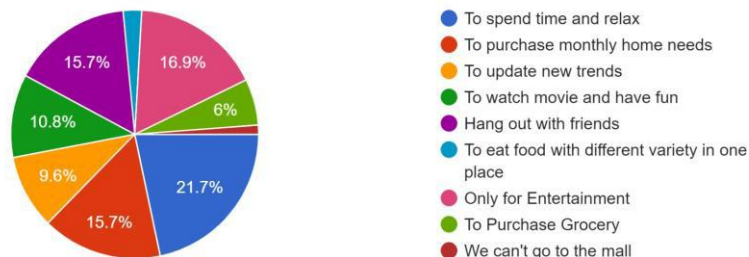
78.3% responded are visiting malls, 12% are not visiting malls in the response. 54.2% visit 3-5 times in a year, 26.5% visit once in a year. 13.3% visit in a week and the remaining 6% used to wear it daily.

Your spending ratio from your salary in mall
 83 responses



59% spent 0-10% of their salary in the mall, 30.1% spending 10-20% and the remaining others.

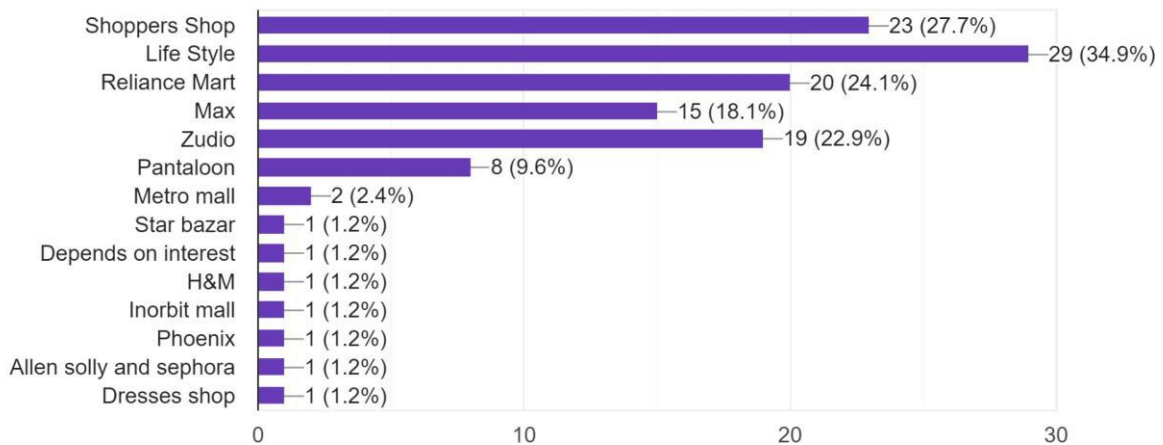
Reason to visit the Mall
 83 responses



Questions	Percentage response
To spend time and relax	21.7%
To purchase monthly home needs	15.7%
To update new trends	9.6%
To watch movie and have fun	10.8%
Hang out with friends	15.7%
To eat food with different variety in oneplace	21.7%
Only for Entertainment	16.9%
To purchase grocery	6%

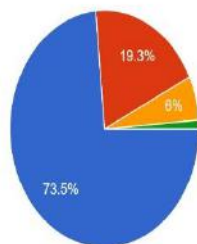
Your favourite shops in mall

83 responses

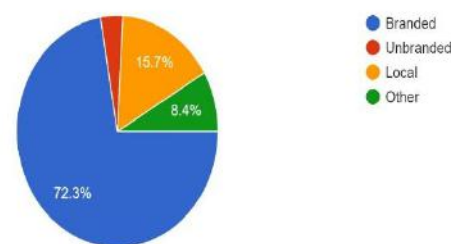


The list of favorite shops in the mall is given above.

How many % things in your home are purchased from Mall
 83 responses



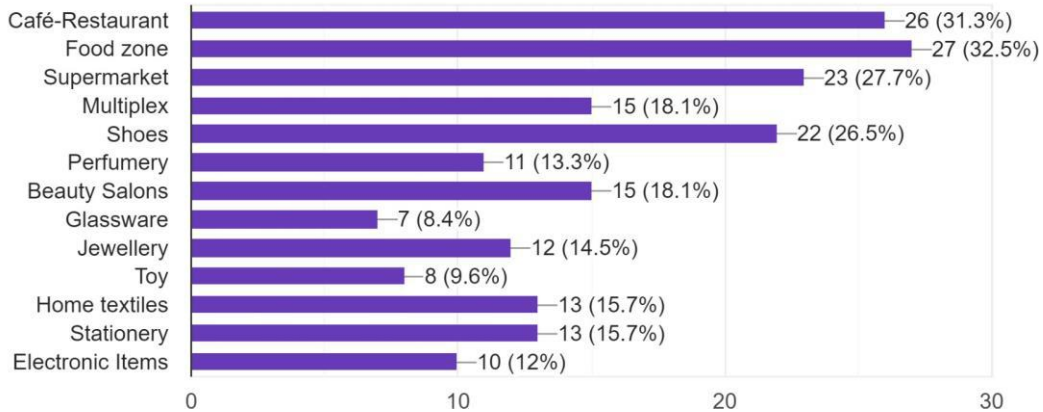
What type of items, do you prefer to buy in the malls?
 83 responses



73.5% of home things in response were purchased from the mall. 19.3% responseis 25-50%. 6% have 50-75 %. In the survey, 72.3% responded that they like to buy brands.

More money spend in which store listed below

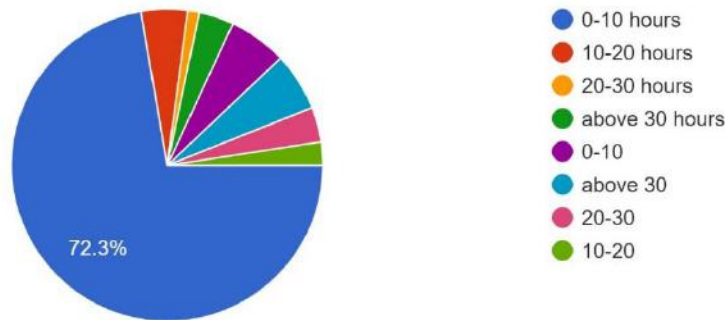
83 responses



Many spent in different stores was in the figure, which shows that the money spent in cafe-restaurants and food zones is more.

How much time, do you spend in Mall

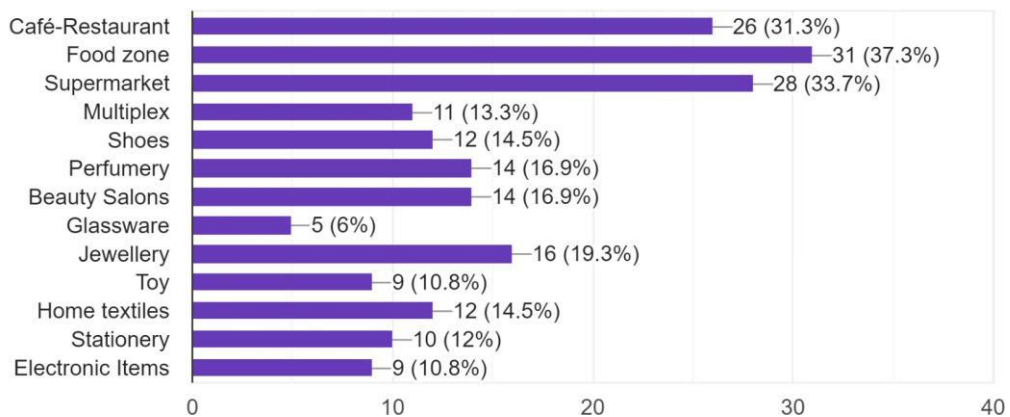
83 responses



Maximum time spent by response in the mall is 72.3%.

More time spend in which store listed below

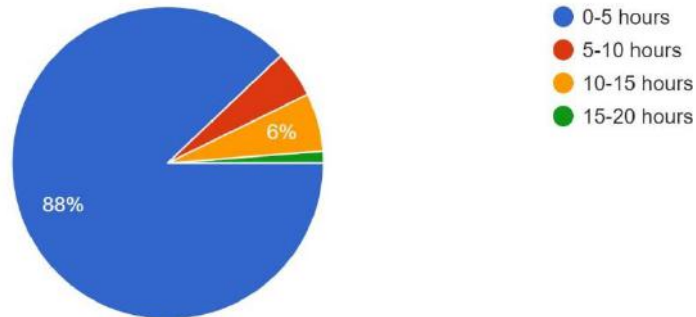
83 responses



Time spent in a cafe-restaurant is more than other stores.

How much time spend in food zone?

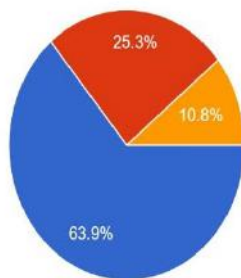
83 responses



Time spent in the food zone upto 5% is 88%.

How do you feel about the prices at the mall ?

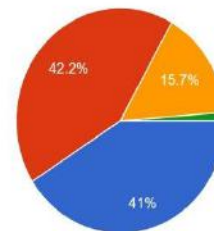
83 responses



What is your opinion about the parking facility in the mall ?

83 responses

● Costly rate
 ● Margin rate
 ● Any Other

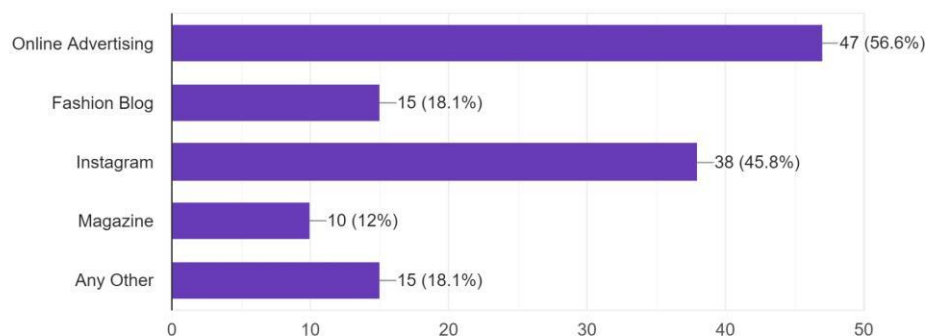


● Excellent
 ● Good
 ● Fair
 ● Poor

Costly rate prices at the mall were responded by 63.9% and 41% excellent, 42.2% good responded to the parking facility.

How do you get information about new fashion products ?

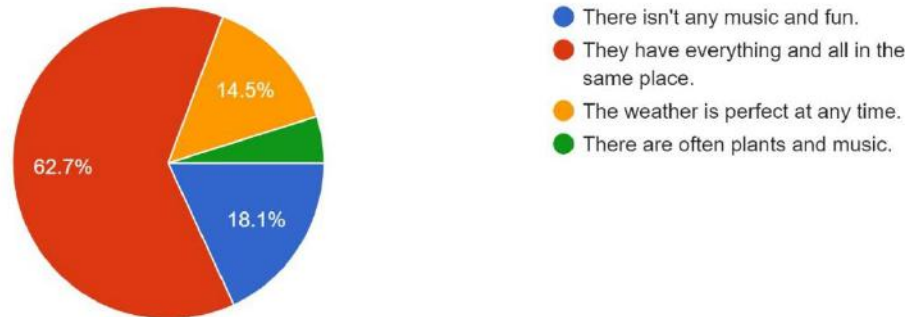
83 responses



The update of information about new fashion products from the mall, the response from 56.6% online advertising, 18.1% fashion blog, 45.8% instagram, 12% from magazine, 18.1% from other.

Why are shopping malls popular?

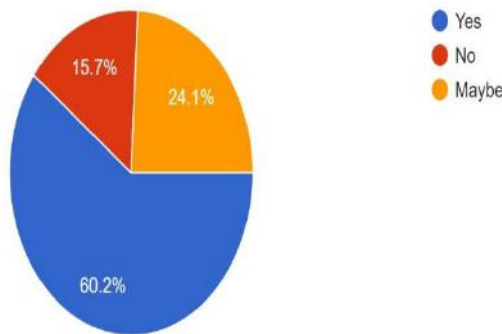
83 responses



The responses responded to the reason why the shopping malls are popular is in the above diagram.

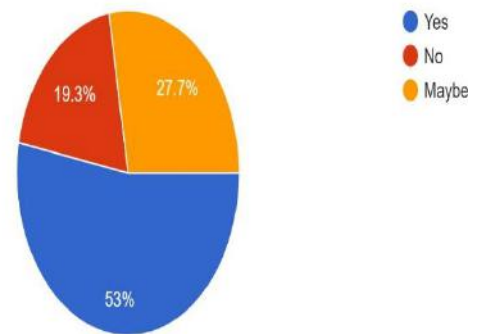
Did the store have a reasonable return and exchange policy?

83 responses



Was it easy to find all items as per your need in your budget?

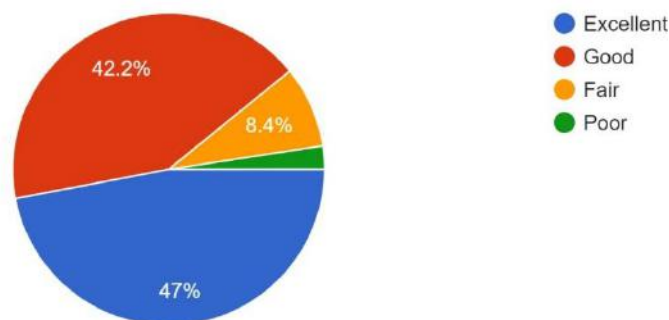
83 responses



In the response 60% said they were satisfied with the return and exchange policy. 53% responses were able to find the items in mall as per their need.

How do you feel about the overall experience when you are at the mall?

83 responses



47% responded the overall experience in the mall was excellent, 42.2% of the respondents said good, 8.4% responded fair and remaining poor.

The survey helps to determine the spending and items in home after a pandemic.

Expected Outcomes:

From the observation, the observed table is

	0-25%	25% above	Total
Spent % from the salary	73	9	82
Mall things in home	60	15	75
Total	133	24	157

From the observed table ,the expected table using formula is

	0-25%	25% above	Total
Spent % from the salary	69.47	12.54	82.01
Mall things in home	63.54	11.46	75
Total	133.01	24	157.01

The value after using chi-square formula(in Excel) gives the value 7.86 , the CV is 3.841 Using the chi-square test, the expected outcome was concluded to chi-square value is greater than CV value. Hence,it rejects the null hypothesis.

Results that time and money spent in the mall are dependent

Future Scope:

The future scope from this study ,helps to implement and improve the customer service, economic conditions of the mall into the next level.

Conclusion:

The purpose of the study is to investigate the customer attitude towards malls after the pandemic. It was found that even after the pandemic, visits of people to malls not only for purchase but also for time spent was increased. The primary data collected from individuals to know the current situation. Using the chi- square test is used to conclude. This study helps to improve the present nature of people who visit malls. It can be extended to many variables in future.

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Impact of Online Payment on Grocery Delivery Service

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Abstract:

Technological innovation has brought about a lot of comfort to the life of humankind. Be it for online purchase, payment of bills, shopping etc. furthermore, covid has redefined many business models as majority of purchases are now happening online. This research is an attempt to find the impact of online payment on grocery delivery services. There are many factors that impact the online shopping habits of people, like their attitude, ease, standard etc. chi-square test is applied to conduct the research.

Introduction:

Technological advancement and modernization have brought a whole new world of digital environment. This digitalization has transformed the human life in many ways. It has not just brought comfort and easy to mankind but has made things faster with better time utilization. Be it in terms of online payments of electricity bills, mobile recharges, or purchase of goods and services online. This research is an attempt to study the impact of online payments for grocery business during and post covid phase.

Digitalization: the use of digital technology like computer, laptop and internet to enable and improve processes and generate greater business revenue is called digitalization. Due to a setback caused during Covid times, people across the global were made to stay locked in their four walls. In such uncertain circumstances they were made to do all the transactions from purchase of small food stuff to big electronics gadgets through online means. During such times the processes and businesses of online trade had taken a boost.

Online payment: the process of making online payment for purchase of goods and service is called online payment.

Types of online payment:

1. Debit/ credit card: Debit cards provide a financial limit to purchase within once own means. While under credit card a credit limit is provided by the respective bank to the customer. Any purchases can be made within that limit.
2. Prepaid card payment: these are the cards issues by respective stores to their customers to carry physical currency. Any payment can be made within the amount put in the card.
3. Bank transfer: this option is generally chosen by clients making huge payment in one go.
4. E-Wallet: it is a new type of concept coming in practice these days. Herein the client and the merchant sign up. The bank account of the client is linked to the E-Wallet account and the payment gets directly deducted from the clients bank account.

Grocery store: it is a store that retails general range of food products. It may be fresh or packed products.

Online grocery stores: it is a way of buying food items using online web based shopping services. Here the customer can arrange for a home delivery of the product grocery shoppers have local, national and international options available to them.

Advantages of online grocery store:

1. It saves time: one can conveniently sit at home and make purchases, without physically going to the store.
2. No unwanted luxurious purchases: many times, going to the physical store can lead to unintentional purchases.
3. Comparison: online purchase provides a customer a wider scope of comparison to the customer. The price, quality, weight etc of the products can be compared before making a purchase. Further the reviews of previous customers can give a better idea about the product quality.
4. Easy return: the biggest advantage of online purchase is that it provides an easy return option to the customer.
5. Find everything you need: one of the advantages of online purchase is that the customer gets all the options available at one place. They don't have to physically hunt to various stores to find the perfect product of their choice.

Review of literature:

Rakesh Kumar (2017), in the research title, 'A Study on Consumers Attitude towards online Grocery Shopping in Selected States of Northern India' study seeks to understand the consumers attitude towards online grocery shopping and to identify some factors that may foster or hinder its acceptance. Conclusively the research has shown that the businesses have gained new models of business. Furthermore, under the retail sector, online grocery has great scope. Also the various factors influencing the grocery demand are the socio- economic variables and customer attitude.

Parmar Jitesh (2016), in the research titles, 'An Empirical Study on the Formation of Consumer Shopping Intention with reference to online Grocery shopping in Gujarat' the researcher found the relationship between four factors Attitude towards purchasing behaviour, subjective norms, perceived behavioural control and purchase intention.

Sudhahar (2017), in the research title, 'Consumers Buying Behaviour in Departmental Stores a Study in Tirupur District' the objectives of the study was to know the buying behaviour, impulsive behaviour and satisfaction level and problems of consumers in departmental store. Further the study is about the impact of online marketing on consumer. Descriptive analysis and chi square test was used to conduct the research. Conclusively, it was found that socio-economic factors such as gender, educational qualification, occupational status, monthly income of the family, duration of shopping, distance travelled, amount spent and impulsive purchases significantly differ with shopping trends and impact the shopping behaviour of departmental stores.

Revathi Bala (2016), in the research topic, 'A Study on Consumers Attitude towards Online Shopping in Coimbatore City', the researcher found the socio-economic profile of the respondents, their reasons, attitude, level of satisfaction and their problems for online shopping. Chi square test, t-test, ANOVA, correlation, multiple regression and factor analysis was used to conclude the research. Conclusively it was found that majority of the respondents were male and for the comfort and ease they preferred to do online shopping

Objectives of the research

1. To study the influence of demographic factors on online grocery shopping
2. To identify the factors that affect consumers buying behaviour for Online Grocery Shopping.

Hypothesis of the study

Hypothesis 1:

H0: There is no significance relation between product type and mode of payment

H1: There is significance relation between product type and mode of payment

Hypothesis 2:

H0: There is no significance relation between product type and mode of payment

H1: There is significance relation between product type and mode of payment

Hypothesis 3:

H0: There is no significance relation between product type and delivery mode

H1: There is significance relation between product type and delivery mode

Research methodology:

Primary data was collected through Google questionnaire from 150 students. The research was conducted on the students and professions of various fields.

Technique of data collection

1. Questionnaire
2. Personal Interview

Collection of data:

Hypothesis 1:

H0: There is no significance relation between product type and mode of payment

H1: There is significance relation between product type and mode of payment

Does product type have any impact on mode of payment

Product	Disagree	Agree	Total
Cold Drinks	7	17	24
Fruits and vegetable	8	26	34
Packaged food	14	52	66
Others	16	10	26
Total	44	105	150

Using, Chi – Square test, p value = 0.570964

As, p value > 0.05 , H0 is not Rejected

Therefore, there is no significance relation between product type and mode of payment

Hypothesis 2:

H0: There is no significance relation between gender and mode of payment

H1: There is significance relation between gender and mode of payment

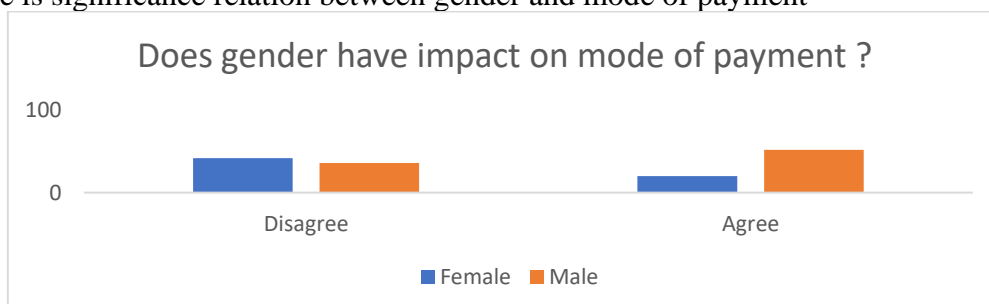
Does gender has an impact on mode of payment

Gender	Disagree	Agree	Grand Total
Female	42	20	62
Male	36	52	88
Grand Total	91	59	150

Using, Chi – Square test, p value = 7.44E-05

As, p value < 0.05 , H0 is Rejected

Therefore, there is significance relation between gender and mode of payment



From the above chart, we can interpret that for male mode of payment plays an important role while ordering from online grocery shopping

Hypothesis 3:

H0: There is no significance relation between product type and delivery mode

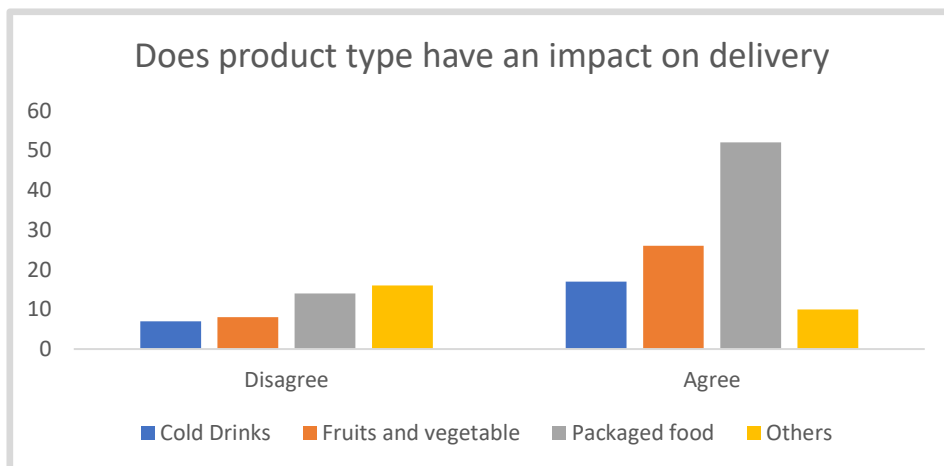
H1: There is significance relation between product type and delivery mode

Does product type have an impact on delivery			
Product	Disagree	Agree	Grand Total
Cold Drinks	7	17	24
Fruits and vegetable	8	26	34
Packaged food	14	52	66
Others	16	10	26
Grand Total	44	105	150

Using, Chi – Square test, p value = 0.0013088

As, p value < 0.05 , H0 is Rejected

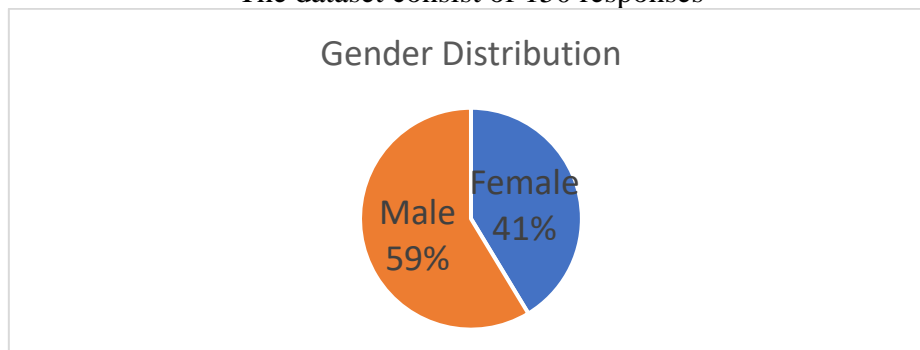
Therefore, there is significance relation between product type and delivery mode



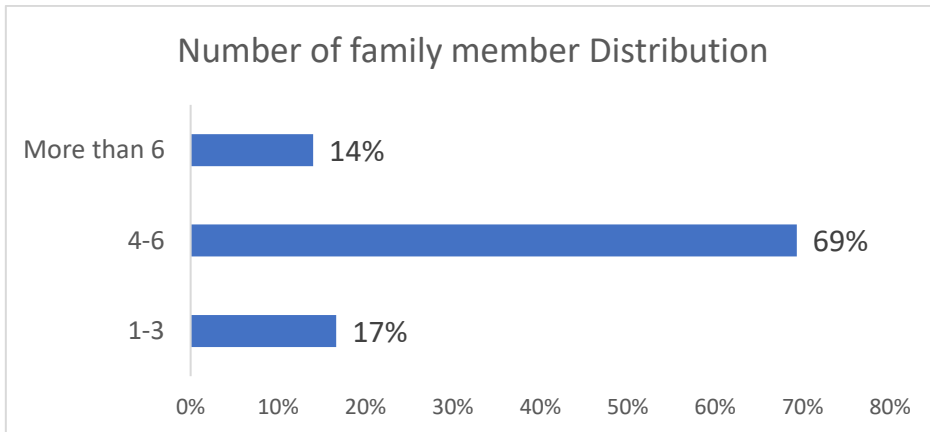
From above chart, we can interpret that, respondent believe that product type have an impact on delivery

Interpretation and conclusion of data:

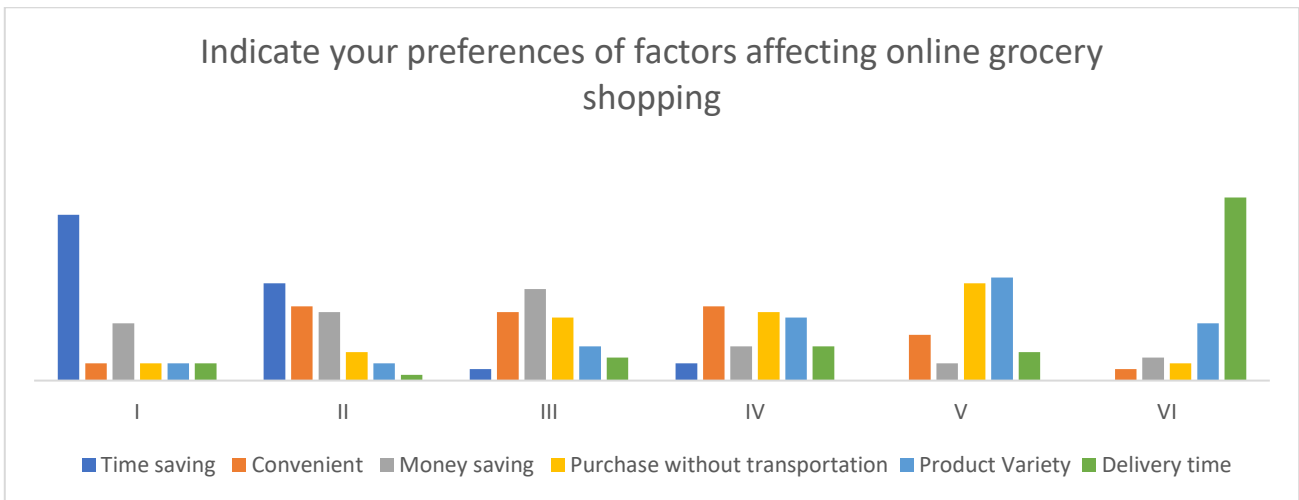
The dataset consist of 150 responses



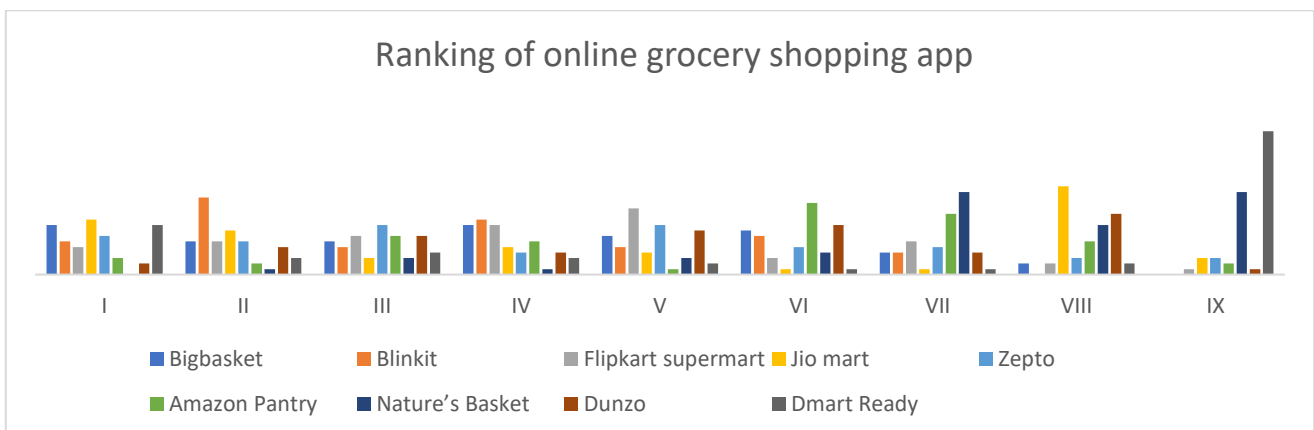
Dataset consist pf 59% male and 41% female



Dataset consist of more number of families with 4 -6 family member.



From above chart we can interpret that,
 Factor Time saving is highly preferred while doing online grocery shopping
 Factor Delivery time is least preferred while doing online grocery shopping



From above chart we can interpret that
 Online grocery shopping app are preferred as:

- 1st – Bigbasket
- 2nd – Blinkit
- 3rd – Zepto
- 4th – Flipkart
- 5th – Dunzo



- 6th – Amazon pantry
- 7th – Nature's Basket
- 8th – Jio mart
- 9th – Dmart Ready

Reference

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An Empirical Study On Recruitment And Selection Process Of Employees At Big Bazaar After COVID-19 With Special Reference To Mumbai Suburban Area

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Abstract

Recruitment is the process of hiring the right number of people of the right candidates at the right time at the right place. It is the process of generating a pool of qualified applicants for a job. It includes identifying and encouraging the candidates to apply for the job, receiving applications and screening the applicants. Recruitment is the first stage it requires for the placement in the organisation of the candidate. Recruitment start with the sourcing, screening, onboarding, shortlisting the candidate for the job position in a company. Recruitment is the important for all the organisation and to achieve the goals and objectives and also the personal goals.

The emergence of the COVID-19 pandemic has wreaked havoc all around the world. We are very well aware that not just economies, but businesses too are going through this unprecedented time. Recruitment is no exception. Your plan of hiring more workers may have gone out of the window or, on the contrary, you may have the requirement of hiring candidates more than ever before. It doesn't matter which business you are in, it is likely that the pandemic has impacted your recruitment process in some way

Keywords: COVID-19, Recruitment & Selection, Impact, outcome

Introduction:

If the company needs to hire the new and fresh talent in the organisations so the recruitment process makes sure that possible. It is the process to recognizes to filled the vacancy in the company. It understand the positions and duties and think that what person requires the skills in the job. They do their job properly in the job role. It also analyses that how to do new recruits and when to do it. Its recruits the best candidate that never disappoint the organisations. Recruits first sourcing the candidates for the available job. Recruitment is to attract the candidates to apply the job. It main objective is to select the people. They just go through the resumes of the candidates and reviewing the resumes and then scheduling the interviews with the senior management and after the interviews they take some tests and performing the best in the tests the managers the best candidate. People have to know that the company is hiring for the various positions in the organisations. Recruiters have to creates a large talents of candidates so they can ensure the organisations can hire the best talent. Recruiters have to find the candidate who can fit in the company culture and the achieve the organisation goals as well as the personal goals.



COVID-19 Pandemic lockdown but big bazar is online.

The second wave of the pandemic and the delay in getting approvals for the deal with Reliance Retail have impacted Future Group's Big Bazaar, the company's focus on online sales has kept the lights on for the cash-strapped retail company.

"Early trends show that close to 30-35 per cent of our customers have moved online. The frequency of buying has gone up to three times a month on the digital platform, compared to once in a month at our offline stores. About 20-30 per cent of customers online are our new shoppers," Sadashiv Nayak, CEO, Big Bazaar, told Business Line.

Big Bazaar had earlier said that it targeted 50,000 daily orders online. Nayak said the target has been achieved and the company now aims at 70,000 orders daily over the next fortnight.

This comes even as Big Bazaar may miss quarterly sales targets due to the pandemic and the delay in the deal with Reliance Retail. The retail giant has paused new store openings because of uncertainty on reopening of malls. Big Bazaar was expecting to achieve pre-Covid level sales by Q2 of FY22. But Nayak said the company had not anticipated the intensity of the second wave of Covid-19. "Sales in April were good but May came strongly at us. Over 70 per cent of our stores are in malls, and malls are shut," Nayak said.

In December, Nayak had said that Big Bazaar planned to open 16 stores in the next three quarters. Currently, the company has 285 stores.

Review of Literature

A process of recruitment and selection is a searching for a encouraging prospective employees to join the organisation. It's a concurrent and void without each other. Recruitment is the efforts of the organisation to identify and influence the choices of competent applicants.

BURACK (1985) recruitment sources are closely linked to the organizational activities as performance, employee turnover, employee satisfaction, employee wishes and the commitment of the organisation (burak, 1980). The recruitment and selection process should be done at each and every sector for fulfilling their organizational goals (narty, 2012).

WORK BY HILTROP (1996) was successful in demonstrating the relationship between the HRM practices, HRM-organisation strategies as well as organisational performance.

HILTROP (1999) he conducted his research on hr manager and company officials of 319 companies in Europe regarding hr practices and policies of their respective companies and discovered that employment security, training and development programs, recruitment and selection, teamwork, employee participation, and lastly, personnel planning are the most essential practices.

TAYLOR and COLLINS (2000) commented that attracting talent is critical not only for continuous competitive advantages but also for the survival of the business.

TAYLOR and COLLINS (2000) recruitment includes the set of activities undertaken by the organisation for the primary purpose of identifying a desirable group of applicants, attracting them into its employee ranks, and retaining them at least for the short term.

Objectives:

- ❖ To know the effectiveness or ineffectiveness of the process of recruitment and selection.
- ❖ To find out the way of improving recruiting the people at big bazar during Covid-19
- ❖ To find out the impact of covid-19 on consumption of consumer and shopping at big bazar.

Hypothesis of the study

- ❖ HO: There is no relationship between the employees of big bazar and recruitment selection process.
H1: There is relationship between the employees of big bazar and recruitment selection process.
- ❖ HO: There is no relationship between the Covid-19 and its impact on recruiting the people at big bazaar.
H1: There is relationship between the Covid-19 and its impact on recruiting the people at big bazaar.

Sample size

Sampling is one of the most critical problem that confront with research, because of the sample size should be the entire company of the study which will significant the entire research has done by the researcher. For the present study, the recruitment and selection process of big bazaar is the same way to pick the responses of the study will also challenging task for the researcher to collect responses. The researcher specified the sampling and is selected the Mumbai suburban area. The researcher has selected 100 respondents and the final is the 100 respondents.

Data Interpretation

AGE GROUP	NUMBER OF RESPONDENTS	PERCENTAGE
18 to 25 years	85	85%
26 to 30 years	12	12%
31 to 35 years	1	1%
35 above	2	2%
TOTAL	100	100%

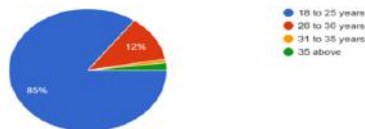
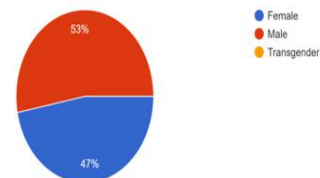


FIGURE 4.1 Age wise respondents

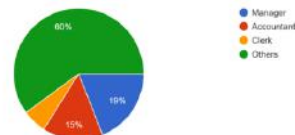
GENDER	NUMBER OF RESPONDENTS	PERCENTAGE
FEMALE	47	47%
MALE	53	53%
TOTAL	100	100%



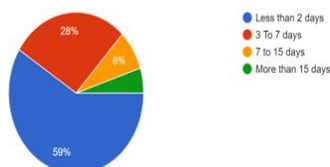
OCCUPATIONS	NUMBER OF RESPONDENTS	PERCENTAGE
SERVICE	38	38%
BUSINESS	7	7%
SELF EMPLOYED PROFESSIONAL	11	11%
STUDENT	39	39%
HOMEMAKER	5	5%
TOTAL	100	100%



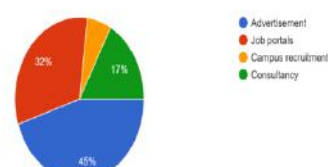
FACTORS	NUMBER OF RESPONDENTS	PERCENTAGE
MANAGER	10	10%
ACCOUNTANT	15	15%
CLERK	6	6%
OTHERS	60	60%



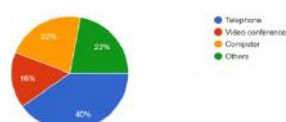
FACTORS	NUMBER OF RESPONDENTS	PERCENTAGE
LESS THAN 2 DAYS	59	59%
3 to 7 DAYS	28	28%
7 to 15 DAYS	8	8%



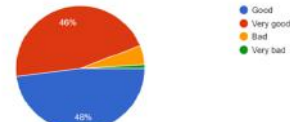
FACTORS	NUMBER OF RESPONDENTS	PERCENTAGE
ADVERTISEMENT	45	45%
JOB PORTALS	32	32%
CAMPUS RECRUITS	6	6%
CONSULTANCY	17	17%



FACTORS	NUMBER OF RESPONDENTS	PERCENTAGE
TELEPHONE	40	40%
VIDEO CONFERENCE	16	16%
COMPUTER	22	22%
OTHERS	22	22%
TOTAL	100	100%



FACTORS	NUMBER OF RESPONDENTS	PERCENTAGE
GOOD	48	48%
VERY GOOD	46	46%
BAD	5	5%
VERY BAD	1	1%
TOTAL	100	100%



Limitations of the study

A study on the recruitment and selection process impact on the employees and the researcher area has focused only on the Mumbai suburban area constraints. This also Mumbai suburban region had dense the population of the big bazaar employees of 100 respondents. The validity of data is constraints of time as time will pass peoples view may differ. Studies is limited to western Mumbai suburban area. Sampling size is 100 employees. Working students of colleges would only be consider in research. Data is presented which is based on the respondents. Some respondents refuse to cooperate.

Conclusion

Depending on the job vacancy, job specifications and the appropriate information of recruitment is chosen. Mostly, the internal source of recruitment is through employee referrals. It is the responsibility of the recruitment personnel to conduct the tests, interviews etc. Most of the interviews that are conducted on the basis of informative and depth interviews. Qualification, experience and personal traits are all important and play a vital role in the selection of a candidate. The organisations are followed the rules and regulations involves the recruitment and selection process of the organisations. The recruitment and selection process are not to lengthy. There are 3 stages in the big bazaar. The recruitment process is partial to all employees. There is no biased. The study concludes that the recruitment and selection process of big bazaar company is effective. The study is conducted on 100 employees and collection the information through the questionnaire.

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A Study on Investment Pattern of Investors After COVID-19 in Mumbai Region.

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Abstract

The Covid-19 virus has had a negative impact everywhere. The Covid-19 epidemic has not only created new health problems but has also increased existing ones, disrupted people's financial situations, and altered their patterns of saving and investing. The unforeseeable and unheard-of disaster has caused economies to struggle and work hard. The majority of the economy's sectors took a massive hit, which caused financial difficulties. The cyclical flow of money has undergone a tremendous change that has altered peoples' spending and investing patterns as well as their way of life. The goal of the study is to comprehend how the COVID-19 epidemic has affected individual investors' financial and investing decisions in the Mumbai region. A survey of 100 investors in the Mumbai region was undertaken using a random sample in order to learn more about and comprehend the investing patterns during COVID-19. Using a descriptive research design, the investment trend is studied. To ascertain the influence of the pandemic on individual investment decisions in the Mumbai region, a sample survey was carried out using a structured questionnaire. Both primary and secondary data are gathered in accordance with the requirements of the research study. The basic data for the study were gathered using a simple random sampling approach, while secondary data were gathered from government publications, websites, journal articles, theses, and books. The study's data will aid in understanding how individual investors invested following COVID-19.

Keywords: Investment pattern, Covid-19, Investment behaviour, Investors.

Introduction:

The global spread of the highly contagious infection Corona Virus has significantly impacted human existence. In order to stop Covid -19 from spreading throughout the nation, the government has implemented measures like social isolation, self-isolation, and lockdown, all of which have significant economic repercussions. The lockdown, among all the government's actions, has had an impact on peoples' income, spending, and investment patterns. Offices were essentially closed, industry had ceased, and many individuals had lost their employment. Aside from the significant death count brought on by the Covid -19 epidemic, the countries continue to experience financial troubles.

Covid-19 had an effect on people's investing strategies, portfolios, and general view on life. The emphasis has shifted, and health investment now comes first. Following Covid-19, investors have started looking for alternatives that are safer, more reliable, and low-risk. The first and most significant quality of safe and liquid investments. Due to their fear of losing money, individual investors' investment habits have drastically changed. The bulk of investors have shifted their preferences due to the lockout. Covid-19 has also had an impact on people's income. The way that people spend money has also changed.

As it makes up a significant portion of the resource market, individual savings and investment patterns play an important role in any economy. The tactics of India's service sector have undergone a major transformation recently.

The financial markets present investors with fresh and better chances. Companies are creating efficient marketing and advertising strategies based on their research and understanding of investor behaviour in order to tap into this huge and rising market. Marketing is focused on a consumer's behaviour and understanding of that consumer. Financial institutions have recently become preoccupied with customer

retention and relationship marketing, which is essentially studying consumer behaviour after the original purchase is made.

Age, Gender, Education, Family Status, Employment, Spirituality, Primary Language, Lifestyle, Family Structure, Job Experience, Income, Yearly Savings, Net Worth, Number of Getting paid Members, Financial Dependent family members, Financial Literacy, Group Influence, Family And friends, Learning, Information processing, Interpretation, Personality, Tolerance for risk, Income expenditure ratio, Lending Habit, and Perception on Risk are just a few of the variables that can affect an individual's investment decision and choice of investment option.

Factors Affecting Investing Decision of Individual Investors

Return on investment

An indicator of an investment's profitability is return on investment (ROI). ROI measures the effectiveness of an investment by comparing the amount you invested to the amount you earned. Earning a sufficient return on investment is the basic goal of investors. Investors therefore always research higher-returning investment choices.

Inflation

The rate at which prices increase over a specific time period is known as inflation. Inflation is often measured in broad terms, such as the general rise in prices or the rise in a nation's cost of living. Because every investor wants to keep up with inflation and have strong future earnings, inflation is one of the key investment considerations.

Liquidity

Liquidity is the speed at which an investment can be sold off without suffering a loss in value. An investment can be sold more rapidly and vice - versa. If it is more liquid, and selling it for fair value or current market value is simpler. Any investment decision heavily relies on liquidity. It is the condition of having valuable possessions that can be sold for money. When making investments to meet an emergency need, investors take this element into consideration.

Safety in investment

Safety is the most significant factor in investment decision. It will be considered by those investors who are not ready to take any kind of risk and they want safety in investment.

Review of literature

(Farheen Siddiqui, 2022) observed in their study “Impact of the Covid-19 on the spending pattern and investment behaviour of retail investors” that the highly contagious disease Corona Virus outbreak has had a significant global impact in the year 2020. The unforeseeable and unheard-of catastrophe has caused economies to struggle and work hard. The majority of the economy's sectors took a beating, which caused financial hardship. The circular flow of income has undergone a paradigm shift that has altered peoples' spending and investment patterns as well as their way of life. This study tries to comprehend how the Covid-19 epidemic has affected retail investors' financial judgments and investment preferences. This research paper also examines how consumer buying patterns changed as a result of the Covid-19 lockdown. To ascertain the effect of the pandemic on individual investment decisions in the city of Lucknow, a sample survey using a structured questionnaire was carried out. The data for the study were gathered using a random sampling technique. The study's findings demonstrate how the pandemic fear and lockdown have had a substantial impact on people's spending and lifestyle choices. The study also shows that people's spending preferences have changed to favour healthier goods and necessities.

(Prof. Shivganga S. Maindargi, 2022) analyses in their study “A study on Impact of COVID-19 Pandemic Situation on Investment Pattern of Investors in Solapur City (Maharashtra) -INDIA” that every single human existence was profoundly disturbed by the COVID-19 epidemic, a highly contagious disease. Businesses suffered enormous losses and millions of people lost their employment, which had a negative

influence on everyone's financial situation. The goal of the study is to comprehend and analyse how the COVID-19 pandemic condition in the tiny town of Solapur city has affected investors' financial and economic activity and decisions through income, savings, expenditure level, and investment pattern. Investors of today are looking for investing methods that address environmental, social, and governance (ESG) issues. Corporate ethics, resource conservation – both environmental and employee – and socially and morally responsible sectors are at the forefront of investing issues. Investors want a portfolio strategy that is resilient and durable, as well as safety and wealth preservation. even when it results in poorer profits.

(Gurbaxani, 2021) in their study “A Study on the Impact of COVID- 19 on Investor Behaviour of Individuals in a Small Town in the State of Madhya Pradesh, India” mentioned that the goal of the study is to comprehend how the COVID-19 epidemic has affected people's financial and investment choices in rural areas of developing countries like India. To ascertain the effect of COVID-19 on people's financial transactions in Madhya Pradesh, a sample survey was carried out (MP). The economy has been severely hit by the COVID-19 outbreak. Lockdown and social isolation have proven to be uncomfortable given the enormous population and challenging economic conditions, particularly in the financial industry. The government's lockdown and stock market crash efforts to stop the spread of COVID-19 have had a severe impact on ordinary investors' willingness to invest in mutual funds and the stock market. Investors today appear to be increasingly risk-averse and favour investments that are pretty safe and offer a moderate return with low risk. Investors should also be informed on mutual fund schemes, the best times to enter and exit the stock market, and gold ETFs. It also sheds some light on the need for mutual fund bodies and governments to launch financial literacy programmes in smaller communities.

(Himanshu, 2021) in their study “Impact of COVID-19 on portfolio allocation decisions of individual investors” mentioned that Covid-19 has had a significant impact on the financial markets. Investors have rebalanced their portfolios as a result of changing risk and return expectations. This essay tries to examine how Covid-19 affects how individual investors decide how to allocate their portfolios. The study looks at how investors saw various investment opportunities both before and after the period of utter uncertainty brought on by the COVID-19 epidemic. The information was gathered from Delhi- and Mumbai-based individual investors. The respondents' preferred investments are ranked using AHP. The findings demonstrate that investors have begun reallocating their portfolios as a result of the current financial crisis related to COVID-19. Investors are shifting towards a cautious strategy since the returns on riskier assets are not what was anticipated. However, not all investors experience the same shift from risky to risk-free assets.

(Zanvar, 2016) In the article entitled “An Empirical Study on An Investment Pattern of Individual Investors in Pune City” has concluded that the financial services sector's flexibility has given the individual investor a variety of investment choices. Any investing advisor will emphasize as mantra saving. The amount an investor saves is the gap between what they make and what they spend. Following economic changes, Indian investors' preferences in choosing various financial instruments, investment activity, and evaluation and analysis of investment opportunities have all undergone a significant change. The study's goal was to determine how Pune investors invested their money (India). The information was gathered via a structured questionnaire that was given to 770 individuals in Pune from various socioeconomic classes. According to the data, there is a big gap between safer and riskier investing possibilities. One Way ANOVA has been used for analysis. According to this argument, bank deposits and insurance are the most popular investment options, and the majority of criteria influencing investment choices include high yields, tax advantages, and safety.

(Praba, 2014) In the article “Investment pattern and the factors influencing the investment preference among different age groups” has concluded that Since age is strongly related to life stage and dictates the investment target to be achieved within a specific tenure, age is a crucial component in investment decisions. The best investment path is chosen based on the investment objective and duration. Age and risk tolerance are strongly correlated, and the investment pattern varies appropriately. Today's investors are better educated, more knowledgeable about investing, and have simple access to financial data.

There are many factors that can affect a person's investment behaviour, but the goal of this study is to see if age influences investment preferences and decision-making. Additionally, it identifies the similarities and differences in investing patterns between various age groups in order to pinpoint what factors affect each group's decision-making process.

Research objective

- To understand the impact of Covid-19 on Investors behaviour.
- To evaluate pre and post changes in the behaviour of Investment of Investors.
- To analyze the impact of Covid-19 on the Investment preference of the Investors.
- To identify the investment preferences of investors, post Covid-19.

Scope of the study

It was suggested that this effort should focus on a specific area and conduct in-depth research rather than adopting a broad approach and producing a comprehensive study. As a result, the researcher suggests focusing on Mumbai for this project. The study focused on the effects of the COVID 19 Pandemic scenario on investor investment patterns and took into account investors who invested in a variety of portfolios. Future studies should look at the steps taken by different authorities to improve financial literacy in Indian rural towns and how those actions affected people's investment patterns.

Problem of the study

- This study is geographically restricted to Mumbai region and findings may not be generalized to other regions.
- The study's sample might not fairly represent the entire universe.
- The behaviour and mood of the respondent on whom the survey is conducted may have an impact on the primary data.

In order to avoid summarizing the findings of this study, care must be used.

Research Methodology

Research methodology refers to the procedures a researcher will use to conduct their investigation. It is a methodical approach to solving a research issue. It comprises methods for data collecting and analysis as well as sampling design. A research technique enables the researcher to comprehend the strategy and procedures employed to arrive at results.

Research approach: The structured Survey approach has been adopted for the study.

Research Instrument: Close-ended questionnaires have been employed as research instruments.

Sampling: The participants belonged to Mumbai region. A well-structured questionnaire was framed and randomly circulated among different individual investors. However

Data source: Data collection is very important step for the study of research. In present research, as per the need of the research study both primary and secondary data are collected.

Data Collection: The primary data for the present study were collected through a structured questionnaire.

Primary Data:

This is first hand collected information which can be obtained through schedule, interview method, questionnaire and etc. Information will be obtained through a designed "questionnaire", for obtaining information about Investment pattern of individual investors.

Secondary Data:

Such data was previously accessible in any format, which refers to information that was gathered by a third party in addition to the main user. For the relevant time period of the study, secondary data will be gathered from published reports, papers, periodicals, journals, etc. of various institutions. Different proportions will be used to assess the information that has been gathered thus far.

Secondary data for the study will be collected from the following sources

- a) Surveys
- b) Websites
- c) Books
- d) Journal articles, Thesis
- e) Internal records
- f) News papers

Analysis and interpretation

Table: 1 Demographic Profile of Samples

(Sample size-56)

S. N	Profile Particulars	Variables	Frequency	Percentage
1	Gender	Female	35	63
		Male	21	38
		Total	56	100
2	Age	Up to 25 years	32	57
		26-35 Years	16	29
		36-45 Years	4	7
		45 Years & Above	4	7
		Total	56	100
3	Qualification	Under graduate	3	5
		Graduate	20	36
		Post graduate	27	48
		Professional	6	11
		Total	56	100
4	Marital status	Married	12	21
		Unmarried	44	79
		Total	56	100
5	Occupation	Private Employee	51	91
		Retired/housewife	3	5
		Business/ Profession	1	2
		Government Employee	1	2
		Total	56	100
6	Monthly Income	Up to 10,000	3	5
		10,001 to 25,000	23	41
		25,001 to 50,000	24	43
		Above 50,000	6	11
		Total	56	100
7	Experience in Investment	Less than 1 year	20	36
		1 - 3 years	19	34
		3 - 5 years	5	9

		More than 5 years	12	21
		Total	56	100
8	Type of Investor	Moderate (risk-neutral)	27	48
		Conservative (Avoid risk)	25	45
		Aggressive (Risk taker)	4	7
		Total	56	100
9	Covid affect Income	It has remained same	43	77
		It has reduced	10	18
		It has increased	3	5
		Total	56	100

Table 2: Shows change in investment behaviour after the Covid-19

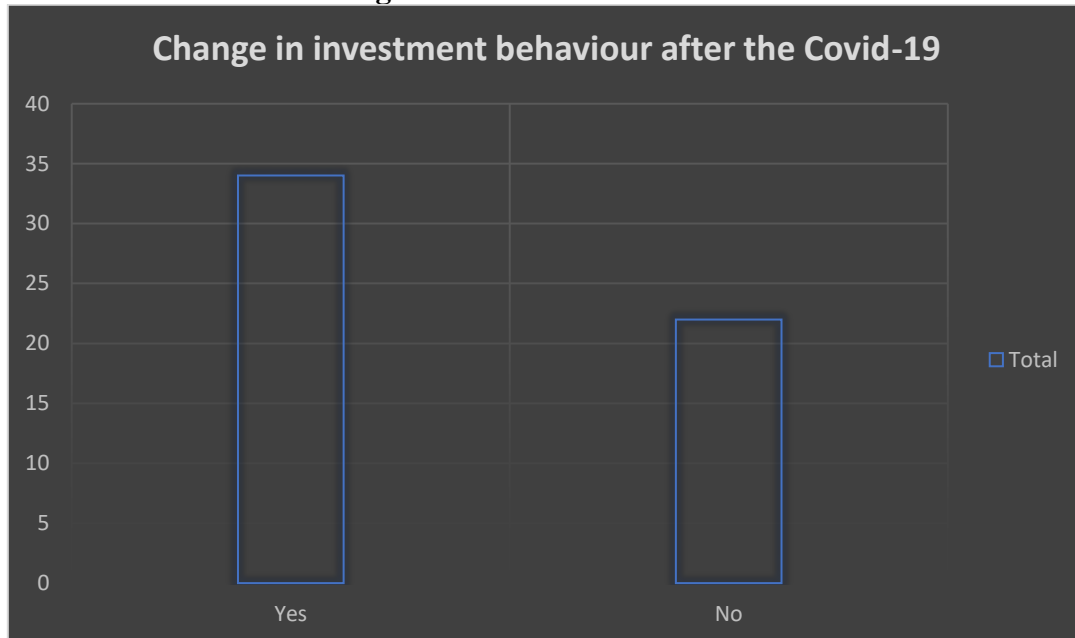


Table 2 Shows, that there is a drastic behavior change in investment pattern after the Covid-19. Almost 61% of the population agrees that there is change in investment behaviour after the Covid-19.

Table 3: Average amount invested changed as a result of COVID-19

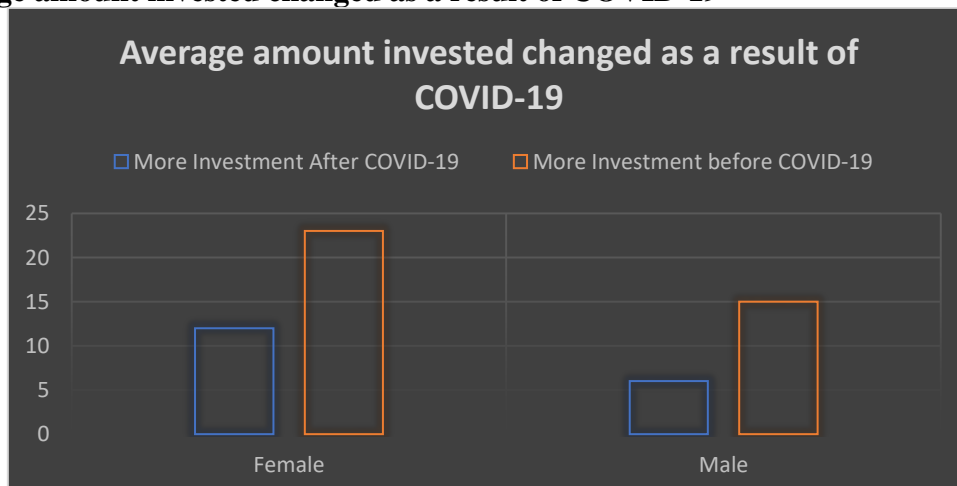


Table 3 shows that most of the population has More Investment before COVID-19 irrespective of the gender.

Table 4: Covid-19 have an impact on people income

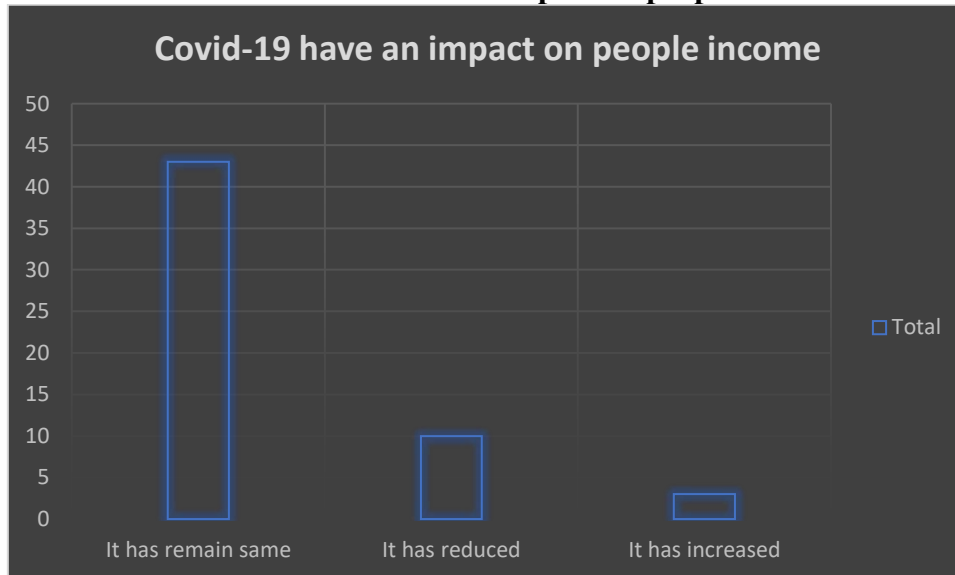


Table 4 shows that 77% of population has the same income it means that there is no increment in the income of the people. Whereas 18% of the population has face the problem of reduction of Income due to the Pandemic. Only 5% of the population's income is increased during Covid-19.

Table 4: Shows the Investment option choose by Investors

Investment Option	Investment Percentage	Rank
Mutual Fund	17%	1st Rank
Share Market	16%	2nd Rank
Fixed deposits	14%	3rd Rank
LIC Policy	13%	4th Rank
Bullions	9%	5th Rank
Real Estate	9%	5th Rank
Post office scheme	7%	6th Rank
National Pension scheme	6%	7th Rank
Other	5%	8th Rank
Cryptocurrency	4%	9th Rank
Bond/Debenture	2%	10th Rank

According to the table 2 above, roughly 17% and 16% of the population, respectively, invest in mutual funds and the stock market, and they prefer to accept moderate risk in exchange for a high return. As a result, they took 1st Rank and 2nd Rank. Around 14% of the population invested in safe investments with high returns, placing them 3rd in Rank. LIC Policy secures Rank 4th, and there is tie between Bullions & Real Estate which secures Rank 5th. According to our research, the Post Office scheme Ranks 6th, and the National Pension scheme Ranks 8th. Other Investment determines Rank 9th. Cryptocurrency manages Rank 10th, and Bond/Debenture manages Rank 11th.

Conclusion

A successful investor will go to any length to maximize his or her profits. Investment options range from simple and risk-free assets like bank deposits to complex and risky assets like stocks and bonds. The COVID-19 outbreak has had a significant economic impact. Because of the large population and the economy's problematic circumstances, particularly in the financial sector, lockdown and social distancing have been unsettling. Individual investors' willingness to invest in mutual funds and the stock market has been harmed as a result of government COVID-19 spread control measures such as lockdown and stock

market crash. Investors today appear to be more risk averse, preferring relatively safe investment options with a moderate return and low risk.

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Revitalization of Information Communication Technology Strategies in Education, Healthcare, and Banking After COVID-19

(Mumbai Sub-urban Region)

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ABSTRACT

Information and Communication Technology (ICT) has made a significant impact on a wide range of industries, including banking, healthcare, and education. Our study aims to demonstrate how ICT has transformed these industries and enhanced their performance after COVID-19. This study utilized the non-experimental quantitative research method, particularly the survey method, to gather data on three different sectors. ICT has greatly improved the education sector by providing new ways for students to access and interact with educational content. Online learning platforms and educational apps have made it possible for students to access educational resources from anywhere with an internet connection. With the advent of online banking and mobile banking, customers can now access their bank accounts and conduct transactions from anywhere at any time. This has greatly reduced the need for customers to visit physical bank branches, saving them time and effort. The use of ICT in healthcare has also facilitated the use of wearable devices and remote monitoring systems, which allow patients to track their health and alert healthcare professionals if there are any concerns. Overall, the impact of ICT in the banking, healthcare, and education sectors has been significant, improving the efficiency and effectiveness of these sectors and providing new opportunities for growth and development.

Keywords: Information & Communication Technology, Banking, Healthcare, Education.

1. INTRODUCTION

The world has changed since the pandemic-related crises, as we know it. Thanks to technology, that was a simple solution to this problem. ICT now dominates almost all spheres of human activity. Information and communication technology is referred to as ICT. It refers to technologies that offer telecommunication-based information access. Though it largely focuses on communication technologies, it is comparable to information technology (IT).

The term "Information and Communication Technology" (ICT) refers to a broad category of technological devices and instruments that are used to create, transfer, store, share, and exchange information. Computers, the Internet (websites, blogs, and emails), live broadcasting media (radio, television, and webcasting), recorded broadcasting media (podcasting, audio, and video players, and storage devices), and telephony (fixed or mobile, satellite, videoconferencing, etc.) are a few of the technical resources and instruments described above. Information and communication technology (ICT) has resulted in a paradigm change in people's personal and professional life. (Michael, 2008)

UNESCO states that "ICT is a scientific, technical, and engineering discipline and management approach utilized in managing information, its application, and its relationship with social, economic, and cultural concerns." The needs of society and our way of life have both undergone a creative transformation as a result of technology's quick progress. Recognizing the influence of new technologies on the job and daily life, today's teachers, students, doctors, and bankers have attempted to restructure their education programs, as well as classroom facilities, health exams, and financial transaction techniques, in order to reduce the technical gap between the present and the future. ICTs are bringing about dramatic changes in society and

affecting many facets of daily life. The effects of ICT are becoming more and more noticeable since the COVID-19 pandemic hit. The worldwide COVID-19 pandemic has not only brought attention to the significance and urgency of health, education, and money as a central issue of human progress, but it has also shown how crucial it is for all citizens to use ICT tools to preserve their well-being. (Ratheeswari*, 2018)

In the case of health, ICT, as an information and communication technology, cannot directly impact health but must have an effect on health through some mechanism, the most important of which is the information acquisition and interpretation mechanism. The Internet serves as a significant media outlet for health information. To increase overall health literacy, Internet users may learn about diseases, look for information about their characteristics, and change their habits. In addition, the pandemic allowed both patients and doctors a way to schedule visits online, enabling the doctor to monitor the patient without making direct contact. (Chunya Wu*, & Ying Cao, Yunyun Yuan, 2021)

ICT has an impact on all procedures related to modern banking. From regular tasks like processing payroll and entering orders to larger initiatives like buying a company, ICT emerges as a crucial component. Numerous research projects have been conducted in light of the significance of ICT in the banking sector. (Dr. V. Mallik & Dr. R. Geethalakshmi, 2021)

In Education, teachers attempt to interact amicably with students while taking into account the influence of new technology on education today. Effective educators may develop their students' creativity to produce effective social workers, legislators, poets, philosophers, and other members of society. ICTs give both students and teachers more flexibility in tailoring their instruction to individual requirements, and as a result, society is pressuring schools to effectively use this technological advancement. (Ratheeswari*, 2018)

After COVID-19, ICT has played a crucial role in increasing productivity and efficiency. With the use of computers and other digital tools, employees can access and share information in real time, collaborate on projects, and streamline business processes. This has led to an increase in competitiveness and profitability for many organizations. The aim of this study is to highlight the way ICT has revolutionized and created a significant impact on our daily lives, transforming the way we communicate, work, and access information.

Our study aims to achieve the following objectives:

1. To investigate the ICT strategies that influence customers' daily interactions with the bank.
2. To study the shift in users' behavior and analyze the use of ICT-enabled solutions in healthcare services after COVID-19.
3. To provide adequate information on teachers' and students' effective and timely adaptation of ICT strategies.
4. Understanding the dynamic increase or decrease in the use of ICT-enabled technologies in our daily activities after COVID-19 and identifying the factors that have compelled the change.

2. LITERATURE REVIEW

According to K. Ratheeswari(2018), Information and Communication Technology in education is a crucial instrument for future education and must be successfully incorporated into teaching and learning. It discusses various methods such as E-learning, blended learning, constructivism, group discussion, E-modules, teleconferencing, and so on. The conclusion of this paper is that teachers must effectively implement ICT to assist students in understanding each concept. To meet students' expectations, a well-designed teacher training program is required.

In the research conducted by BogdanNogalski, *et al.*, (2022), it was highlighted how ICT applications in Vietnamese banks improve the Vietnamese economy after COVID-19. This paper's method includes data samples from people, households, and businesses to respond to questionnaires via phone, mail, or personal interviews. Pearson analysis, regression analysis, and ANOVA analysis are used to test the data model. Due to the high potential for finance, technology, and managerial abilities, banks are under more and more competitive pressure. To improve banking in Vietnam, an open policy that attracts technology and service platforms is required.

Sojib bin Zaman, *et al.*, (2022), described the importance of ICT tools to assist older adults in managing their health. The method used in this paper includes a scoping review with PRISMA-ScR. Ovid, MEDLINE, Embase, Scopus, and PsycINFO are the databases used. They also used the ProQuest database, which contains papers and proceedings from computer science and technology conferences. All 31 articles demonstrated that ICT interventions improve health care for older adults with chronic diseases. The paper highlights the benefits of ICT interventions (such as mHealth and telemedicine) as well as the limitations of ICT tools. The paper's findings primarily focus on operational and technical challenges, such as a lack of willingness to learn new skills, a lack of confidence and skills in operating ICT devices, and the involvement of clinicians in motivating people to use ICT interventions. Because this study was conducted in high-income countries, the cost of ICT tools is not a critical factor. ICT interventions can be very beneficial for patients living in rural areas. The main limitation of this paper is that no external experts were consulted during the review process, but some limitations can be overcome through the design of ICT interventions.

3. RESEARCH METHODOLOGY

3.1 Data Collection: The present research is based on primary data collected via a questionnaire in the Mumbai region. The collected data were analyzed by chi-square test to draw a research conclusion.

3.2 Data Analysis and Interpretation

Table -1: Gender, Age, and Profession wise demographic pattern of individual consumer

Demographic Category of Users	Parameters	Number of Representatives	
		Total(192)	Percentage
Gender	Male	123	64%
	Female	69	36%
	Others	0	0%
Age	15 - 25 Years	97	50.52%
	26 - 44 Years	57	29.69%
	45 - 59 Years	35	18.23%
	60 & Above	3	1.56%
Profession	Student	90	47%
	Private Sector	84	44%
	Public Sector	8	4%
	Business	10	5%

Primary data is collected from three different questionnaires for three different sectors as Education, Healthcare, and Banking.

**Table - 2: Which teaching & learning method you preferred AFTER COVID-19?
 Total number of samples N for Education = 77**

Mode of Education	After COVID-19	Percentage
Without ICT(traditional method using chalk & duster)	22	28.57%
With ICT	55	71.42%

**Table - 3: Which is your choice of consultancy AFTER COVID-19?
 Total number of samples N for Healthcare = 56**

Medium of Consultancy	After COVID-19	Percentage
Direct consultation	44	78.57%
Online consultation	12	21.43%

**Table 4: Which transaction method you preferred AFTER COVID-19?
 Total number of samples N for Banking = 59**

Mode of Banking	After COVID-19	Percentage
Offline Banking	2	3.39%
Online Banking	57	96.61%

4 RESULTS AND DISCUSSION

4.1 Hypothesis:

H₀ - There is no relationship between the revitalization of ICT resources and their availability in the enhancement of education, banking, and healthcare sectors.

H₁ - There is a considerable association between the revitalization of ICT resources and their availability in the enhancement of education, banking, and healthcare sectors.

4.2 Chi-square Method: is used to find out the relation between the uses of ICT resources and their availability in the enhancement of education, banking, and healthcare sectors.

Formula :

Chi-square(χ^2) Test in r x c Contingency Table $= \sum_i \sum_j \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$; with $E_{ij} = \frac{a_i b_j}{N}$

Where: O = Observed values, E = Expected values

Table - 5: Observed Data

Mode/Domain	Education	Healthcare	Banking	Total
Offline	22	44	2	68
Online	55	12	57	124
Total	77	56	59	192

Formula for Expected value = (row total * column total)

Table - 6: Expected Data

Mode/Domain	Education	Healthcare	Banking	Total
Offline	27.27	19.83	20.9	68
Online	49.73	36.17	38.1	124
Total	77	56	59	192

Table -7: Calculation of Chi square Variate χ^2

O_{ij}	E_{ij}	$O_{ij} - E_{ij}$	$(O_{ij} - E_{ij})^2$	$\frac{(O_{ij} - E_{ij})^2}{E_{ij}}$
2	27.27	-5.27	27.7729	1.018441511
44	19.83	24.17	584.1889	29.45985376
2	20.9	-18.9	357.21	17.09138756
55	49.73	5.27	27.7729	0.5584737583
12	36.17	-24.17	584.1889	16.15119989
57	38.1	18.9	357.21	9.375590551
Total				73.65494703

To test the Hypothesis at $\alpha = 0.05$ level of significance -
 From the Table- 7: Calculated $\chi^2 = 73.65494703$

Decision criterion: $r = 2, c = 3$

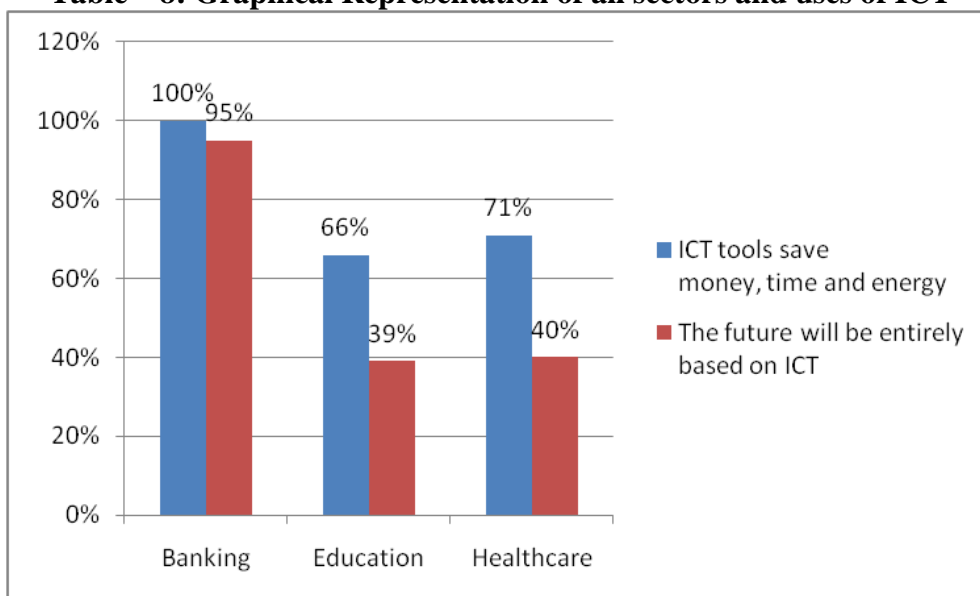
Reject H_0 if: calculated $\chi^2 > \chi^2_{(2-1)(3-1), 0.05} = \chi^2_{2, 0.05} = 5.99$

Do not reject H_0 if $\chi^2 \leq 5.99$

5 FINDINGS

Calculated $\chi^2 >$ Critical Value (χ^2) i.e. $73.65494703 > 5.99$, therefore rejecting the null hypothesis at $\alpha = 0.05$ level of significance that is accepting the alternative hypothesis at $\alpha = 0.05$ level of significance; it is evidence that there is a considerable association between the revitalization of ICT resources and their availability in the enhancement of Education, Banking, and Healthcare sectors.

Table – 8: Graphical Representation of all sectors and uses of ICT



6 CONCLUSIONS

Our current research revealed that there is a considerable association between the revitalization of ICT resources and their availability in the enhancement of the Education, Banking, and Healthcare sectors. Customers can save time, money, and energy by using ICT more frequently in banking. According to the report, 95% of the public is interested in internet banking. The greater knowledge of concepts and subjects that result from increased ICT use in Education increases students' motivation in learning. Similar to how more ICT is being used in healthcare, it helps people track their health and can even be helpful in averting some significant health conditions.

Limitations : The majority of ICT tools rely on electricity and a network. At the same time, they require proper guidance for using ICT tools, so it may not produce the best results in rural areas where electricity, network, and transportation are major issues.

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A Study on Revitalization of Production Strategies of Bamboo Product in Palghar District of Maharashtra After COVID-19

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²Research Guide

ABSTRACT

This research paper aims to assess the Production strategies used by Bamboo industry in production of various bamboo based product after COVID-19 pandemic in Palghar District. Production strategies are considered very important for every business organization ,so it must be properly planned and implemented for the success and growth of business. The study was done as a part of descriptive research. Convenience sampling technique was employed for selecting the sample. The primary data was collected by means of questionnaire. The analysis leads over the conclusion that the craftsmen's have adopted mix production strategies – Chase strategy, Make-to-stock, Make-to-order for producing their product. The research also suggested some measures to be taken by the craftsmen's.

Keywords : Production Strategies, Craftmans., Bamboo Based Product, Covid-19

INTRODUCTION

In Palghar district, the majority of bamboo based industry is small in nature, family oriented or part-time and thrive on traditional manual work procedures. The procedures are relatively labour intensive and performed with traditional devices that are of low technology and production capacities. In addition, the product designs fail to receive sufficient attention. The local designers are trying to meet local requirement. Most of the local manufacturers rely on existing ethnic designs or copying ideas from other sources for the development of new product designs. Although bamboo has numerous uses, most of the woven commodities are traditional and low-value products, but are demanded in low quantity due to wide utilization of plastic and metal products. But now after Covid – 19 as people have become more conscious about environmental friendly product there may be demand for the bamboo product. Therefore the present study will make an attempt to know the different production strategies used in bamboo industry after Covid-19.

What are production strategies?

Production strategies, or production planning strategies, are the different methods a company uses to plan the future production of goods and materials at a manufacturing plant. Implementing various production planning strategies creates a foundation that can help determine how much of each product to create. Then it's easier to schedule the production of the materials, which focuses on who is going to be needed to help with production and when the items are going to be needed.

Types of production strategies

There are five common types of production planning strategies that many businesses use to help them determine the appropriate amount of a product to make. The strategy it uses depends on the industry of the business, its size, the types of products it produces and consumer demand. Here's a list of five types of production strategies to consider:

1. Chase strategy

2. Make-to-stock

3. Make-to-order

4. Assemble-to-order

5. Level production

OBJECTIVES OF THE STUDY :

- To know the demand of bamboo product in Palghar District after Covid – 19
- To know the Production level of bamboo product in Palghar District after Covid – 19
- To know the ratio of demand and supply.
- To know the Production strategies used by bamboo base industry (craftsmen) to make bamboo after Covid – 19

RESEARCH METHODOLOGY :

The data needed for the study is collected from the bamboo craftsman through personnel interview using questionnaire.

Research Design : The study was based on survey method

Sampling Plan :

1. Sample Method : Non-Probability Sampling (Convenience sampling)
2. Sample Size : 100 Craftsmen.

LIMITATIONS OF THE STUDY :

Following points describe limitations of the present study,

1. The study is limited to study the production strategies of Bamboo base industry only
2. The study is limited to Palghar district only.
3. Sample size is limited due to time and money constraint.

Findings & Analysis :

1. Types of products made from bamboo in the area

Basket	Kanga
Topla	Panjra
Supdi	Other

Interpretation: The above table shows the different types of bamboo based product produced in the area as per demand and order.

2. Use of the product

Product	Use for
Basket	Packing of Flowers
Topla	Packing of fruits - Chickoo & Jambu,
Supdi	House hold & Farming (During Harvesting) for separating dust from grains
Kanga	Farming (During Harvesting) & Storing grains , also used as wall & border of house in village
Panjra	For safety & shelter of Chicken & Duck as chicken coops

Interpretation: The above table shows the uses of different bamboo product for different purpose.

3. Demand of product season wise.

Product	Demand Season wise
Basket	All
Topla	Winter, Summer Summer
Supdi	• During Ganpti Festival • During Harvesting
Kanga	During Harvesting
Panjra	All

Interpretation: The above table shows the demand of different bamboo product as per the season and occasions.

4. Gender wise Craftsman involved in the industry

Gender	Percentage (%)
Male	10 %
Female	90 %

Interpretation: The above table shows that there are 10 % male and 90% female involved in production of bamboo product.

5. Income from sale of bamboo product.

Answer	No. of respondent
Adequate	20
In adequate	80

Interpretation: The above table shows 20 respondent feels that income from sale of bamboo product is adequate and 80 respondent feels that income from sale of bamboo product is not adequate.

6. Demand of bamboo product during Covid - 19

Answer	No. of respondent
Adequate	00
In adequate	00

Interpretation: The above table shows that there was no demand for bamboo product during Covid-19

7. Demand of bamboo product after Covid - 19.

Answer	No. of respondent
Adequate	65
In adequate	35

Interpretation: In the above table 65 respondent feels that there is adequate demand of bamboo product after Covid - 19.

8. Supply of bamboo product as per demand.

Answer	No. of respondent
Adequate	82
In adequate	18

Interpretation: In the above table 82 respondent feels that there is adequate supply of bamboo product as per the demand.

9. Strategies adopted for making bamboo product by craftsmen's

Answer	Response
Chase strategy	Yes
Make-to-stock	Yes
Level production	No
Assemble-to-order	No
Make-to-order	Yes

Interpretation: The above table shows different strategies used by craftsmen for making bamboo products.

10. FINDINGS:

- Bamboo product which are produced in the study area are – Basket, Topla, Supdi, Kanga Panjra which are used for the purpose of packing of flowers & fruits, during harvesting activity, household and as a chicken coops.
- The production (making) of bamboo product is mostly carried out by females.
- They did not get professional training from any institution.
- The skill required for making bamboo product is transmitted from one generation to another.
- Most of the people in this occupation are illiterate and most of the families are under BPL.
- The rural communities have traditionally been using bamboo and the utilisation has been highly localized.
- The economic status of the craftsman is not so well because of low demand, lack of promotion and inadequate price of goods.
- The procedures are relatively labour intensive and performed with traditional devices that are of low technology and production capacities.
- The craftsmen's uses mix production strategies - Chase strategy, Make-to-stock, Make-to-order.

SUGGESTIONS & RECOMMENDATION:

- Professional training must be provided to the craftsmen.
- New products must be added in their production line.
- Proper marketing of bamboo product need to be done.
- Modern technology must be adopted.
- Production strategies used by the craftsmen for different product should be selected with care and must be implemented properly.

CONCLUSION :

From the study it was identified that like other industry Covid-19 have also affected the bamboo base industry and livelihood of craftsmen in the study area. Hence after Covid -19 when life was on track and with the demand of bamboo base product the craftsmen have adopted mix Production strategies - Chase strategy, Make-to-stock, Make-to-order for producing the bamboo product and earn livelihood.

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Revitalize in Marketing Strategies of Parle Company After Covid 19

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ABSTRACT:

The study will be carried out on Parle company. The objectives of the study are to access the post-COVID marketing strategy available to consumers by Parle, to study the level of awareness and preference among retailers and customers for different segments of biscuits, snacks, chocolates and soft drinks, and to know the degrees retailers' satisfaction with the services and marketing. Provided by Parle based on feedback from retailers about the services and promoting products, programs and practices they adopt. The main data were collected from the 100 respondents. The survey was conducted for both consumers and retailers in the city of Mumbai. Parle uses various marketing strategies to promote themselves. Carry out sponsorship activities, use brand ambassadors and a variety of advertising campaigns, using in-store promotional brochures and social media ads, etc. Now let's understand your advertising strategy in detail by looking at Parle company.

KEYWORDS: Marketing strategy, parle products, problem in marketing, promoting brand

INTRODUCTION:

Parle Private Limited is an Indian food company that owns the famous biscuit brand Parle G, also known as the perfect tea accompaniment for Indian families. The company is known for producing cookies of the highest quality, nutritional value and taste. Has come a long way in the last 8 decades. Parle is known as one of the top-selling biscuit brands in the world. The company was founded by the Chauhan family, based in Mumbai, Maharashtra. They have a range of more than 150 products, 36 popular brands and more than 21 export destinations. They are also known as one of the oldest brands in India. It is said to be a recognized brand after the success of its products like the Parle-G biscuit and products among cold drinks. It manufactures products in different segments that make them unique and successful. In addition to knowing the brand, it is extremely important to know the marketing mix of the company.

REVIEW OF LITERATURE:

K. M. Mubarak Ali (1993) in his examine endeavoured to discover the buying sample logo preference, logo loyalty and propose and appropriate measures to enhance the logo loyalty. To examine became concluded that a cautiously selected promoting approach is for use to boom the logo loyalty of the product.

Brown et al. (2000) reported 4 that the need for powerful dietary schooling for younger clients has turn out to be more and more apparent, given their general meals conduct and behaviour, mainly during childhood and analysed that the interplay among younger clients' meals choices and their dietary consciousness behaviour, inside three environments (home, college and social). The outcomes indicated that the perceived dominance of home, college and social interplay seems to be somewhat overshadowed with the aid of using the younger clients, while growing an 'independence' trait, mainly during the adolescent years. The authors advised that meals choices of younger clients are frequently of a 'speedy meals' kind and therefore their meals conduct can also additionally gasoline the intake of meals with bad nutrition. While younger clients are aware about wholesome eating, their meals desire behaviour did now no longer continually appear to mirror such knowledge, mainly inside the college and social environments.

Vincent (2006) elicited¹⁸ that first-rate is a vital thing that attracts customers towards branded merchandise. Branded merchandise is conventional as suitable first-rate merchandise. People do now no longer thoughts paying more for branded merchandise, as they get price for money. Media is a key

constituent in selling and influencing a brand. A child's insistence affects family's shopping behaviour. Children are enormously aware and aware of branded items. Although unbranded merchandise now and again provides identical delight as branded merchandise, clients could nevertheless decide upon to buy a branded product.

Renuka and Hirekenchanagoudar (2008) in them on a "observe on patron shopping for behaviour of ready-to-consume meals merchandise". To determine the marketplace penetration of Britannia Marie biscuits via way of means of retailers. The data have been gathered from one hundred fifty respondents. The gear utilized in are simple percent and correlation co efficient. It is concluded that the principle factors influencing emblem choice for biscuits, chips, fruit juice and ice lotions have been quality, flavour and affordable price. Thus, the observe found out that the more youthful technology preferred extra ready-to-consume meals merchandise than the alternative age groups. The patron behaviour additionally varies from product to product.

Bed Nath Sharma (2008) studied²³ the branding, packaging and labelling of recent purchaser merchandise in Nepal. The paper centred on existing exercise of branding, packaging and labelling of recent merchandise in purchaser product production units. They have a look at technique turned into Descriptive presentation of data accumulated via questionnaire survey worried with specific varieties of purchaser merchandise (soap, biscuit, noodles and cigarettes). They have a look at similarly investigated the purchaser product packaging and labelling reputations in production units. Majority of the producing units (84.3 percent) are using product label as an easy tag connected to the product or an elaborately designed picture this is a part of the package.

Marketing Mix on Parle

Marketing Mix is a marketing model that helps us understand a business on the pillars of the 4Ps: Product, Price, Placement and Promotion. We will delve into the marketing aspects of the company and analyse Parle's business model by analysing its marketing mix. They are as follows:

- **Parle Product Strategy:** Parle offers a wide range of products. It has categorized its offering into biscuits, confectionery, snacks and the Premium Platina range. As a result, it offers niches in every category at affordable prices.
- **Parle Pricing Strategy:** The company follows a low-cost strategy to lead the market position. She eventually helps them battle with the competition. The pricing strategy is the backbone of the business. In addition, it could manage the low-cost due to the high production volume. The focus is on quality, which helps them reach a large audience, as Parle G keeps their prices a bit lower and focuses on the volume strategy.
- **Parle Placement & Distribution Strategy:** Parle products are widely distributed in all countries. The company has over 23 manufacturing facilities and over 1,500 wholesalers across India. They also have warehouse agents to help them with the distribution channel. Because of this, Parle products are available in every corner of the country. Distribution channel, so products are available everywhere, from small shops, supermarkets, hotels to large retailers. This is why Parle is the top choice over other brands due to its wide distribution and availability.
- **Parle Brand Promotion Strategy:** Parle uses all promotional sources such as TV, newspaper, online advertising etc. They are also very active in TV commercials, especially when Parle G biscuit presented the promotions with their mascot Neerja Deshpande, the young girl of Parle G products. Parle has remained so distinctive with its packaging that few of its products are subconsciously rooted solely for its packaging, which captures the consumer's attention. The brand uses slogans like "Bharat ka Apna Biscuit", "Melody Itni Chocoolaty Kyun Hai" to delight consumers. Emotions of your customers.

Competitive Background of Parle:

The principal competition of Parle are Britannia tiger, Horlicks biscuits, and nearby glucose biscuits. The marketplace wherein Parle operates is overcrowded with a big quantity of competition overtaking every different. It has an aggressive gain over different companies. They have a robust legacy of extra than 70 years that is assisting in being competitively beforehand of its competition. It has additionally saved the pricing the identical for its merchandise for plenty years. Without compromising at the great this enables them in rising as the most important promoting biscuits with inside the world.

Thus, to compete with their competition the organisation needs to be steady if you want to lead the marketplace.

SWOT Analysis on Parle

SWOT analysis of the company with its Strengths, Weaknesses, Opportunities and Threats. The strengths and weaknesses are the internal factors while the opportunities and threats are the external factors. Let's take a look at Parle's SWOT analysis.

The strength of Parle:

- Parle is one of the most popular and trusted brands.
- It offers products at a very cheap price, which gives them a price advantage over other companies.
- They have a strong supply chain network.
- Diverse portfolio with cookies, sweets and snacks.
- Parle G is the world's best-selling biscuit brand.
- Various CSR activities initiated by the company.
- Strong digital presence in social networks

The Weakness of Parle

- Produce similar products like Marie, Bourbon, Cookies and Crackers, Cream Cookies, etc.
- The company relies on its Parle G-Cookie for most of its sales.
- There are many regional competitors in the market.
- The same old cookie taste will bore the consumer.

The Opportunities on Parle

- Increasing marketing communications efforts.
- Increasing demand for innovative packaging.
- Innovative new advertising techniques.
- Expansion into the rural market.

The Threats of Parle:

- Parle face's close competition from Britannia and ITC products.
- Due to the increase in sales, Parle has become obsolete.
- It has reached the mature market stage as the product tastes the same as ever.

Parle promoting and Advertising Campaigns

Parle promoting and Advertising Campaigns, promoting campaigns are the guts and soul of any business. They increase traffic, conversion rates, product awareness, acquisition and retention. they'll be long and expensive, however once done right, they can help. an organization grows and leaves a robust complete impression.

Here are a number of Parle' standard ad campaigns

- You Are My Parle G
- G Maane Genius
- Bharat ka Apna Biscuit
- Melody Itni Chocolaty Kyun Hai
- My Kind of Size Zero

Social Media of Parle

The digital presence of the corporate refers to however an organization seems on-line which incorporates the content that you simply will management like your websites and social media platforms and things that you cannot control like online reviews from customers.

antecedent Parle company used solely televisions and newspapers as a supply to market their product and because it is important to follow the modification the company has hyperbolic the number to be spent on digital promotion to 15-20%. the corporate has dedicated pages on numerous social media platforms for Parle-G that is used to connect with young customers.

Research Methodology

Sources of knowledge: To accomplish the objectives of the study, the analysis's need to rely upon each primary and secondary data.

Primary information: Primary data sources were face to face interaction, interview with retailers and customers, filed survey. Adequate and relevant queries that cover all the aspects of the study.

Secondary information: The theoretical background of the current study was collected from varied secondary sources, which embrace magazines, journals and websites and different connected research work on it.

Sample Size: Sample size thought-about for his study was one hundred respondents.

RESULTS:

Are you aware that Parle have 150 plus products ?

101 responses

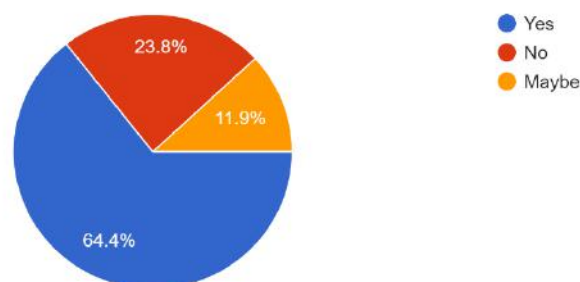


Fig 1.1

Majority of the respondents i.e 65 (64.4%) are aware that parle have 150 plus products. 24(23.8%) are not aware that parle have 150 plus products. 12 (11.9%) are not sure that parle have 150 plus products.

Which media of advertisement influence your purchase ?

101 responses

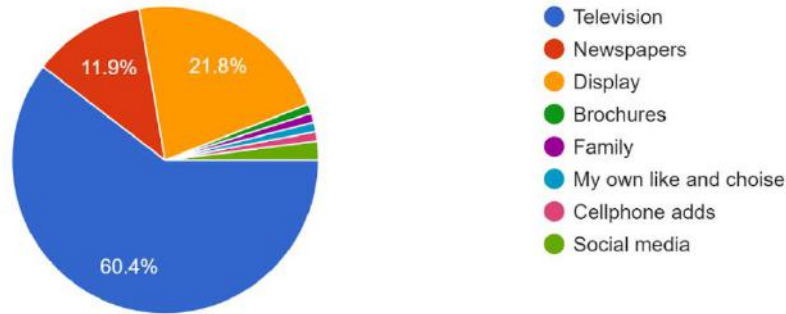


Fig 1.2

Majority of respondents i.e. 60 (60.4%) television advertisement influence more peoples to purchase. 22 (21.8%) display advertisement influence more peoples to purchase. 12 (11.9) newspapers advertisement influence peoples to purchase. 2 (2%) social media advertisement influence for purchase. 1 (1%) of brochures, family, my own like and choise, cell phone adds advertisements influence peoples to purchase.

How would you rate Parle products overall ?

100 responses

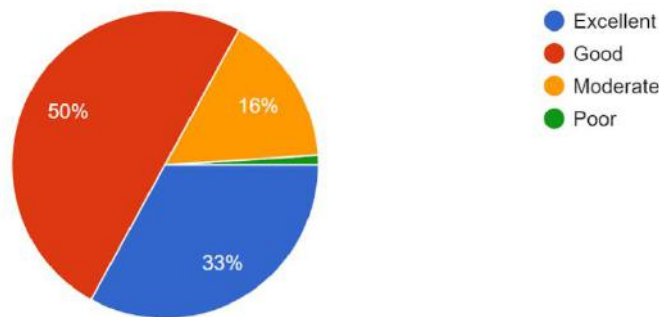


Fig 1.3

Which of these factors affect your purchase ?

101 responses

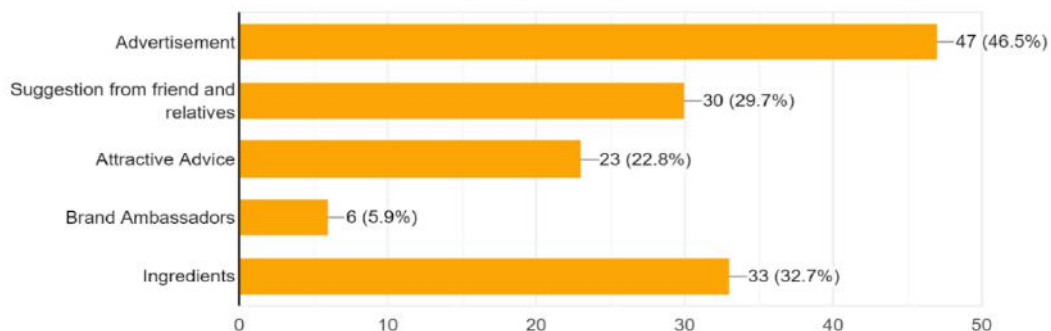


Fig 1.4

Majority of respondents for which factors affect purchase are as follows. Advertisement 47(46.5%), Suggestion from friend and relatives 30(29.7%), Ingredients 33(32.7), Attractive advice 23(22.8%), Brand ambassadors 6(5.9%).

If not Parle company product which other company's product do you purchase ?

101 responses

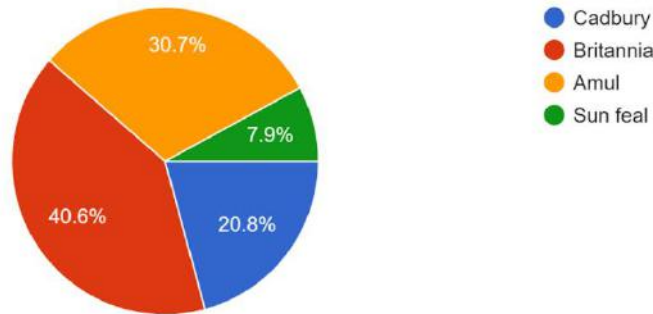


Fig 1.5

Majority of the respondents i.e. 41(40.6%) of Britannia, 30(30.7%) of Amul, 21(20.1%) of Cadbury and 8(7.9%) of Sun feal if not parle company product then can choose above company.

The factors which influence the sales of Parle ?

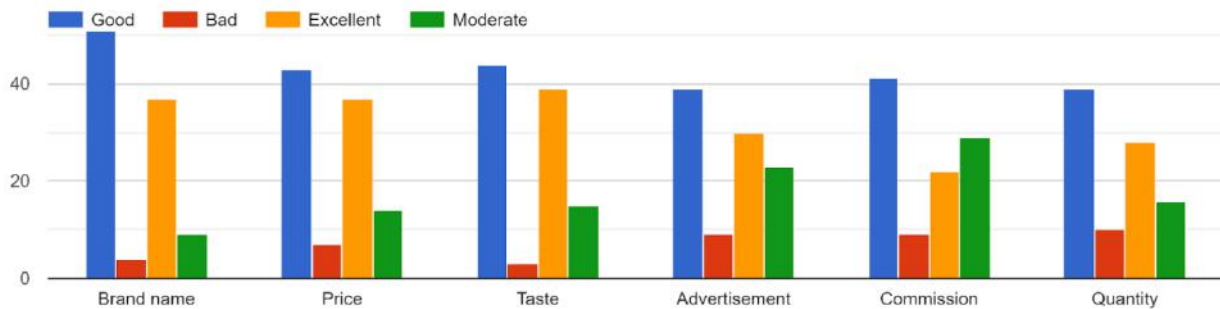


Fig 1.6

Majority of the respondents for which factors influence the sales of parle are as follows: Brand name 51, Price 43, Taste 44, Advertisement 39, Commission 39, Quantity 41 are good. : Brand name 37, Price 37, Taste 39, Advertisement 30, Commission , Quantity22 are excellent.

Do you find the quality of Parle product good ?

101 responses

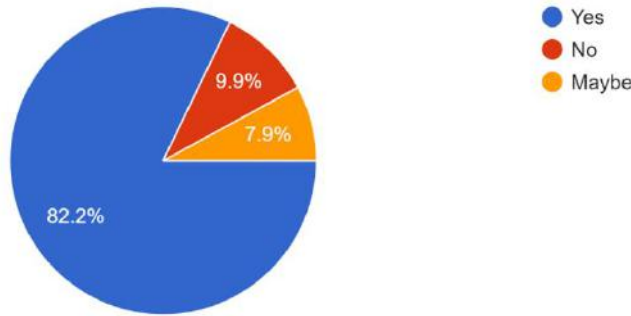


Fig 1.7

Majority of the respondents for the quality of parle product good are as follows: 83 (82.2%) peoples say yes, 12 (9.9%) peoples say no and 8 (7.9%) peoples say maybe.

Are the rate of Parle product are affordable ?

101 responses

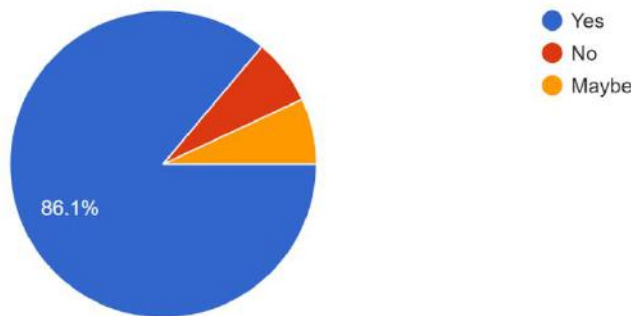


Fig 1.8

Majority of the respondents for parle product are affordable are as follows: 87 (86.1%) peoples say yes, 7 (6.9%) peoples say no and 7 (6.9%) peoples say maybe.

Which is best product in Parle ?

101 responses

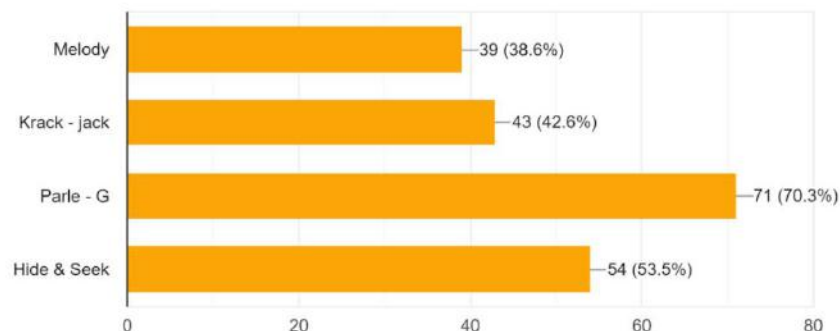


Fig 1.9

Majority of the respondents for best product in parle are Parle-G 71(70.3%), Hide & Seek 54(53.5%), Krack-jack 43 (42.6%), Melody 39(38.6%).

CONCLUSION:

Parle talks about however triple-crown the whole is. The shoppers have large trust within the brand thus it's one amongst the leading brands of India. rather than merchandising a similar recent merchandise, the brand ought to introduce new products and variants in the market. the corporate is especially keen about one goodwill revenue generated from the Parle-G biscuit. the recognition of Parle products has remained unchanged for several years.

As a brand, the company desires to capture the audience therefore they're making fascinating and targeted content to push their products through digital mediums.

These are the marketing methods enforced by the Parle Company that helps them to realize the corporate goals as selling is vital for the expansion of the company.

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A Study of Students Perception Towards Gst in Mumbai Region After Covid 19

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Abstract

GST is an indirect tax levied on the supply of goods & services which was implemented on 1st July 2017 by clubbing various central & state taxes together i.e 17 different taxes into one single tax with the aim of “One Nation One Tax” thereby reducing cascading effect and tax avoidance. It is necessary that the students who are our future citizens and future taxpayers need to be aware of our tax system & government plan & policies about taxation. So the present study examines the students’ perception towards GST across Mumbai region. The study attempts to examine students’ level of perception towards GST. The method used for data collection is the primary method through a questionnaire containing 27 questions. The sample size is limited to 60 students. The sampling technique used was random sampling. The research shows that there is a significant difference in the perception of students towards GST.

Keywords: Perception, Awareness, GST, Students

Introduction

Taxation collects income from household & business and remits it to the government. There are too major categories of taxes-

- **Indirect Tax** -Tax levied on the price of a goods or service is called indirect tax example Goods & service tax, custom duty. In indirect tax, impact and incidence of tax is on another person.
- **Direct Tax**-Tax levied on income and wealth of the individual is called direct tax example income tax, corporate tax, capital gains. In direct tax, impact and incidence is on the same

The main goal of taxes is to provide a source of funds for government spending. Government make various plans for the development of nations for which they require the fund to implement such plans & it is Collected from citizens of the nations in the form of taxes. Our constitution allocates the power and authority to the central and state government under the article 246A to levy taxes. Tax payment is not optional. It is the duty of every individual to pay taxes which in turn increases the revenue of the government so that they can implement many more welfare schemes for the development of the nation. In our current study we are concerned with indirect tax i.e GST.

Problem of the Study

GST in an indirect tax levied on supply of goods & services, implemented on 1st July 2017 by clubbing a large number of central & state taxes together, 17 different taxes were combined into a single tax with the aim of “One Nation One Tax” there by reducing cascading effect. It is necessary that the students who are our future citizens to be aware of our tax system & various government plans. So the present study is to examine the students perception towards GST in Mumbai region.

Review of Literature

Various studies have been conducted on indirect taxation and its related aspects of indirect taxation by scholars and researchers. In this study an attempt is made to review some of the available and relevant studies to provide a theoretical background to the study. They are explained below-

- **Roberts & Jonathan Rose (1995)** – The researcher has examined that the Canadian Federal Government’s campaign initiative in communication program in favor of GST to influence public opinion towards GST. The study highlighted that such programme will help to know the perception of public towards GST. The researcher tried to give the exposure to the controversial issues which include constitutional reform, free trade, environmental and energy policy. The ultimate aim of above mentioned GST campaign was to evaluate its efficiency in terms of public opinion.
- **Aakanksha Uppal (2019)**-The researcher conducted their study in Ghaziabad Region with respect to the perception and awareness about GST among Small Business Persons. The sample size for the research was 300. The researcher found that many of the SBPs have admitted the wrong perception of GST and that was due to the false information provided to them by outsiders. The researcher believed that the government should spread knowledge and awareness about newly implemented GST to ensure easiness in understanding and applying it to the business to gain the benefits in their business
- **Dr Arundhati Roy et al. (2020)** – the researcher conducted this study to examine the impact of covid-19 on GST collection in the MSME sector. The researcher conducted research on secondary data. The researcher found that due to the lockdown the supply of goods and services got affected and thereby had an impact on gst collection.
- **Twinkle Rose Vinod (2022)**- The researcher tried to examine the awareness level of general households about GST. The researcher collected data using the primary method. The researcher found that most of the respondents are aware about GST but they do not have in-depth and accurate knowledge about GST

Objectives

- To study GST mechanism implementation in Mumbai region
- To study students’ perception towards various aspects of GST
- To understand the opinion of students toward GST rate after covid 19
- To provide suggestions based on the findings

Hypothesis

- **H₀** – There is no significant difference in the perception of students towards GST after covid 19
- **H₁**- There is a significant difference in the perception of students towards GST after covid 19

Data Collection

The study used both primary and secondary data-

Primary data

The information is collected by sending questionnaires to 60 students across the Mumbai region. A questionnaire containing 27 questions was framed with utmost care to fulfill the objectives of the study. These students were of different age groups, qualifications, and objectives

Secondary Data

This data is collected by using the following means-

- 1) Magazines
- 2) Experts’ opinions published in Print Media
- 3) Data available on the internet through various website

Sample Design and Sample Size

In this research, a stratified sample method was followed for collecting data and the sample size was 60

Techniques and tools to be used

Various tools and techniques are used in the present study. Data collection tool is a questionnaire. Data representation is done through charts such as pie diagram, bar graphs etc., Hypothesis testing is done through the chi-square method

Limitations of the study

- The study is confined only to students of the Mumbai region and hence the findings cannot be generalized.
- Due to a shortage of time, the sample size is limited to 60 students only.
- Accuracy of primary data collected depends upon the authenticity of the information filled by the respondents of a questionnaire.

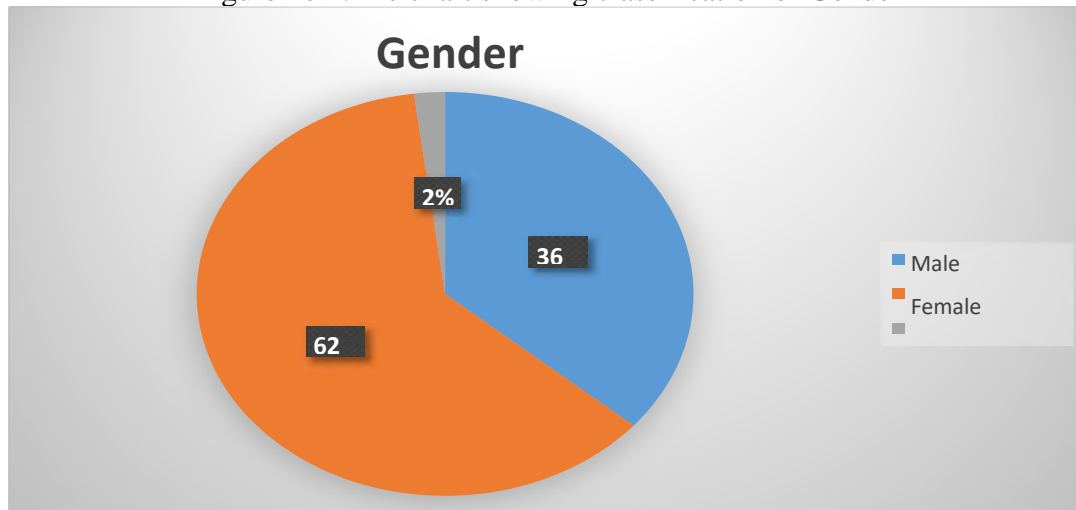
Scope of the Study

The study helps to evaluate the student's perception towards GST. It is focused on evaluating the perception of students toward tax payments in the future. It also aims to find out what students feel about the taxation system and government plans. It also aims at examining students' perception of GST rates and inclusion of various products under the GST Act. The findings of the study will help the policy maker and government to plan accordingly.

Data Analysis and Interpretation

1. Gender

Figure no 1: Pie chart showing classification of Gender



The above Graph no 1 reveal the gender of the students surveyed. The sample size for the research was 60 out of which 62% of respondents were found to be female and 36% respondents found to be male and 2% preferred no to disclose their gender

2. Age Group

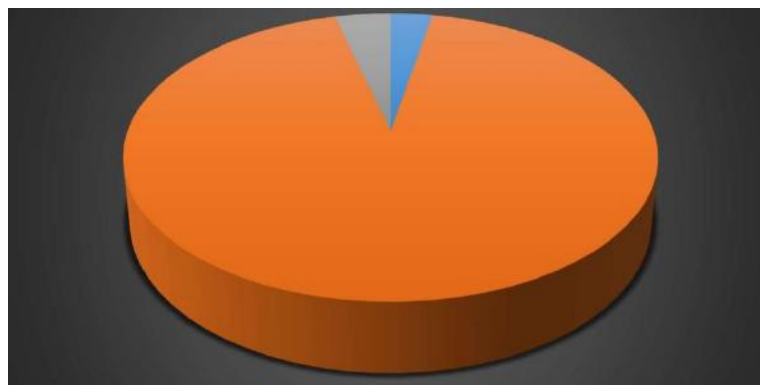


Figure No 2 Pie Chart showing age Group of students

The above figure No 2 reveals the age group of the students. Total 60 students were surveyed out of which 93% of the respondents i.e. majority of the respondents were between the age group of 21-25 and only 4% of the respondents were between 25-30 and the remaining 3% of the respondents were below 20

3. Qualification

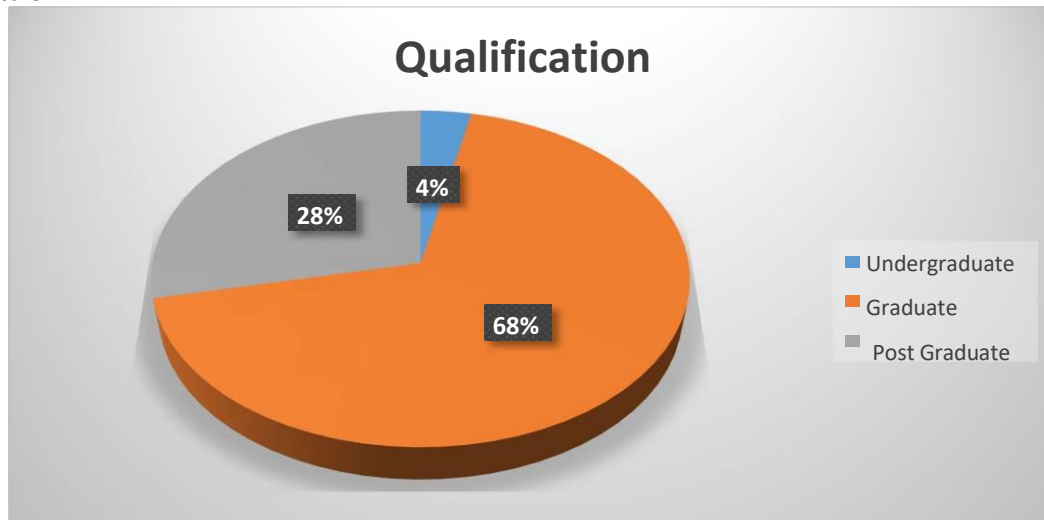


Figure No 3: Pie chart showing Educational Qualification of the students.

Above Table Figure no 3 discloses the educational qualification of the students. Total 60 students were surveyed out of which nearly 68% of the respondents were graduate. However, 28% of the respondent were Post graduate and remaining 4% were undergraduate.

4. Occupation

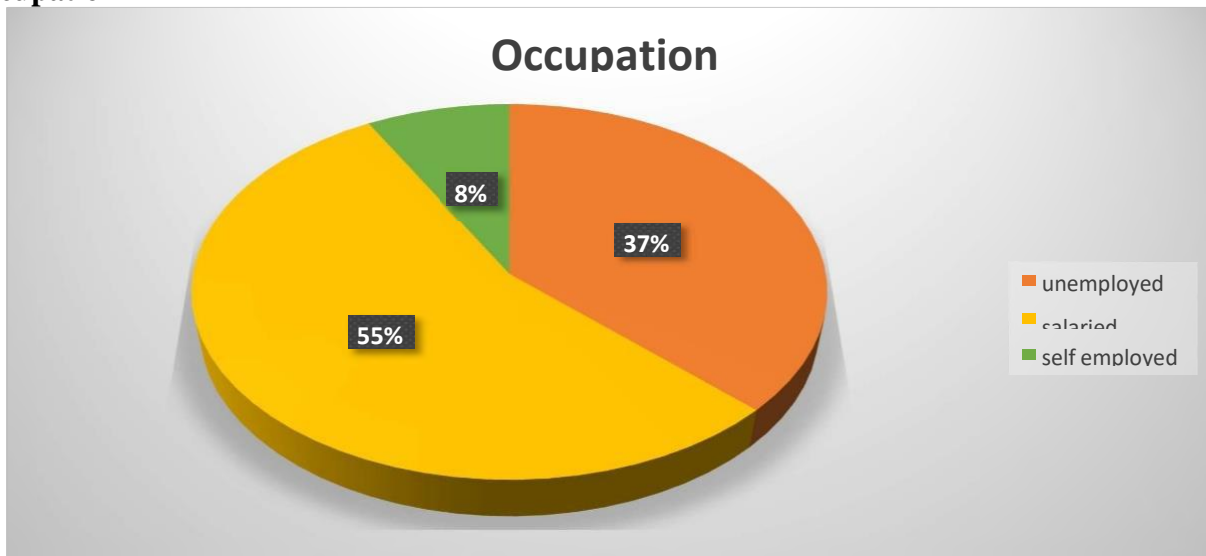


Figure No 4: Chart showing occupational details of student

The above chart No 4 reveals the occupational details of the students. Total 60 respondents were surveyed out of which 55% of the respondents were salaried i.e. majority of the respondents. However, 37% of respondents are unemployed and remaining 8% of the respondents were self-employed.

5. What is your annual income?

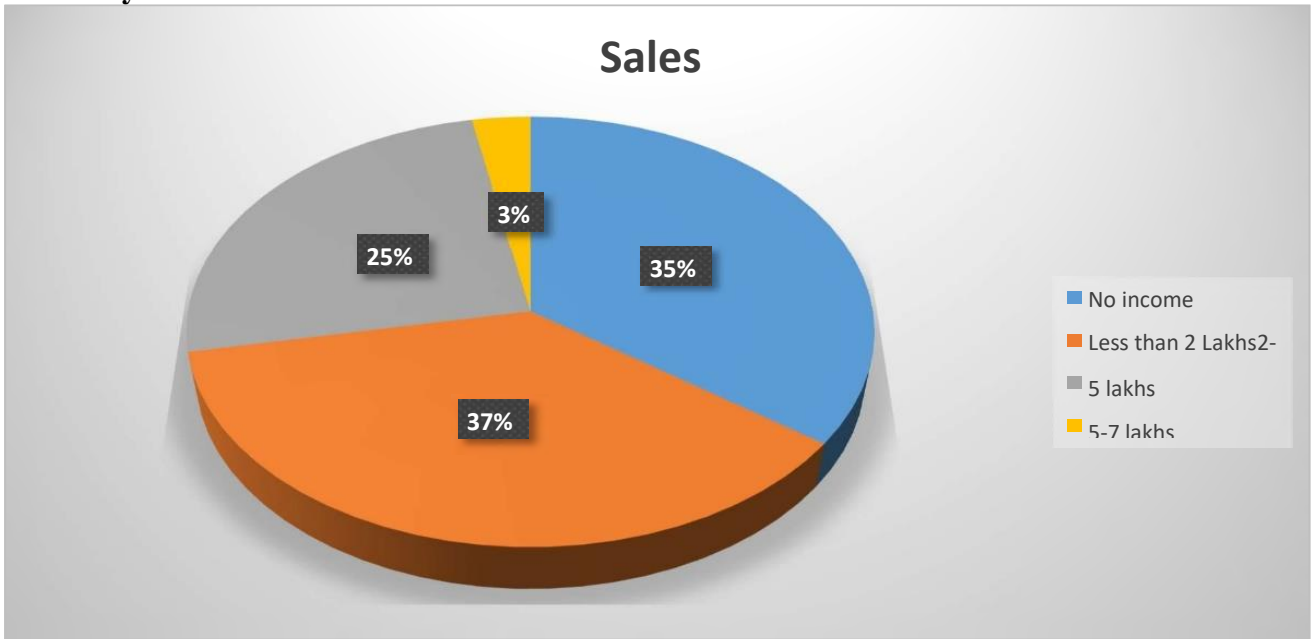


Figure No 5: chart showing Annual Income of the Individuals

The above chart No 5 show the annual income of the students. Total 60 students were surveyed out of which 37% of the respondents' i.e. majority of the respondents were having their income below 2 lakhs. However, 25% of the respondents were having their income between 2 lakhs -5 lakhs. Only 3% of the respondents were having their income between 5 lakhs and 7 lakhs and remaining 35% of respondent do not have any income.

6. Are you aware of GST?

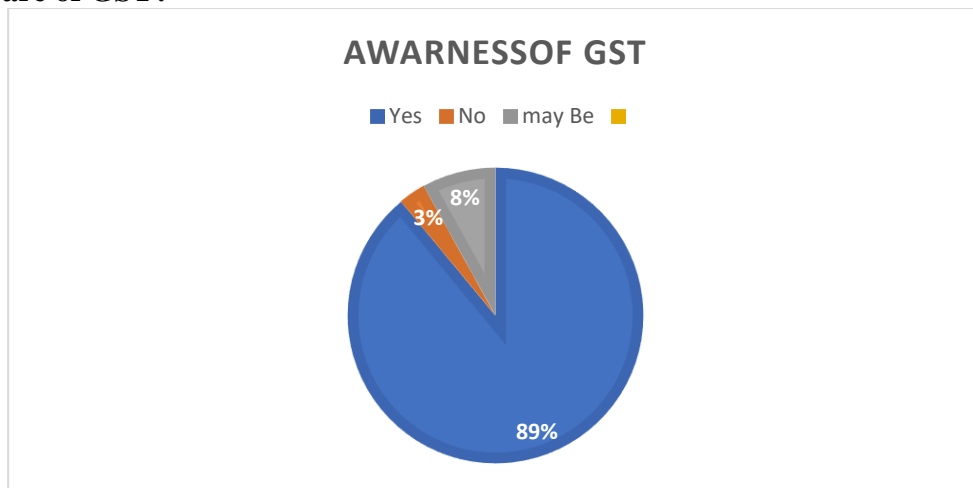


Figure No 6: Chart showing Awareness about GST

In the above chart no 6 it discloses the awareness level about GST It was found that 89% of the total respondents were aware about the GST whereas 8% of the total respondents were not aware about the GST and the remaining 3% respondents gave the answer that they may know the GST

7. Do you think GST make our tax system more effective?

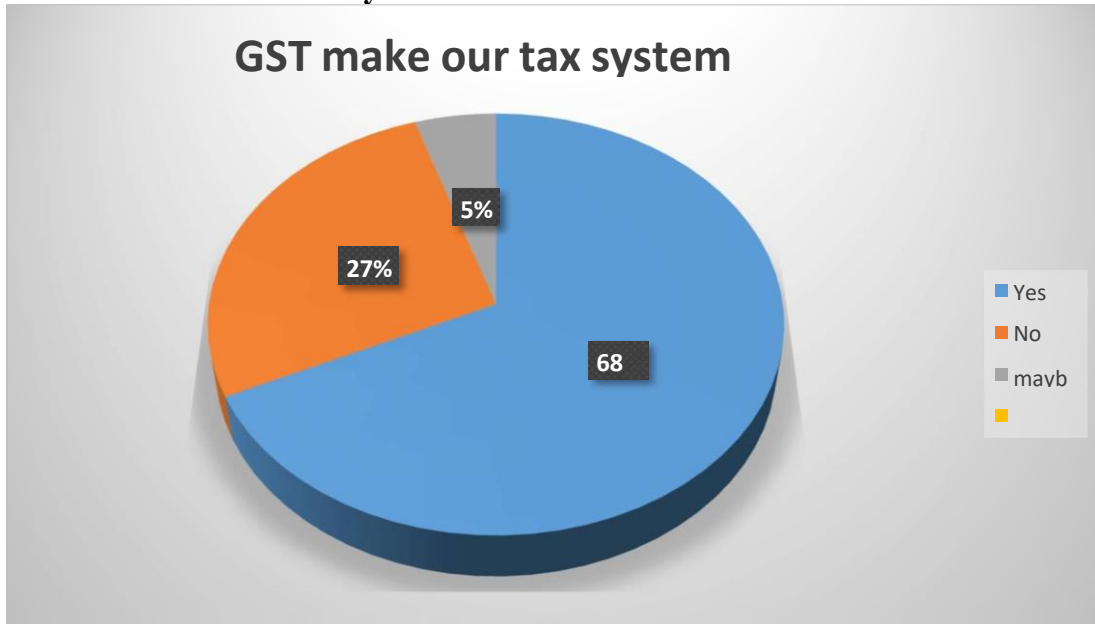


Figure No 7: chart showing perception about GST make our tax system efficient

The above chart no 7 showing perception about GST make our tax system efficient. The 68% of respondents feels that GST make our tax system efficient whereas 27% of respondent feels that GST do not make our tax system efficient and the remaining 5% of respondents feels that GST may or may not make our tax system efficient.

8. GST is based

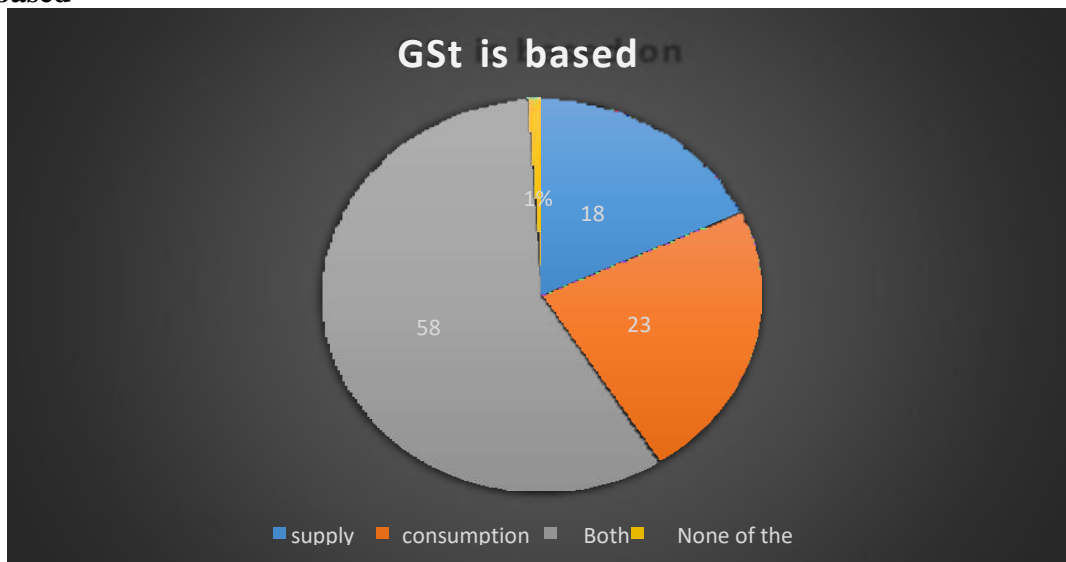


Figure No 8: chart showing information about GST is based on

The above figure no 8 chart showing information about GST is based on. The 23% of the total respondents feel that it is based on consumption whereas 18% of the respondents feel that it is based on supply. However, 58% of respondents feels that it is based on both and remaining 1% respondent feels that it based on neither consumption and nor supply.

9. Do you know who notify's GST rates ?

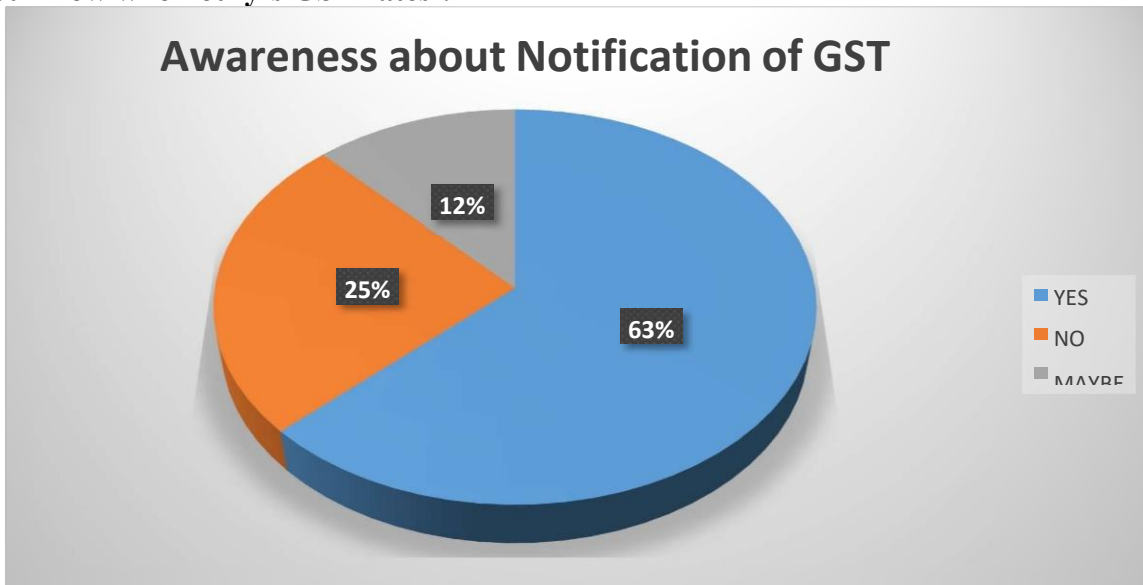


Figure No 9 : Chart showing awareness about notification of GST rate

The above chart no 9 awareness about notification of GST rates .The 63% of respondents are aware about notification of GST rate whereas 25% of respondents are not aware about notification of GST rate and the remaining 12% of respondents may or may not be aware of notification of GST rate

10. Do you think GST is difficult to understand by layman?

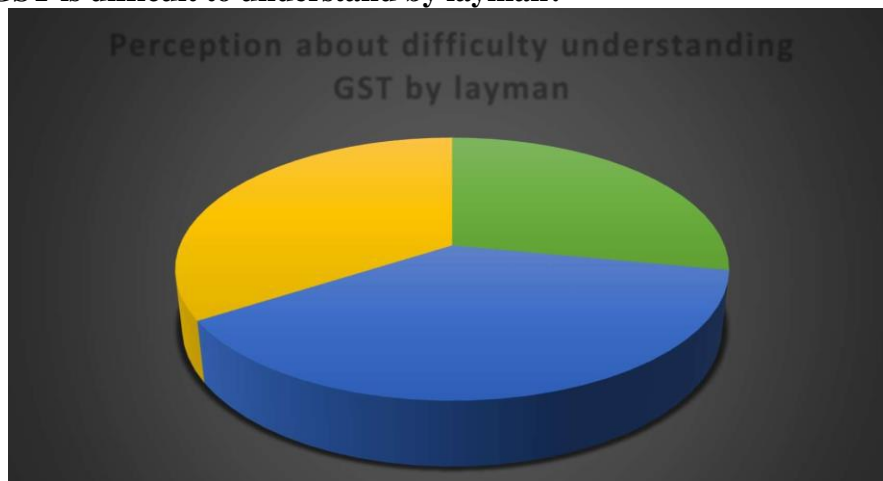


Figure no 10: chart showing Perception about difficulty in understanding GST by layman

The above chart no 10 shows perception about difficulty in understanding GST by layman. It was observed that 28% of respondents perception is that it is difficult to understand GST by layman whereas 38% of the respondents feels that it is not difficult to understand GST by layman and remaining 33% of respondents feels that it may or may not be difficult to understand GST by layman

11. Does GST increases the revenue of the government

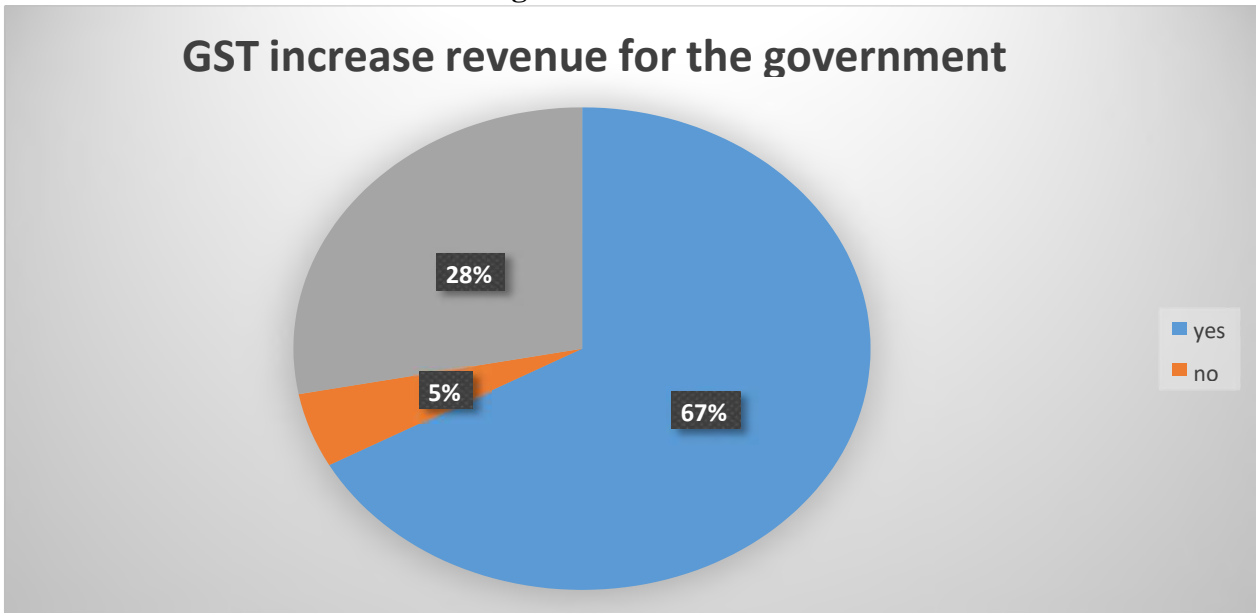


Figure No 11:chart showing awareness about GST increases revenue for the government

The above Chart no 11 shows awareness among college students as GST increases revenue for the government. From the study it is highlighted that 67% of respondents feels that GST increases revenue for the government whereas 5% of respondents feels that GST does not increase government revenue and remaining 28% of respondents feels that GST may increase or may not increase the revenue of GST

12. Does GST helps to reduces corruption?

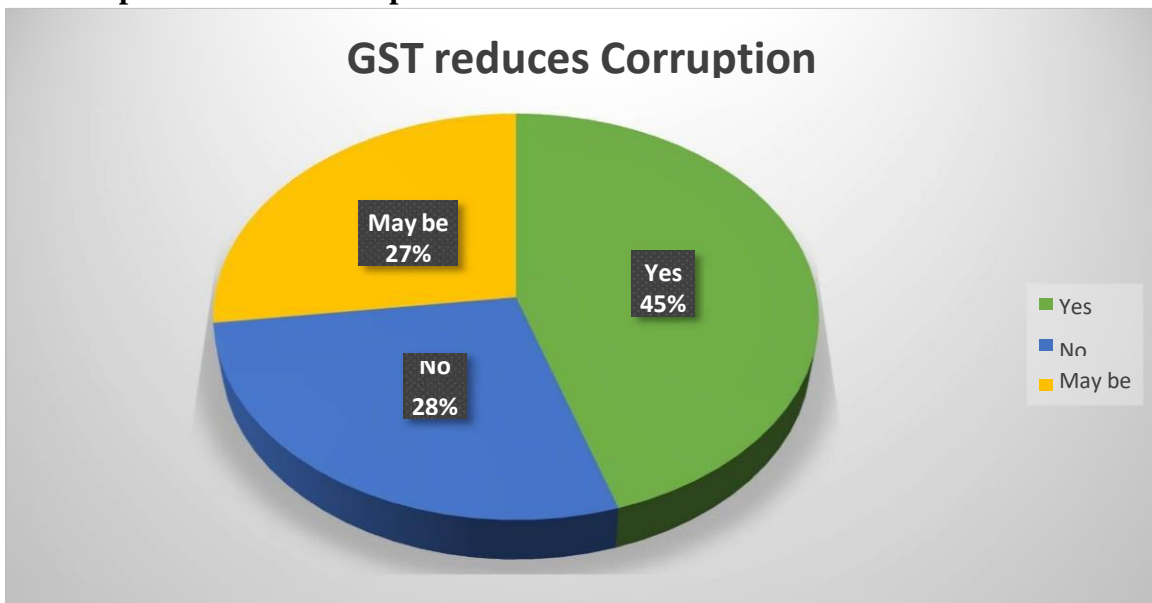


Figure No12 :chart showing information whether GST reduces corruption

The above chart no 12 show information about whether GST reduces Corruption.It was observed that majority of students i.e 45% of respondents accepts that GST will reduce corruption while 28% of respondents feels that GST will not reduce corruption and the remaining 27% of students feel that GST may or may not reduce GST

13. Does GST supports Make in India Initiative?

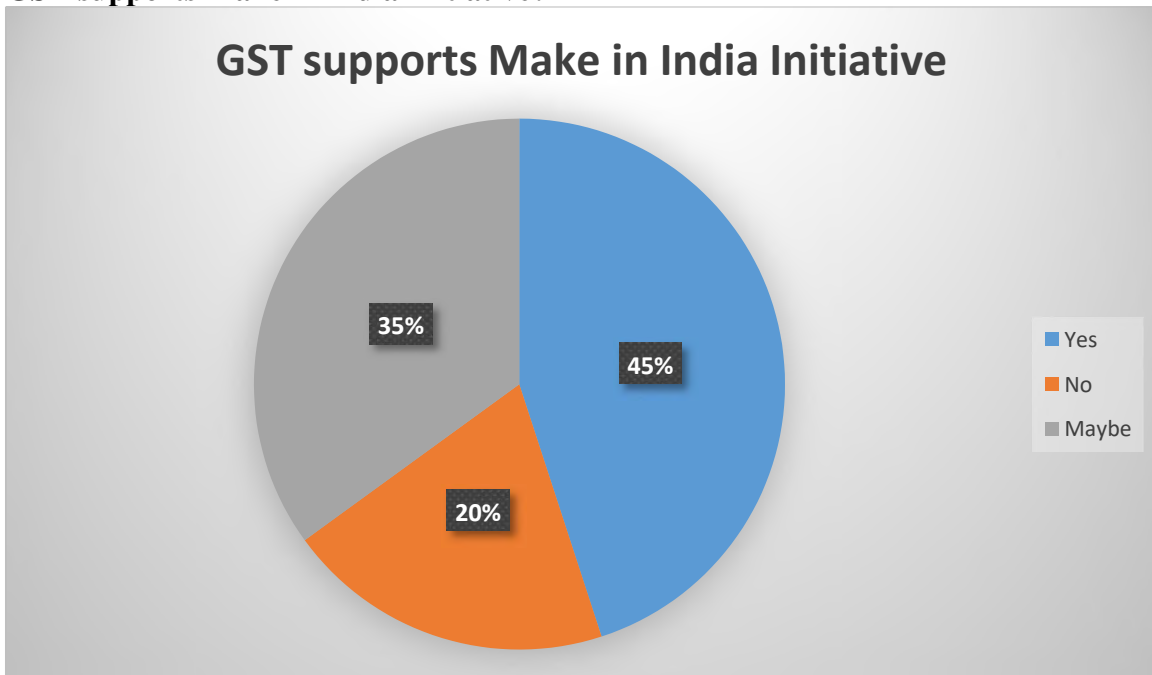


Figure No 13: chart showing information whether GST support make in India Initiative
 The above chart no 13 shows information whether GST support make in India Initiative. The study observed that 45% of respondents feels that GST support make in India Initiative Whereas 20% of respondents feels that GST does not support make in India Initiative and remaining 35% of respondents feels that GST may or may not support make in india initiative.

14. Do you think there is a need of creating awareness about GST?

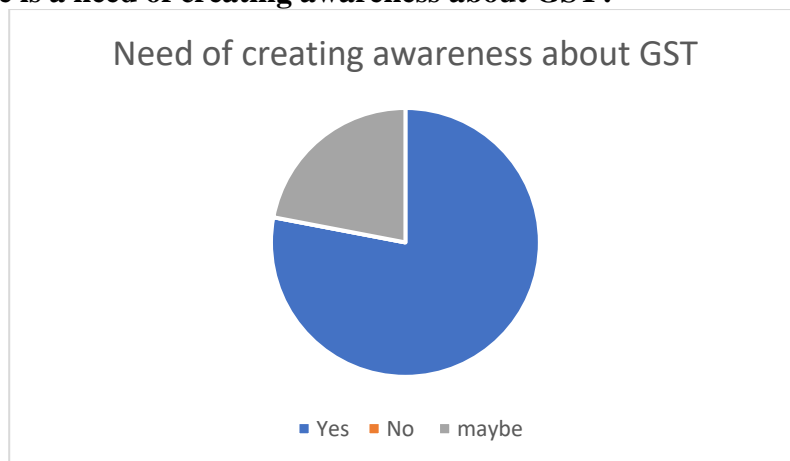


Figure No 14: chart showing information about spreading of awareness about GST
 The above chart no 14 shows information about spreading awareness about GST. The study observed that 78% of respondents feels that there is need of spreading awareness about GST and remaining 22% of respondents feels that there may or may not be need of spreading awareness about GST.

15. Does GST support the principal of one nation one tax?

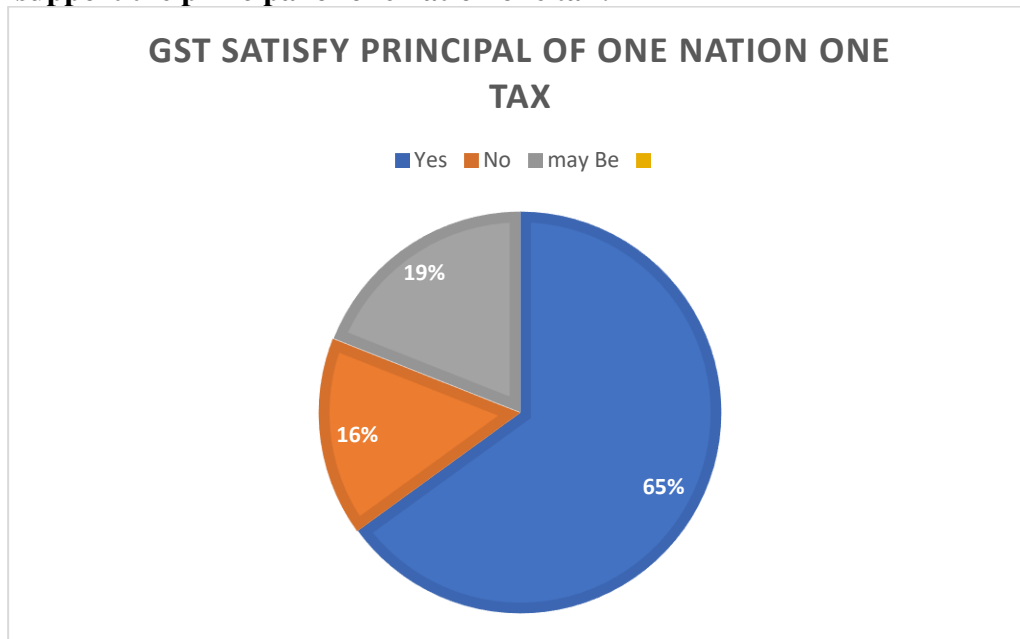


Figure No 15: chart showing whether GST satisfy principal of one nation One tax

The above table no 15 and chart no 15 shows information whether GST satisfy the principal of One Nation One Tax. The study highlighted that majority of respondents i.e 65% of respondents agrees that GST satisfy the principal of One Nation One Tax where as 16% of respondents feels that GST does not satisfy the principal of One Nation One Tax and remaining 19% of respondents feels that GST may or may not satisfy the principal of One Nation One Tax.

Testing of Hypothesis

Following Questions, I have considered for testing my hypothesis-

- Do you think GST is difficult to understand by layman?
- Does GST helps to reduce corruption?
- Do you think GST supports 'MAKE IN INDIA' initiative?
- Does GST satisfy the principal of one nation one tax?

Questions	Yes	No	May be	Total
Difficult to understand	17	23	20	60
Reduce corruption	27	17	16	60
Make in India	27	12	21	60
Satisfy	39	10	11	60
Total	110	62	68	240

Responses	Questions	Observed (O)	Expected (E)	O - E	(O - E) ²	(O - E) ² /E
Yes	Difficult to Understand	17	27.50	-10.50	110.25	4.01
	Reduce corruption	27	27.50	-0.50	0.25	0.01
	Make in India	27	27.50	-0.50	0.25	0.01
	Satisfy one tax	39	27.50	11.50	132.25	4.81
No	Difficult to Understand	23	15.50	7.50	56.25	3.63
	Reduce corruption	17	15.50	1.50	2.25	0.15
	Make in India	12	15.50	-3.50	12.25	0.79
	Satisfy one tax	10	15.50	-5.50	30.25	1.95
May be	Difficult to Understand	20	17.00	3.00	9	0.53
	Reduce corruption	16	17.00	-1.00	1	0.06
	Make in India	21	17.00	4.00	16	0.94
	Satisfy one tax	11	17.00	-6.00	36	2.12
Total		240	240.00	0.00	406.00	19.00

Level of significance= 0.05

Degree of Freedom= (number of rows - 1) * (number of columns - 1) = 2*3=6 $X^2_6 = 12.592$

Therefore, **19.00 > 12.592** **Reject H₀** if **X²_{cal} > X²_{tab}**

Hence, we reject **H₀** – There is no significant difference in the perception of students towards GST after Covid 19 and accept **H₁**- There is a significant difference in the perception of students towards GST after Covid 19

Conclusion

GST is the major reform in our indirect taxation system. But its effectiveness depends upon the perception of the citizen of the nation. This study attempted to examine the perception of students towards GST in Mumbai region. From the findings, it is observed that there is a significant difference in the perception of students toward GST. Some feel that it is a good initiative and it has achieved its objective of “one Nation one tax” and avoidance of double taxation but others feel that it has increased legal compliances and may bring inflation in the country and thereby affect the purchasing power of the individual. I would like to conclude that every coin has two sides it depends upon our perception and perception comes from implementing and using it and when we use it we can encounter flaws in it. Once flaws are recognized government should take steps to solve that problem and ensure the smooth functioning of GST to derive long-term benefits and accelerate the growth of the economy.

Suggestions

- Financial institutions along with social institutions such as Rotract club, and Lions club shall come forward to spread awareness about GST as a boon for developing our nation. State and the central government shall also spread awareness about GST
- General awareness is not sufficient they should have in-depth knowledge to understand how GST works in reality because today's students are tomorrow's nation.

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Growth of Digital Marketing in India

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ABSTRACT

The world is transitioning from analogue to digital and marketing is no exception. The use of digital marketing is growing in parallel with technological advancement. Internet users are rapidly increasing and digital marketing has benefited the most because it is primarily dependent on the internet. Consumer purchasing habits are shifting and they are consistently favouring digital marketing over traditional marketing. The main objective of this review paper is to investigate the impact of digital marketing and how important it is for both consumer and marketer. This paper starts with a brief introduction to digital marketing and then highlights the medium of digital marketing. The difference between traditional and digital marketing and the pro's, cons and importance of digital marketing in today's era. The fact that India's digital market is always expanding is proof that digitization is advancing quickly. Today, e-commerce websites offer all products and services via online portals.

Keywords: Internet Marketing, Social Media, Current marketing trend, E-commerce.

INTRODUCTION

The digital marketing sector in India has almost universal reach business divisions. Among the uses of electronic marketing are tracking of purchases and orders, internet banking, and payment methods and content administration. Geophysical obstacles are overcome thanks to the power of digital marketing, making all consumers and companies on the planet potential clients and providers. It is renowned for enabling companies to communicate and complete a transaction at anytime and anywhere. India's digital marketing sector is now experiencing rapid growth. Significant rise in the field of digital marketing is predicted for a nation with a rapidly expanding economy. The development of digital marketing trend has a significant impact on marketing and advertising.

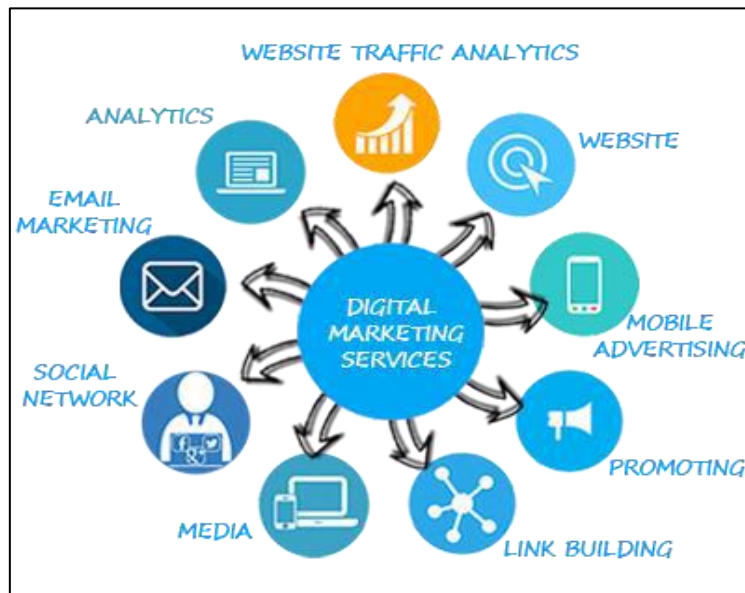
Digital marketing is a type of marketing that promotes products and services through all the Internet and online-based digital technologies such as desktop computers, mobile phones and other digital media and platform. Digital marketing plans have integrated into marketing plans and everyday life and as people increasingly use digital devices instead of visiting physical stores, digital marketing companies have become more common, employing a combination of search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, campaign marketing, data driven marketing, e-commerce marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books and optical disks and games have become a common place. Non-internet channels that provide digital media, such as television, mobile phones (SMS and MMS), and call-back and on hold mobile ring tones, are examples of digital marketing. Digital marketing is distinguished from online advertising by its expansion into non-internet channels. This paper mainly focuses on conceptual understanding of digital marketing, how digital marketing helps today's business and also study current issues in the form of examples.

According to a report by Forrester, India had predicted to increase at a rate of approximately 57% between 2012 and 2016, making it the Asia-Pacific market with the quickest rate of expansion. In India, the e-commerce sector has expanded at an incredible rate, and by 2018, it has contributed 1.61% of global GDP.

The following are the main forces behind e-commerce.

The country recently saw the debut of 4G and 5G a large percentage of the population has broadband Internet subscriptions, and users are growing quickly.

- The exponential rise in smartphone usage.
- A rise in living standards as a result of the rapid drop in the poverty rate.
- A significantly broader selection of products is available.
- Competitive pricing that appeal to customers.
- A rise in the number of people using online classified services to buy and sell products.



HISTORY

The advancement of digital marketing is intimately connected to the advancement of technology. One of the first significant events occurred in 1971, when Ray Tomlinson sent the first e-mail, and his technology established the platform for people to send and receive files via different machines. However, 1990 is more widely recognised as the beginning of Digital marketing because this is when the Archive search engine was created as an index for FTP sites computer storage capacity was already large enough in the 1980's to store massive amount of customer data companies began to prefer online techniques such as database marketing over limited list brokers.

The term "Digital Marketing" was first used in the 1990's with the introduction of server/ client's architecture and the widespread use of personal computers, customers relationship management (CRM) applications become an essential component of marketing technology. Due to Fierce Competition Vendor's were forced to incorporate more services into their software, such as marketing, sales and service applications. Online marketing, internet marketing and web marketing are other terms for digital marketing. Overtime, the term "Digital Marketing" has grown in popularity. Online marketing is still used often in the USA Digital Marketing is also known as web marketing in Itlay. Particularly since 2013, the term "Digital Marketing" has become the most used worldwide. Digital advertising spending increased by 48% in 2010, with an approximate 4.5 trillion internet ads served annually. Business that utilise Online Behavioural Advertising (OBA) to target specific internet used account for an increasing share of advertising, however OBA also presents privacy and data protection issues for consumers. We can learn about digital marketing which are more than E-commerce is only through self-efforts and few institutions like Web Marketing Strategies (WMS). Brand's may connect with consumers through digital media and encouraged personalised engagement with their goods or services.

OBJECTIVES OF THE STUDY

1. To study the growth of Digital Marketing in India.
2. To examine India's consumer Internet purchasing patterns.

NEED OF THE STUDY

The marketing world is evolving quickly and quickly marketing is becoming more prevalent. The company must comprehend the new marketing paradigm and adopt its business practises accordingly. The study will assist the reader in comprehending the importance of establishing an online presence and the value of digital marketing.

LITERATURE REVIEW

SMEs don't appear to be taking full advantage of the new digital tools' potential, which prevents them from taking advantage of the opportunities they present. The findings also beg the question of whether SMEs have grasped the fundamental transformation in communication brought about by digitization. Due to their limited understanding of digital marketing, SMEs don't seem to be keeping up with technological advancements. Most of the SMEs that were surveyed do not utilise the new digital tools to their fullest capacity, which prevents them from receiving the full benefits of using them. (Taiminen, Heini; Karjaluo, Heikki, 2015) Today, we are surviving under digital era, advance technologies, social media and internet marketing have a significance impact on the way of consumers, online business companies. Due increase in to this increasing growth of digital revolution has positive effect on the continuous market demand and supply. But even if the new era of communication has arrived, experts advise businesses to continue using traditional methods and to strive to integrate digital marketing with established businesses to meet their objectives. (Raluca Dania Todor, 2016)

A contemporary marketing idea that is well-known in the field of new technologies is called "digital marketing." Digital technology advancements have paved the way for the creation of the cyber-consumer and the cyber-business. The adoption of new customer connection models is made possible by the digital revolution. What obstacle must businesses that want to grow their market shares overcome? The core of digital marketing and all of its resources may be meaningless to a business that wants to reduce customer service expenses to increase revenue and streamline the sales process. (Arthur Sauicki, 2016)

The base of digital marketing is only Internet while using digital technologies. This is fully online process of marketing of products and services. It also includes a various digital intermediaries such as mobile phones and display advertising. On the other hand, various digital channels such as E-mail, search engines, social media, websites to connect with customers where they spend much of their time and form website to leverage business. Digital marketing has a bright future for long term sustainability. (Dr. Mrs. Vaibhava Desai). For businesses, the Internet is the most effective tool (Yannopoulos, 2011).

The role of digital marketing has changed dynamicaly and commercial impact on business activities. Due to this various positive impact has been seen in economic activities like control inflation, recession, unemployment as well as increasing economic growth rate. Increasing the trend of digital marketing now a days various customers prefer online marketing and online marketing support selling, buying, trading of products or services. Hence, Internet marketing support to their customer for decision making, providing accurate and timely information of various products. With the help of internet few companies can use internet for marketing such as Google.com, Yahoo.com, Amazon.com and Youtube.com (Dr. Madhu Bala, Mr. Deepak Varma, 2018) Tools for online services are more influential compared to more established communication channels.(Helm, Möller, Mauroner, Conrad, 2013).

In particular for products where buyers can read reviews and leave comments about personal experiences, blogs as a digital marketing tool have successfully increased sales income. Online evaluations have become a tremendously effective component of firm's overall marketing strategies (Zhang, 2013). The focus of the digital marketing strategy is on how personalization, improved campaign management, and improved product, marketing design, and execution make marketing more efficient. Many businesses now consider using digital channels for marketing to be crucial to their overall strategy. There is now a very affordable and effective way for small business owners to sell their goods or services. Digital marketing is limitless. (Pinaki Mandal, Prof. Nitin Joshi, 2015)

Research Methodology:

Research Design: The present study is based on exploratory and descriptive research method. As a purpose of this study data have been collected on all India bases.

Data Collection: The paper is based on secondary data. The various articles, newspapers, researches, various websites and the information on internet have seen studied. The company related information and data are used which is available publically on the websites of the companies.

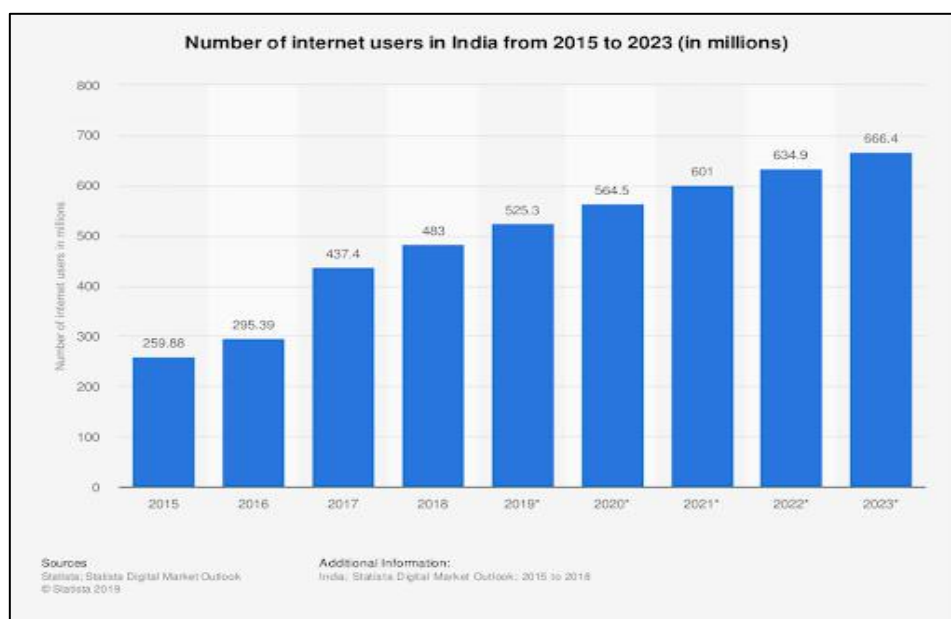
GROWTH STATISTICS OF DIGITAL MARKETING IN INDIA

Not just in India but all across the world, digital marketing is experiencing a significant growth in the job market. Companies are becoming more and more reliant on the internet to boost their earnings more quickly. In India, in 1996 India MART B2B marketplace was established. In 2007, Flipkart was established in India. The majority of digital means is for marketing purpose and to develop e-commerce.

According to data on digital marketing, smartphone and tablet advertising in 2011 was 200 percent less prevalent than it was in the years that followed. The net worth was \$2 billion during this year. The increase followed a geometric development, reaching \$6 billion in 2012.

According to reports, India has the largest and most lucrative e-commerce market for new businesses. Between 2010 and 2016, the digital advertising market in India increased by 33% yearly. A greater level of career work improvement is required due to the competitive expansion, and more professionals are entering the area. The overall amount invested increased by 1.5 billion dollars between 2013 and March 2015. Up to this point, there has been an outstanding growth. India experienced the Internet sector's "golden period" between 2013 and 2018, according to a report by the International Journal of Advanced Research Foundation, with enormous development potential and secular growth adoption for E-commerce, online shopping, social media, and internet advertising Services and content related to digital marketing.

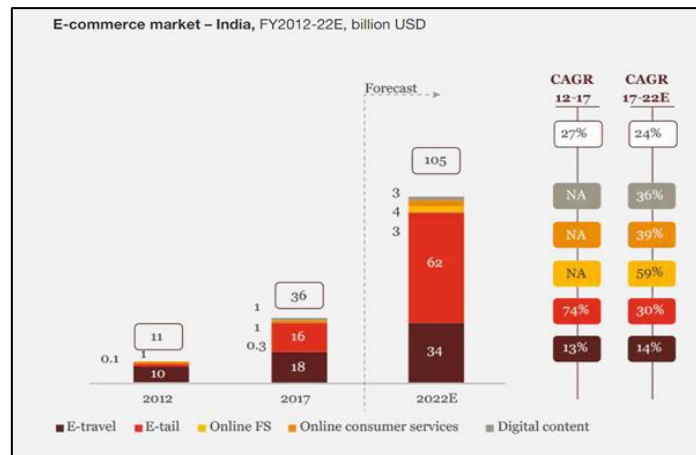
World wide differences in internet user's numbers and penetration rate are significant. While internet penetration rates in less developed nations stayed around 50%, those in more industrialized nations go as high as 80%.



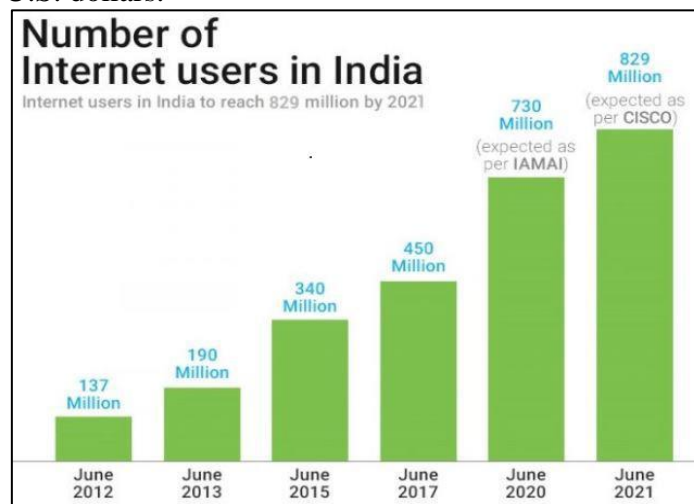
World wide differences in internet user's numbers and penetration rate are significant. While internet penetration rates in less developed nations stay around 50%, those in more industrialized nations go as high as 80%. Additionally, there are 4.57 billion internet users worldwide, but only 3.24 billion of them are in the top 20 countries. The rest of the world has only 1.33 billion internet users. India has only a 50% internet

penetration rate, but it already has the second-largest internet user population in the world, only behind china.

- An rise of 26% or Rs. 13,683 crore in digital advertising was seen in 2019 compared to 2018.
- According to recent survey by Dentsu Aegin Network, advertising saw overall satisfactory 9.4% growth rate.
- India’s digital media sector was estimated to be worth 221 billion Indian rupees in 2019.
- The total value of the Indian advertising market was Rs. 68,475 crore by the end of 2019.
- The sector is anticipated to increase by 10.9% by 2020’s and exceeding Rs. 75,952 crore.
- In India there will be 564.5 million internet users on mobile devices by 2020 and in 2022 it is 601 million internet users has shown. In 2023 it will be shown estimated internet users are 666.4 million.
- On average, countries digital media sector was predicted to experience a steady increase of 23% compounded yearly between 2018 and 2020.
- The current year growth rate for the digital marketing sector is predicted to be 27% and by the end of 2020 it would be worth Rs. 17,377 crore.
- According to a different survey, by the end of 2020, digital marketing in India is predicted to increase by 10.9% and reach a value of Rs. 75,952 crore. The given estimation of projecting it will surpass 414 billion rupees by 2022.



- Digital marketing will grow at a CAGR of 27.4% to cross the Rs. 50,000 crore, the end of 2025. According to a different survey it is projected to show a growth rate of 11.83% and it will reach the market size of Rs. 1,33,921 crore by 2025.
- In India, in 2024 E-commerce sector is the highest share in digital marketing has the anticipated revenue to grow to 71.0 billion U.S. dollars.

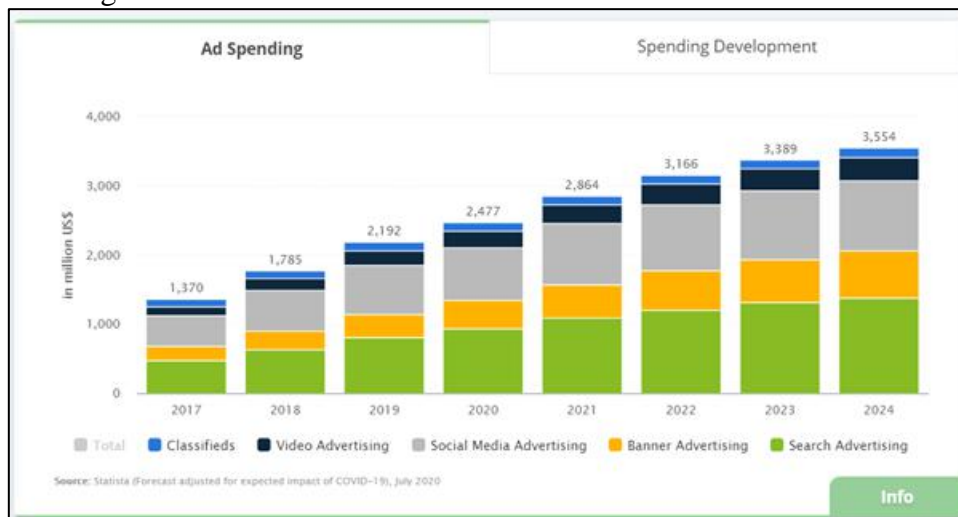


According to a research released by the Internet and Mobile Association of India, 346 million Indian's engage in online activities such as e-commerce and digital payments (IAMAI). According to the IAMAI research titled "Internet in India", the number of online transaction during pandemic two years prior to the coronavirus pandemic in India reached a new high of 51%, up from 230 million in 2019. India has 692 million active internet users in 2019. As per the expected report of IAMAI, currently India has reached 730 million internet users in 2020. And According to a CISCO research India has increased 829 million internet users in June 2021. According to the research, India will reach 900 million internet users by 2025. In India, the top three online activities for users are social networking, entertainment and communication. As per the IAMAI research, a user most frequently use text and email for communication and also indicates that voice and Indian languages will be the main growth drivers in the future. Online gaming, e-commerce and digital payments are still more prevalent in the country.

ADVERTISING EXPENDITURES ON DIGITAL MARKETING

The Indian digital marketing sector is currently experiencing it's fastest-ever growth. There are numerous factors behind this increase. The use of communication tools has evolved significantly during the last year. Nobody ever considered having a trustworthy deal online.

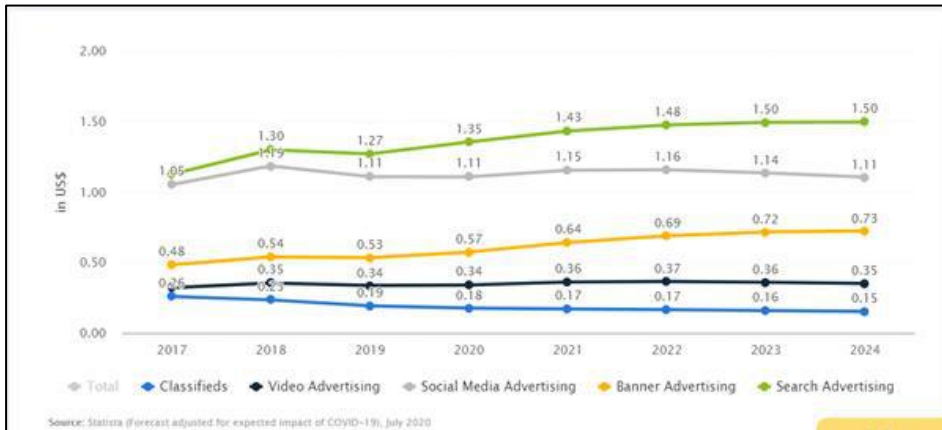
It was thought that material found online was made up and full of lies. No one was able to listen to any internet advertisements that did not mention buying food, furniture, or clothing. The plot has substantially modified. Online activities range from sales to marketing. This is because online communication in India now enjoys a higher level of trust. This has greatly aided marketing efforts. The communication industries are driving the revolution. With the availability of low-cost smartphones, India currently has over 749 million internet users, which opens up an exciting commercial potential to market to a rising population. India was the second largest online market in the world.



- In India, social media has highest share of 28%, which leads advertising expenditures on digital media.
- The contribution of social media to Indian digital advertng pie is Rs. 3835 crore.
- The Indian digital advertisement distribution is as display media 21%, paid search 23%, and online video 22%.
- Digital advertising spend in India was around Rs. 160 billion in 2019.
- As per the survey, by the end of 2020, Ad expenditure in the digital advertising market reached US dollar 2477 million.
- In India, the largest segment in digital market is Search Advertising in 2020. It has an expected market volume of US dollar 944 million.
- By the end of 2022, Ad expenditure in the digital advertising market is expected to reach US dollar 3166 million.

- Due to fast growth in digital marketing the Indian advertising expenditure will increase to US dollar 3389 million in 2023 and in the year of 2024 it will expected to be US dollar 3554 million.

AVERAGE AD SPENDING PER INTERNET USER

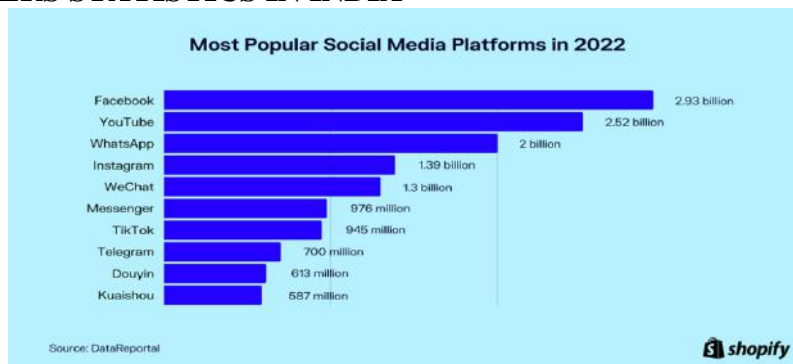


In 2020, with the help of online video, display media and social media. The contribution of mobile advertising is more as compared to desktop advertisements. By the end of 2020 contribution of paid search is predicted to reduce from 25% to 23%. Share of mobile advertisement was 63% while of desktop advertisement was 37% in 2020.

In 2022, the classified segment average Ad spending per internet user is US dollar 0.17. In 2023 it is expected to reach US dollar 0.16 and in 2024 it will be US dollar 0.15. As per the survey, above graph of classified segment average Ad spending per internet user showing decline.

As per survey, in India graph of average Ad spending per internet user of banner advertising and search advertising is showing steady increasing in the year 2022. In the year 2023 and 2024 it will expect to increase continuously.

SOCIAL MEDIA USERS STATISTICS IN INDIA



More over 50% of Indians had access to social media in 2020. It was predicted that 67% of the population would be using social networks by the year 2025. This was made possible in part by a thriving telecom sector that offered inexpensive mobile data and Reliance Jio, which paved the way for affordable digital communication for the average Indian. (Source: Statista.com)

Social network users in India from 2019 to 2025, with estimates until 2025

year	% of social network users
2019	46.44%
2020	50.44%
2021	54.58%
2022	58.31%
2023	61.66%
2024	64.68%
2025	67.4%

(Source: Statista.com)

In 2022, 4.74 billion people use social media globally, which equals 59.3% of the world's population, according to research from Kepios. With 190 million new users joining social media since this time last year, the number of social media users has also increased over the past 12 months. Given the accessibility of the internet, 518 million people in India used social media in 2020. There are currently 491 million active Facebook users, 534 million Whatsapp users, and 503 million Instagram users among the 1.40 billion people who call India home.

CONCLUSION

Today's focus of digital marketing is on employing internet technology to connect with and engage both current and potential audiences. Currently, digital marketing is upending industries and altering how companies interact with their customers. Many businesses now consider using digital channels for marketing to be crucial to their overall strategy. There is now a very affordable and effective way for small business owners to sell their goods or services. It is critical to realise that digital marketing involves much more than just producing advertisements. In addition to simply promoting products or services, it covers branding, customer involvement, and UI improvement. The aforementioned digital marketing data and forecasts show that the market is currently enjoying itself and looking forward to the best period of time. In the near future, it is also creating a variety of interesting chances for corporate growth. Indian consumers have, in fact, embraced digital marketing with open arms. However, a lot of firms have yet to go digital and capitalise on being accessible online. However, the aforementioned statistics show that over the next ten years, an increasing number of firms will go online and use digital marketing to interact with consumers and increase sales.

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A Study on Work Life Balance of Women

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ABSTRACT

Work life balance is giving quality time to both family and work. Many of the women faces this challenge while they have to juggle between family and work. In a male dominated society where most people think that household work is women responsibility, it becomes very difficult to balance between work and family. This paper attempts to study some aspects of work life balance of women. Many multinational companies across the globe has given work from home facilities and flexi time to the employees. Companies like google has rooms to take rest, laundry facilities and they provide good food to the employees within the company which saves lot of time in household chores thereby enabling the woman to give quality time to spouse and children.

Work-life balance plays a significant role in a person s life. Managing work and personal life is very important for preventing a person from stress and contributing effectively to organizational objectives. Many good companies focus on giving their employees work life balance by introducing flexi timing facilities and work from home facilities. This paper studies work-life balance among female employees as women face a challenge of dual responsibilities. Today both couples working has become a necessity to maintain a good standard of living. Again, there is growth in the number of single parents making work-life balance more challenging.

Companies like Google, Starbucks etc are world;s famous workplace which are know to keep their employees happy

Large stores and super markets do not have any standard timing in India. You may find malls and department stores open until 20:00 hours, 7 days a week. One of the important rule to which most businesses in India are subject to is “the shop and Establishment Act”.

The Act includes:

Hours of work
Interval for rest and meal
Prohibition of employment of children
Opening and closing hours
Close days
Weekly holidays
Leave policy
Wages for holidays

Most companies start around 9AM and end around 6PM for 5 days a week, Saturday is a half day and on Sunday everything is closed except for restaurants and petrol pumps. Also one can see in the teaching profession, teachers find it difficult to manage work life as they have very early work. When their kids at home are having exam, they cannot take holiday as they cannot take holidays during supervision. Professions like Police, Doctor, Nurses etc faces tough time of shift duties which affects their work life balance.

Researchers in India while examining the perceptions of Indian employees regarding the quality of work life at workplace have found four underlying dimensions such as

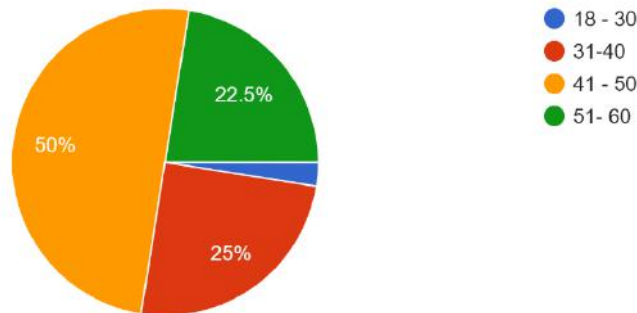
1. supportive management and favorable work environment,
2. personal growth and autonomy,
3. nature of the job,
4. stimulating opportunities and friendly co-workers.

In their four factor model Rao and Mohan (2008) have found that Indian employees viewed a high-quality work life as one in which there were no negative impacts on personal life and would also exhibit an absence of inappropriate work demands.

A sample of 40 respondents were studied by asking few questions related to work life balance. The analysis of the survey is as follows :

Age

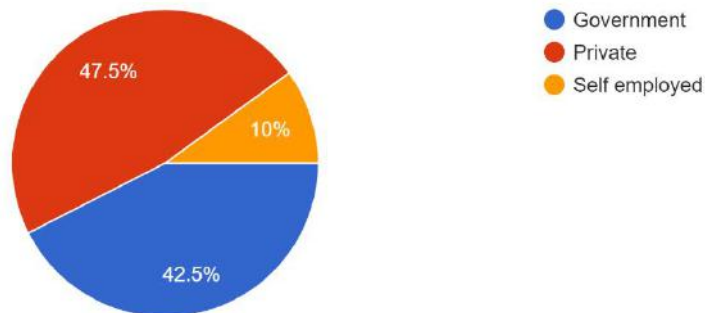
40 responses



The above shows that 50% ie majority of the respondents were between 41 – 50 years of age.
25% of the respondents were of the age group 31-40 years

Type of organization

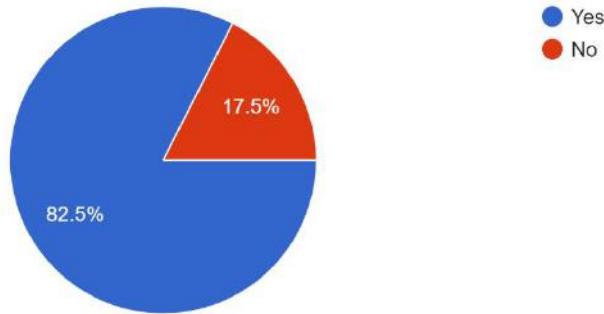
40 responses



47% of the respondents were in the government sector.
42.5% of the respondents were in the private sector
10% of the respondents were self employed

Do you have supportive management ?

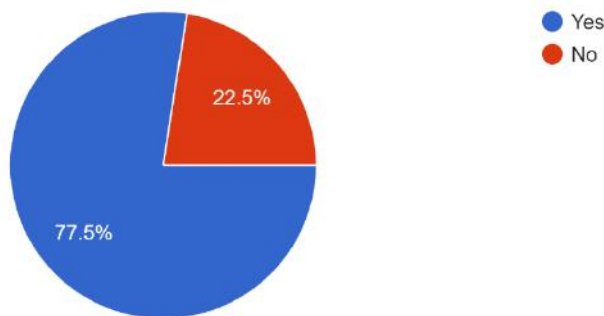
40 responses



82.5% of the respondents felt that their management was supportive.

Do you have favorable work environment?

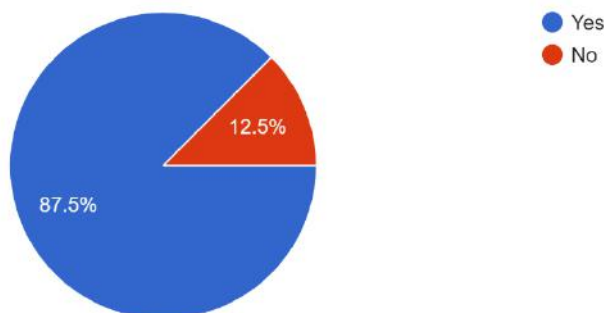
40 responses



77.5% of the respondents felt that they had favourable work environment.

Do you have personal growth and autonomy while working ?

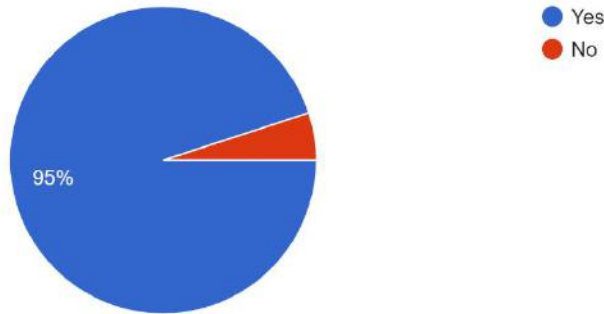
40 responses



87.5% of the respondents felt that they have personal growth and autonomy while working.

Do you have friendly co - workers?

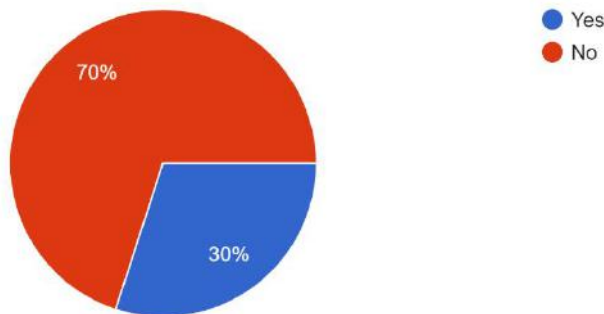
40 responses



95% of the respondents have friendly co - workers

Do you get enough time to exercise ?

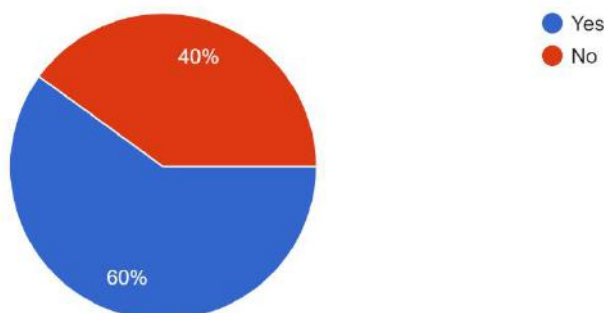
40 responses



70% of the respondents felt that they did not get time to exercise. This shows that they do not get enough time for their personal life. As exercise determines good health. Companies should make gym facilities for their employees so that they can exercise in free time.

Do you get enough family time ?

40 responses



60% of the respondents felt that got enough family time. However, 40% respondents felt they did not get enough family time which indicates that effort should be put to increase family time for these respondents by framing organizational policy favorable to them like flexi time, work from home, sabbaticals etc.

Conclusions

The above shows that 50% ie majority of the respondents were between 41 – 50 years of age.

25% of the respondents were of the age group 31-40 years

47% of the respondents were in the government sector.

42.5% of the respondents were in the private sector

10% of the respondents were self employed

82.5% of the respondents felt that their management was supportive.

77.5% of the respondents felt that they had favorable work environment.

87.5% of the respondents felt that they have personal growth and autonomy while working.

95% of the respondents have friendly co - workers

70% of the respondents felt that they did not get time to exercise. This shows that they do not get enough time for their personal life. As exercise determines good health. Companies should make gym facilities for their employees so that they can exercise in free time.

60% of the respondents felt that got enough family time. However, 40% respondents felt they did not get enough family time which indicates that effort should be put to increase family time for these respondents by framing organizational policy favorable to them like flexi time, work from home, sabbaticals etc.

Recommendations and Suggestions

Due to paucity of time, the study has a limitation that it did not study sector specific employees where the challenges may be diverse. However, some suggestions to improve work life balance in organizations. Gym facilities at workplace, Healthy food should be available, Like Google laundry facilities can be introduced, work from home facility, flexi timings, Staff Quarters near work place so that travelling time can be reduced. In case of single parents, special provision should be given and revision of Child Care Leave.

A Study on Financial and Economic Conditions in India After Pandemic

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ABSTRACT:

The researcher always aims at the concept of measuring the financial condition every year. But after a pandemic situation, finding the impact and evaluating the progress of financial development is important. Understanding economic growth and changes in poverty is necessary for future developments. The financial condition earlier plays a minor role in the process of economic growth. But after the pandemic, it is necessary to develop the financial condition of the individual and also the family. As students also started working as their education took place through its online mode. The financial institutions (bank and insurance companies) and financial markets are influenced by economic development, economic stability. The primary data collected and analyzed using the chi-square test.

KEYWORDS: Financial development, pandemic situation, education, chi-square test.

INTRODUCTION:

General finance is an increase in the capacity of financial banking services and other financial organizations and also financial transactions of the capital market [1]. And with the development of advance financial system in the global world and economists also conclude development of financial sector that it can be helpful in economic growth. The growing body of witness reveals that financial institutions have profound effect on economic development and poverty etc[2]. The financial sector of the country deals with various financial institutions, markets and products. This measure only serves as a rough estimate and affects the financial development.

FINANCIAL DEVELOPMENT IN INDIA:

Indian economic change in 1990s and new economic rectify known as whose aimed in the fast growing and globally comparative economy in which the Indian economy has started to improve and in July 1991 started a new chapter for India's billion population. This economic transaction period in an addiction to the number of economic factors marked the advent of the global economy.

GAP ANALYSIS:

The economic conditions after the pandemic were examined with the primary data ,which help to implement new ideas for economic development.

OBJECTIVES:

The objective of the paper is to

1. Study of financial development in terms of financial derivatives and commodity derivatives.
2. The comparative result of different financial development.

HYPOTHESIS:

The hypothesis are

H₀ = number of members in a family and earning members in the family are dependent. H₁=both are independent

RESEARCH METHODOLOGY:

The paper is a study of financial change in a different approach and in different periods after the corona situation. Risk over commodities and normal lifestyle and expenses was discussed. Using the chi-square test, the difference with level of significance with 0.05% was calculated and concluded.

The primary data was collected after the corona pandemic situation and the result was concluded.

LITERATURE REVIEW:

Financial development and economic growth relation emphasized that financial intermediaries play an economic role in promoting economic growth [3]. and the theoretical contributions say that the financial sector provides different services that can affect economic growth [4].

Even Levine who could have been one who found a positive relationship between development and use of development while trusting countries that financial development is the strong predictor of future ecological development [2]. Development of the financial sector in economic growth examined by Chakraborty was extended to establish a relationship between financial development and growth. The model was then estimated using quarterly data for the period of 1993 to 2005 for India, using the techniques of cointegration vector errors of correction method. [1]

In India the stock market has played an important role in driving technological innovation and economic development and in the banking system economic growth has increased [1]. There is a relationship between the 10 countries of Africa, or economic development, which sees that central Africa has become the cause of economic development. [8]. There is a one way relationship between the openness of trade and economic development [7]. The banking sector develops indicators that influence economic growth cross country to examine [5].

And there is an equilibrium relationship between the valuation of the economy and economic growth and an endogenous growth model for growing markets that influence the stock of the ecological market [5]. European integration specialization focuses on how it affected international financial development and how integration for progress contributed to writing an important part of financial development in the Europe region [6].

Applied integration and improvement models to test long run equilibrium and short run relationships that support long run relationships and financial growth and whether growth has contributed to production [10]. Finance plays an important role in boosting economic growth [4]. Assesses the role of financial conservation for development in India and uses the period of 1982 to 83 as a study. Due to lack of data on registration in the stock market 1982 to 83 is considered as the beginning period and the study finds bank based grazing. There is no evidence of a working relationship between capital market and economic growth. And this integration methodology shows that both bank-based and market-based indicators have a positive impact on economic growth [11].

There is a positive relationship between financial growth and economic growth and literature says that articles have used different terms [3]. And also [10] in Fiji it was examined whether financial development promotes growth over the period 1970 to 2005.

RESULT ANALYSIS AND DISCUSSION:

This is the survey on understanding the financial condition in different areas. The questionnaire was sent and 68 people working in different sectors responded for the survey. The confidential statements were sent with clear instructions to get the honest responses.

Qualification
 68 responses

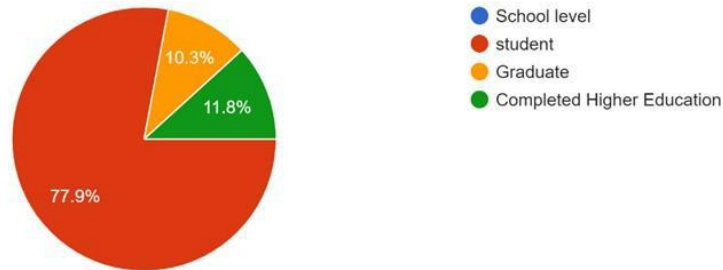


Fig.1 Survey from different level learning backgrounds.

Job in
 68 responses

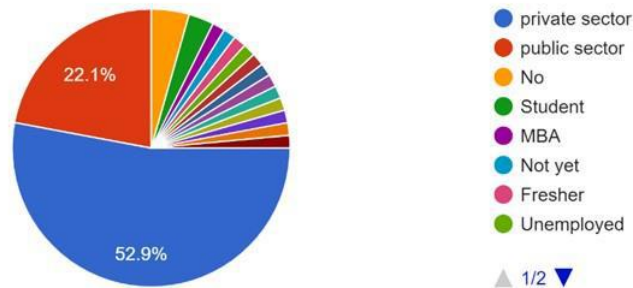


Fig.2 Varied in different job profiles.

77% students responded to the survey and 52.9% responses from working people of the private sector. 22.1% responses from working people of the public sector. Remaining from all other sectors including students.

You living in which type of area
 68 responses

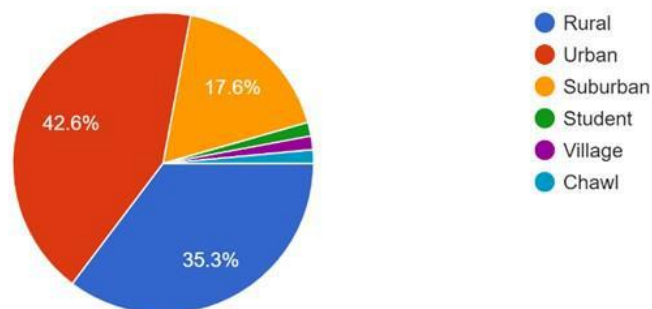


Fig.3 Varied in different living area

Work experience
 68 responses

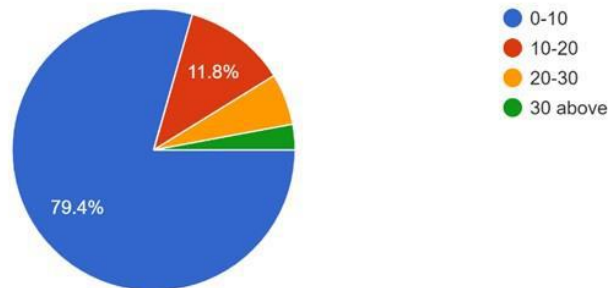


Fig.4 Varied in different work experiences

The people living in rural areas response was 35.3%, urban area response was 42.6% and also from suburban response was 17.6%. The majority of the response with 0-10 years of work experience, helps to decide the financial condition after the corona pandemic situation.

what is your annual income
 68 responses

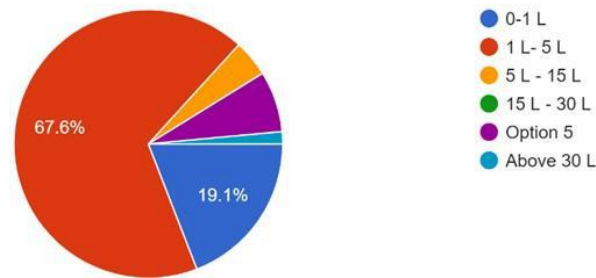
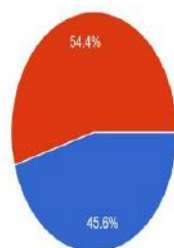


Fig.5 Varied in different annual income

The people with annual income 1 lakh to 5 lakh responded with 67.6%.

your family is a
 68 responses



How many members are there in your family
 68 responses

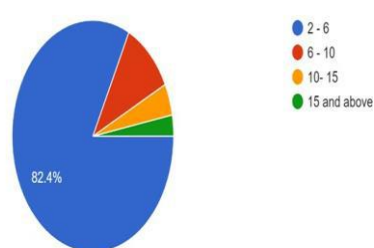
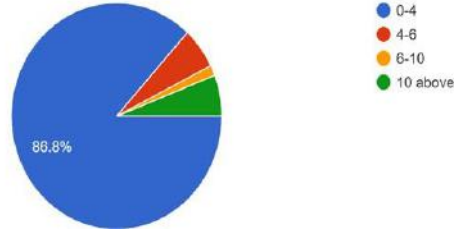


Fig.6 Varied in living conditions and number of members in the family.

The majority of people living in a joint family who responded are 64.4% and the remaining response from the nuclear family are 45.8%.

How many people in your family are independent in their own earning?
 68 responses



Appropriate monthly expenses

68 responses

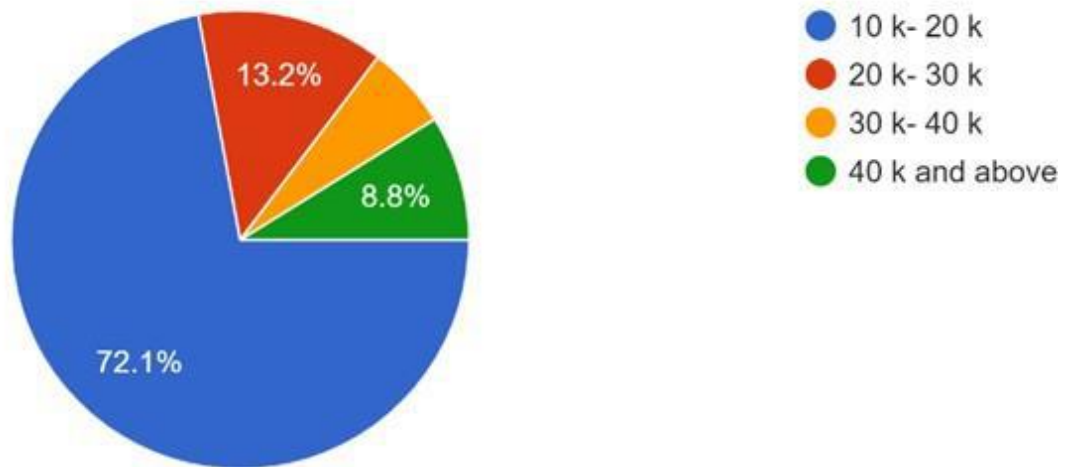


Fig.7 Varied in earning and expenses

The earning of 0-4 people in the family responded 86.8% with an approximate monthly expenses range of 10 k- 20 k responded 72.1%.

Answer the questions related to financial planning

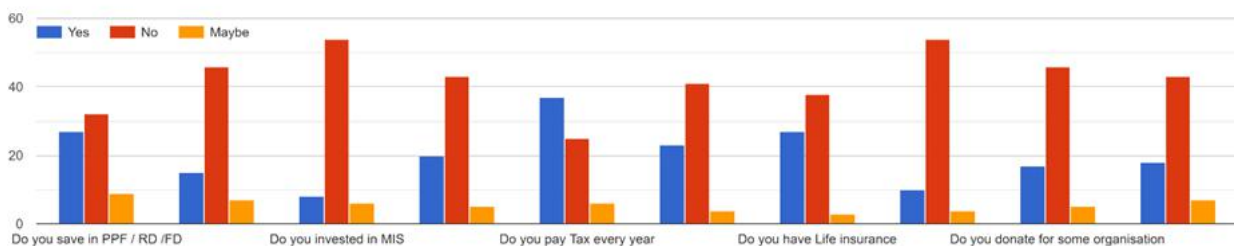
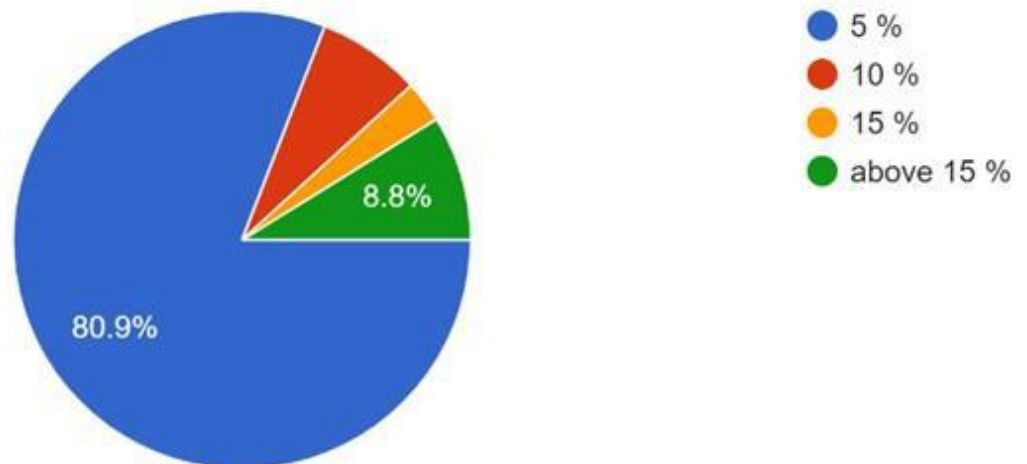


Fig.8 Financial planning responses and table.

	Yes	No	May be
Do you save in PPF/RD/FD	27	32	9
Do you have postal account	15	46	7
Do you invested in MIS	8	54	6
Do you invested in shares /mutual fund	20	43	5
Do you pay tax every year	37	25	6
Do you have medical insurance	23	41	4
Do you have life insurance	27	38	3
Do your elderly parents getpension	10	54	4
Do you donate for someorganisation	17	46	5
Do you invest in gold	18	43	7

How many percentage of your salary goes for loan?

68 responses



How much travel expenses annually do you spend

68 responses

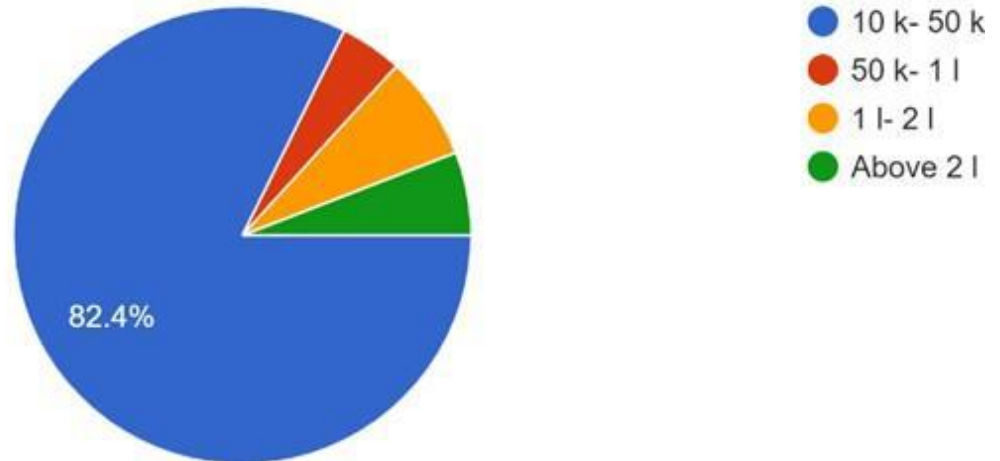
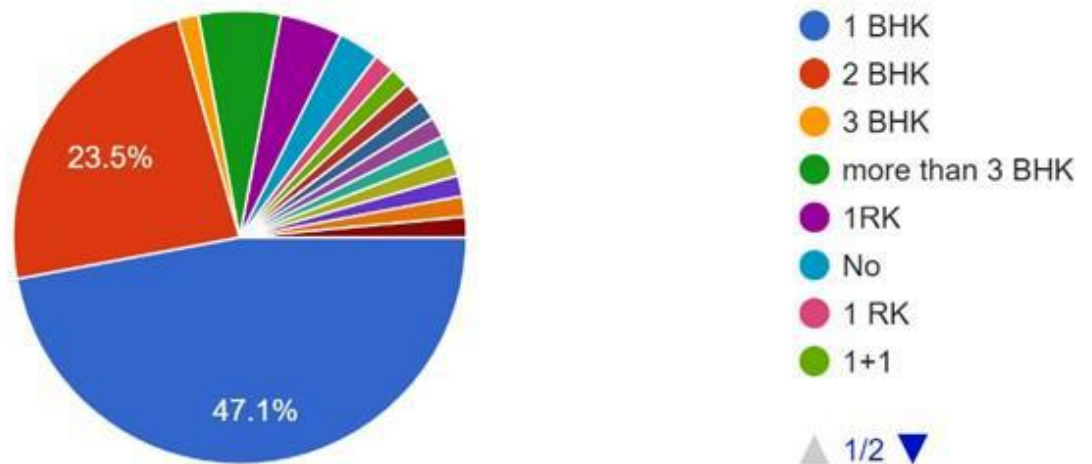


Fig.9 pie chart of loan expense and travel expenses

80.9% responses are loan expenses of 5% and 82.4% response of 10 k- 50 k.

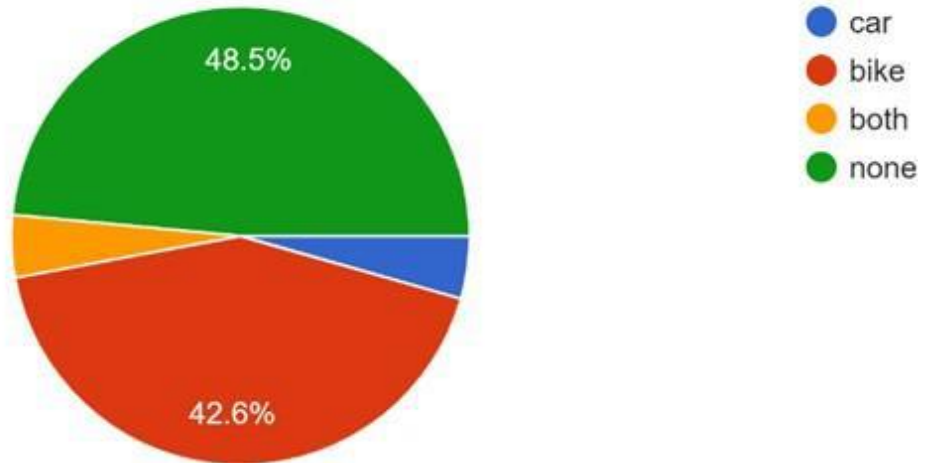
Do you have house with

68 responses



The vehicle you have are

68 responses



Expenses of petrol/ diesel per month

68 responses

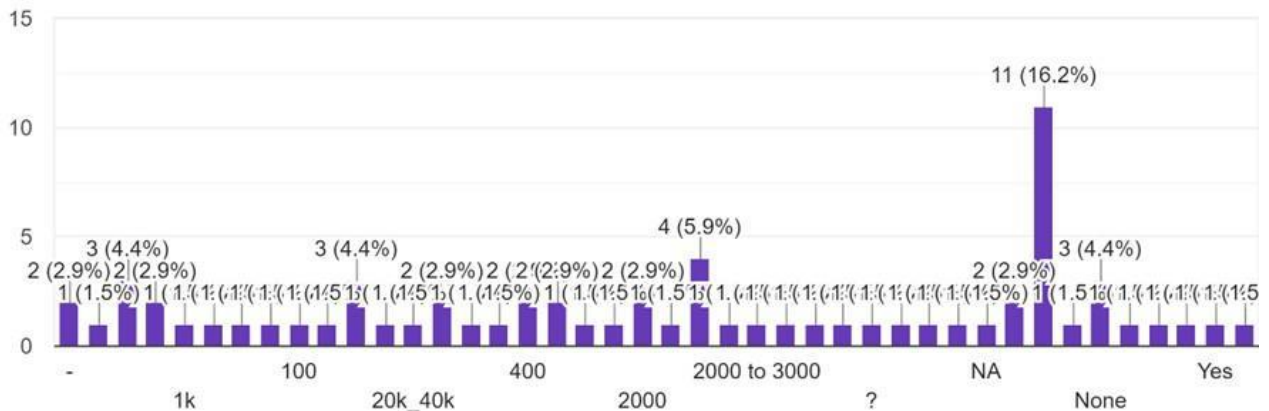


Fig.10 pie chart of living area, vehicle and expenses of petrol/diesel per month

Do you get every year economic improvement?

68 responses

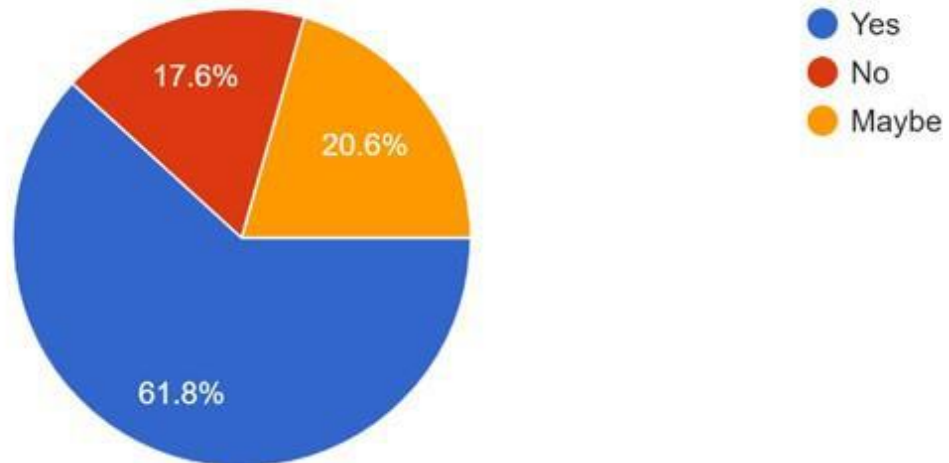


Fig.11 Yearly economic improvement pie chart.

The survey helps to determine the financial condition of different people after a pandemic condition.

EXPECTED OUTCOMES:

From the observation, the observed table is

	0-6	6-10	10 and above	Total
No.of members in family	56	7	3	68
Individual earning in thefamily	59	4	1	68
Total		8	7	136

From the observed table ,the expected table using formula is

	0-6	6-10	10 and above	
No.of members in family	60.5	4	3.5	68
Individual earning in thefamily	60.5	4	3.5	68
	121	8	7	136

The value after using chi-square formula(in Excel) gives the value 5.0208, the CV is 5.991

Using the chi-square test, the expected outcome was concluded to chi-square value is less than CV value. Hence the variables fail to reject the null hypothesis.

BENEFITS TO THE SOCIETY:

The survey helps to understand the situation of the financial condition and economic improvement of the society after the pandemic situation. It helps for the implementation of new ideas for the society, according to the situation.

Less to do with the real benefits of financial globalization for the financial market economy than with the funding of raw finance provided by foreign capital. And if seen, instead of collateral the profit is more in capital and this can be important for and also stimulates the financial market for capital. Promotes financial

markets to improve efficiency, improve corporate governance standards, has forced the efficiency to keep improving, the competition and the practice to remain. And has given a much needed kick in the backseat of domestic banks, by restricting entry to foreign banks, and the opportunity to diversify the portfolio, liberalizing outflows to domestic investors. And there is also the opportunity to create financial savvy, by offering products and will help their customers to invest abroad.

LIMITATIONS:

The limitation to the research survey are

1. Research was conducted in a limited number of the population.
2. The limitation may not apply to all populations.

FUTURE SCOPE:

The future scope from this study, helps to implement and improve the economic conditions of the people into the next level.

CONCLUSIONS:

The objective of the study is to investigate the financial condition on human development in the family after the pandemic. The primary data collected from individuals to know the current situation. Using chi-square test is used to conclude. This study helps to improve the future financial condition. It can be extended to many variables in future.

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Role of Emotional Intelligence for Revitalization of Professional Growth of Teachers After Covid-19

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ABSTRACT:

The aim of this research is to recognize the role of Emotional Intelligence for revitalization of professional growth of teachers after Covid-19. As there were some challenges for teachers to tackle such as virtualization of education that brought an increase in teacher's working hours, needed for training and updating in ICT, higher students activity, fewer hours for rest, and manage emotions of oneself, family and students. Education is the key factor in social development that is constantly facing many challenges. Teachers are one of the pillars of education since they play a vital role in the teaching and learning process. This study investigates the effectiveness of Emotional intelligence on professional development of teachers. In this paper researcher has taken secondary data. Moreover, the findings reveal a highly valuable milestone insight into the role of Emotional Intelligence in enhancing professional growth as well as skills of teachers especially after Covid-19.

Key Words: Emotional Intelligence, Teachers, Professional growth, Revitalization, Covid-19.

1. INTRODUCTION :

Emotional intelligence by Goleman -A term created by two researchers Peter Salavoy & John Mayer- & popularized by Dan Golman in his book (1996) define emotional intelligence as the ability to recognize, understand & manage our own emotions also recognize, understand & influence the emotions of others.

Psychologist Daniel Goleman says it has five core components:

Self-awareness: the ability to recognize & understand your moods & emotions & how they affect others. **Self-regulation:** the ability to control impulses & mood & to think before acting. **Internal (or intrinsic) motivation:** Being driven to pursue goals for personal reasons, rather than for some kind of reward.

Empathy: the ability to recognize & understand d others motivations, which is essential for building & leading team successfully.

Social skills: the ability to manage relationships & build network

Teachers set an examples for their students on how to effectively manage their emotions in the classroom. Emotional intelligence have an impact on relationships, physical health, metal health and work performance. Teachers in this modern era should be able to exhibit strong intellectual, moral, emotional and social development also be able to encourage pupils to do the same. In this spare of education teachers are crucial. Especially after pandemic it is essential to revitalization of carer growth of teachers, hence Emotional intelligence is important tool for that. The importance of Emotional Intelligence in the educational and teaching field is enormous. Teachers that posses Emotional Intelligence are better able to comprehend their students. Teachers might develop a pedagogical method to identify their students needs and establish goals for them.

Emotional intelligence	Teacher's job performance
<ul style="list-style-type: none"> ■ Emotional self awareness <ul style="list-style-type: none"> ■ Self confidence ■ Achievement ■ Develop others ■ Conflict management 	<ul style="list-style-type: none"> ■ Classroom management ■ Use of motivational tools ■ Direct teaching method ■ Teaching style

MODELS OF EMOTIONAL INTELLIGENCE:

There have been several models that have put fourth the efforts in order to completely describe and define emotional emotional intelligence. The three main models have been stated as follows:

1. The ability based model: in this case emotional intelligence is described as the ability to perceive emotion, integrate emotion to facilitates through, understand emotions and to regulate emotions to lead to personal growth. These four areas came to be known as the four branch model(Mayer,Salovey & Caruso,2004) the four main types of emotional abilities that are proposed by this model are: Emotional perception, Emotional use, emotional understanding, and emotional management.
2. The trait model of emotional intelligence: this is the most recent model that published by Petrides and Colleagues. This model identifies the break from from the idea that emotional intelligence is ability based it takes into account that individuals that have as part of their personalities a number of emotional self-perceptions and emotional traits. These traits cannot be measured in the scientific sense, but instead they are measured by the respondent's self-report. The respondent will be able to accurately describe his or her own traits. This model of emotional intelligence, can be viewed only in combination with an all-inclusive examination of an individual's personality.
3. Mixed models of emotional intelligence: the mixed model was described by Daniel Golman and in the present existence, it is the most widely used and accepted model of emotional intelligence. This model involves a range of competencies and these are divided into skill set and which form the picture of an individual's level of emotional intelligence.

2. PROBLEM OF THE STUDY

Teachers ability to express, regulate and control one's own and other people's emotion is known as emotional intelligence. Teaching is an emotionally taxing profession that calls for emotional labour, emotional relationships, and emotional comprehension. Teachers must value emotional connection. With students and tech them how to be social and emotional beings. A teacher's involvement in the classroom is crucial. In fact a high level of emotional intelligence is necessary for teaching. Especially after pandemic it is essential to revitalization of carer growth of teachers, hence Emotional intelligence is important tool for that

3. LITERATURE REVIEW

1. Nitu Bose Ghosh in her research paper published in International Journal of Humanities and social science invention (2015), under the title of "impact of emotional intelligence on the relative competitiveness of educationalist", discussed that how emotional intelligence important for improving the work system in educational sector. Also need of emotional intelligence especially in education sector in India as just like a business organisation educational institutions are also need changes to pace up with the competency requirement of global development and challenges. This paper analyse the concept of emotional intelligence & teacher's effectiveness in & outside the classrooms of schools & universities. Researcher has taken primary as well as secondary data in case of primary data a total of 200 faculty members from 10 PG, UG and PUC Colleges of Bangalore has taken in the study. Researcher measured emotional intelligence through emotional intelligence scale (EIS,2007), Teacher effectiveness scale

(TES,2010) and Teachers rating scale (TRS,2003), researcher conclude this paper as there is an positive correlation between emotional intelligence and teacher effectiveness also emotional stability, self-motivation ,managing relation, self-awareness, integrity emerged as a best predictor of teacher effectiveness.

2. T.V.Ramana, (2013) “Emotional intelligence & Teacher effectiveness”, stated that emotional intelligence is the ability own emotions & those of people around. Researcher analysed the concept of emotional intelligence and teacher’s effectiveness in the class room of schools and universities. Researchers have taken secondary data for this study. Researcher concludes this research as emotional competence of teacher is essential for their own well-being also for effectiveness in teaching – learning process. Thus it is necessary to create different projects in order to enhance and improve emotional intelligence. Also supervisor needs to support teachers and encourage them so that they will be more positive and energetic at the workplace. This helps to enhance emotional intelligence of teachers. This results positive interaction with students.
3. This research study conducted by Muhammad Asrar-ul-Haq and Sadia Anwar and Misbah Hasan in (December, 2017) under the title of “Impact of emotional intelligence on teacher’s performance in higher education institutions”. In this papers researcher discussed about the impact of emotional intelligence on teachers job performance in the education sector of Pakistan. Researchers have used PLS-SEM (Partial least square structural equation modelling) Model for tested reliability and validity of variables. Researchers have taken both primary as well as secondary data. Convenience sampling method has used and sample size was 166 teachers in education sector of Pakistan. This study indicated that when teachers developed emotional competencies also skills which made a complete emotional intelligent behaviour and attitude results in huge success as well as job satisfaction.
4. Cotar Konard, Sonja and Kukanja Gabrijelcic, Mojca, (2014),”The importance of teacher’s emotional intelligence in a teacher’s professional development”, stated that the needs and the role of emotional intelligence in the professional development of teachers. Researchers outlined of Mayer Saloveyev model of emotional intelligence of teachers. They took primary as well as secondary data. In case of primary data they took Schools in Slovenia. Finally they conclude that there is extreme lack of program for enhancing teachers’ emotional intelligence. Researchers found that the quality and development of emotional intelligence of teachers in Slovenia is not sufficient. They also found that the role of emotional intelligence in the professional development of teaching staff is still insufficiently recognized.
5. Pushpa M. (2014) “Enhancement of emotional intelligence of D.Ed. teachers trainees through emotional intelligence package EIP”, examine emotional intelligence is a dynamic construct influenced by diverse biological, psychological & social factors. This research conducted on emotional intelligence & it was found to be an important factor in the prediction of personal, academic & career success. The researchers measured data through statistical measures percentage analysis, t-test, and one way ANOVA. Empirical studies revealed the relationship of emotional intelligence with numerous psychological & psycho social factors. The studies shown the importance of emotional intelligence & its contribution in the field of interpersonal relationships, success in the work & personal life, health psychology, managing occupational stress, academic field ,improving personality enhancing performance & many more positive behaviour pattern a few of such relevant studies on emotional intelligence have been reviewed here .
6. Irameet Kaur, Charu Shri, K.M. Mital (2019) “The role of emotional intelligence competencies in effective teaching and Teacher’s performance in higher education “in this researchers discussed about importance of emotional intelligence and understanding of this concept. Primary and secondary both data has used for this study. Researchers have used structural equation modelling (SEM) for measurement of data. Researchers concluded that institutes should give critical importance or value to

enhancement of Emotional intelligence competencies (EIC) also implements some training program for teachers for their excellent performance.

7. Lenka, Dr. and Kant, Ravi. (2012) “Emotional intelligence of secondary school teachers in relation to their professional development “stated that educator’s must be equipped with sufficient knowledge, skills and awareness in order to carry out their jobs. Hence emotional intelligence plays a crucial role for the success. Researchers have taken 120 sample sizes of secondary school teachers. They found positive relation between emotional intelligence and professional growth of teachers.
8. Christie Augustine Kiek (2015) “The relationship between emotional intelligence, teacher job satisfaction, and organisational citizenship behaviour among teachers in public primary school”, in this researcher discussed about relationship of emotional intelligence, teacher job satisfaction and organisational citizenship behaviour among teachers in public primary schools to address teacher’s absenteeism in the classroom. A quantitative research was selected for the study also the sample size is of 341 teachers and two-stage cluster sampling has used by researcher. Through this study researches has found that teacher job satisfaction acted as a mediator between emotional intelligence and organisational citizenship behaviour parameters. Also by implanting emotional intelligence it results in reduce teacher’s absenteeism at Secondary School.
9. Gurpreet Randhawa, Mahima Nanda (2017), “Emotional intelligence: Concept and Correlates”. Objective of this paper is to examine key correlates of emotional intelligence also propose a model on the basis of literature review. Researchers has used secondary sources of data like articles and journals etc. conclusion part of this research consist of there is linkage of emotional intelligence with its key correlates. It helps in maintain good relations in organisation. This would also help organisation to produce better performing and satisfied workers.
10. Athanasios Drigas and Chara Papoutsi (2019), “Emotional Intelligence as an important asset for HR in organisations: Leaders an employee’s”, Researchers has described the model of emotional intelligence and study the positive correlation between Emotional intelligence, leaders and employees. They have used secondary data for this study. Researchers found that emotional intelligence plays a vital role in corporate development and performance at work also that leadership with emotional intelligence is one of the main factors in creating a productive working environment that empower workers to utilise their potentials for the better performance which ultimately maximise profit of the organisation. Researchers concluded this study by saying it is significant to developing emotional and empathic skills is a long process with continuous efforts but in the end, everyone will benefit at the personal and the group level.

3. RESEARCH OBJECTIVES :

1. To examine the aspects of emotional intelligence
2. To find the role of emotional intelligence on professional development of teachers especially after Covid-19
3. To study the effectiveness of emotional intelligence for revitalization of professional growth of teachers.

4. RESEARCH METHODOLOGY :

1. DATA COLLECTION

For research purpose secondary data methods is applied. Whereas the secondary data has collected through journal, articles, and websites.

2. LIMITATIONS

- The present study is based on only the revitalization of professional growth of teachers.
- Due to time constraints there was difficult to collect primary data . hence the research has done on secondary data.

6. SCOPE OF THE STUDY :

This research is to recognize the role of Emotional Intelligence for revitalization of professional growth of teachers after Covid-19. As there were some challenges for teachers to tackle such as virtualization of education that brought an increase in teacher's working hours, needed for training and updating in ICT, higher students activity, fewer hours for rest, and manage emotions of oneself, family and students. Education is the key factor in social development that is constantly facing many challenges. Teachers are one of the pillars of education since they play an vital role in the teaching and learning process

7. SUGGESTION:

- The Government need to come up with more supportive measures and schemes for the growth of teachers especially after covid-19.
- Hence there is need to create more awareness among this people through various sources like through television, radio etc. Also arrangement of training session for them so that they can enhance their knowledge and skills.
- The procedure and formalities should be simplified, for the registration of the business, financial and legal assistance, Subsidies concession relief etc. From both government as well as non government organization

8. CONCLUSION:

Due to the continuous organizational and societal changes observed in the educational sector, teachers are subjected to a very stressful profession. They must build advanced emotional competencies, like emotional intelligence, to address these everyday difficulties and promote their professional success. This study will be helpful to find out the role of emotional intelligence on the professional growth of teachers mostly after pandemic. The important link between emotional intelligence and teacher's professional growth towards beneficial professional and organizational improvements is highlighted in this chapter. Teachers engaged with pupils to impart knowledge to them, playing a crucial role in the society. They must be stable in order to impart knowledge in a healthy manner. Teachers who are emotionally intelligent perform better because they are better able to communicate with others and lead people appropriate ways, which leads to fruitful interactions in both their professional and personal lives.

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A Study on Consumer Expectations After COVID- 19 Towards Online Shopping

(Mumbai Sub- urban region)

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Abstract

The study endeavored to understand the changes that have occurred in consumer expectations after COVID-19 towards online shopping. The COVID- 19 pandemic brought about an increase in online shopping because of government imposed restrictions and consumer anxiety over the potential health risk associated with in- store shopping. However, after the pandemic once again changes have been observed and noted too in consumer expectations. It is equally very important for E- commerce industry to understand consumer expectations and try to fulfill them through the best possible way. Some government started to relax their restrictions and consumers started to return to in- store shopping, creating the possibility that the volume of online shopping would decrease once stores reopened however, consumers may continue to shop online more than they did prior to the pandemic because of their experience during the lockdown. Regardless of the shift in consumer demand towards essentials, all categories are moving online for good. To know and understand consumer expectations after COVID-19 pandemic towards online shopping a survey has been conducted with a random sampling of 110 consumers belonging to the Mumbai suburban region. The findings highlighted that the main components like mode of shopping, their experience and expectations regarding the price, quality, privacy protection, information and reviews of product and services, effectiveness, Customer service approach and so on. Significantly influenced consumer expectations after COVID- 19 pandemic. The findings of the study will help to identify the changes which have occurred in consumers' expectations post COVID- 19 pandemic.

Keywords: E- Commerce, Consumer expectations, marketing strategy, COVID- 19

Introduction:

The Novel COVID- 19 pandemic turned the entire prospect of buying and selling of goods and services as well as changes in consumer expectations too. The pandemic taught so many aspects and has changed the entire picture after the COVID-19 pandemic. Consumer expectations have always been the most important part for every businessman to deal with and to fulfill their expectations is a big challenge in itself.

Generally, consumer expectations are a set of ideas about a product, service or any brand that a consumer holds in their mind. Knowing your consumer expectations is important to all business whether you are a small business or a large enterprise organization.

Customers' expectations matters, because if you can meet them than consumers are likely to spend more after a positive experience. To do well now and in the future, E- commerce companies need to close the gap between customer expectations, and the actual consumer experience.

Over a period of time consumers have jumped into the online world of buying goods and services. However, to deal with consumer expectations via online isn't an easy task. Because a small dissatisfaction in terms of consumer expectations will lead to a big loss for E- commerce companies. E- Commerce companies should focus on fulfilling and retaining consumer expectations. By way of providing several discounts, gift vouchers, Quality service, better price range, wide variety of options and do provide detailed information about the product or service. Have drawn a major attention towards consumer expectations.

When are Expectations formed?

The truth is it happens at all the times and across all the stages of the consumer journey- sometimes even before consumers have bought something. Today however, consumer expectations are far higher. Customer wants friendly and efficient service. And not just friendly it should feel like the service has been personalized for them.

The importance of “Know your customer” is still true today as it ever was and with changing consumer expectations rapidly, businesses need to stay apprised and aware of customer experience and customer expectations trends.

Factors influencing consumer expectations are:

1. Impact of social media gained more importance now a day in order to influence consumer expectations.
2. Enable convenient shopping.
3. Customer service has to be more approachable.
4. Habits and trust gained over a period of time.

Review of Literature

Bharti Aggarwal 1, Deepa Kapoor 2, (2020) studied on Influence of COVID- 19 Pandemic on customer’s online buying behavior in India. In this study they have opted descriptive research. It has been observed that consumers are changing their buying behavior from conventional buying to online shopping. It has also increased the shopping through websites and mobile apps. Due to increasing risk of corona virus customers are avoiding public places which increasing customer’s attraction towards online shopping. E-Commerce companies have to make better policies to meet changing needs of customers. After COVID- 19 in India, attitude towards online shopping is getting better and bigger. They concluded that COVID- 19 pandemic has encouraged online shopping activities of consumers more active and also, E- retailers supplied products that are normally purchased in the supermarket by consumers.

Thiyagarajan 1, (2021) studied on impact of COVID-19 on customer expectations. In this paper they have mainly discussed about the digitalization and its impact on the buying behavior of the customer. Digital platforms help the customers to get the products and services by staying inside the home. They have focused on consumer expectations and also the factors that have made responsible towards the change in their expectations.

Rita and Juaneda-Ayensa, (2016) Studied on expansion and growth of the internet are leading the retailing sector to more developed channels and rapid growth as e-commerce and digital marketing. The change in the retailing sector that happened over the last decade provided the customer with more features and power in the market. The several options that appeared in the market created an unstable situation which led to different results and implications and more complexity in the customer attitude and the retailers’ performances. And majorly changed consumer expectations too.

Scope of the Study

This study would be undertaken to analyse the changes in consumer’s expectations after COVID- 19 pandemic towards online shopping. It would also be helpful to us to understand the factors that have influence consumer’s expectations after COVID- 19 pandemic.

Research Methodology

It’s a specific procedure used to identify, select, process, evaluate and analyze the information used in the research paper. In order to present the accurate fact. It also helps the researcher to evaluate over all reliability and validity of the research paper. In short research methodology emphasis on systematic way or method of doing research.

Problem of the study: The study is based on consumer expectations after COVID- 19 towards online shopping and what are the problems faced by the consumer’s while shopping online.

Research Objective:

1. To study the changes in consumer expectations after COVID- 19.
2. To identify the factors that has influenced consumer expectations towards online shopping post Pandemic.
3. To analyse how consumer expectations helps online shopping to improve further in terms of products and services.
4. To study the limitations of online shopping.

Hypothesis

In light of the discussion in preceding sections, the following hypotheses are proposed:

H0: There is no significant change in consumer expectations after COVID- 19 towards online shopping.

H1: There is a significant change in consumer expectations after COVID- 19 towards online shopping.

Research Design

The research design provides guidelines about the data element. The study is based on both primary data and secondary data. The primary data was collected through structured questionnaire for which the sample size was 110 respondents (consumers) were selected from different areas of the city. Secondary data gathered from different database sites; articles and journals written by various authors also referred.

Area of the Study

The study is undertaken in and around the Mumbai city and its suburban areas.

Research Approach

The questionnaire method of survey is used for collecting primary data from consumers belonging to Mumbai region. We appealed all respondents to fill in the questionnaire, by themselves by self- explaining the various aspects mentioned in it. It contained both open ended and close ended questions in the structured form which is very easy to understand at a glance.

Sample Technique

A convenient sample (Probability sampling method) of 110 consumers belonging to Mumbai region shared their information regarding the study. They were requested to complete the questionnaire on voluntary basis. The study was done in January 2023.

Data Usage

The analyses and interpretation are done on the basis of primary data. However, for conclusion and recommendation both primary and secondary data is used along with the verbal knowledge and information obtained from respondents. The data collected from these sources were analysed using tools like chi-squared test method.

Findings from the study

1. It has been found that regardless of the shift in consumer demand towards essentials; all categories are moving online for good.
2. E- Commerce has never made more sense than now for so many.
3. COVID- 19 pandemic has reshaped consumer expectations.
4. Today however, consumer expectations are far higher.
5. E- Commerce i.e. online shopping preferred the most by the present generation.

Recommendations

1. Customers are looking forward to have a simpler and faster service.
2. They want customer service more approachable as customers have lower tolerance regarding their queries.
3. Provide detailed product information and reviews.

Demographic Category of Consumer	Parameters	Number of Representatives	
		Total (110)	Percentage
Gender	Male	53	51.8
	Female	57	48.2
	Other	00	00
Age	18-29 YEARS	84	76.4
	30-44 YEARS	23	20.9
	45-59 YEARS	2	1.8
	60 & ABOVE	1	0.9
Employment	Student	58	52.8
	Self- Employed	14	12.7
	Private Service	30	27.3
	Public Service	2	1.8
	Business	2	1.8
	Others	4	3.6

Source: Compiled from questionnaire

In the present study it clearly indicates 53 respondents were male (51.8) and 57 respondents were female (48.2). 84 respondents were belonging from the age group of 18-29 years (76.4). 23 respondents i.e. 20.9 belonging from 30- 44 years and remaining 2 respondents belongs from 45- 59 years and 1 respondent were above 60 years. Majority of the respondents were students i.e. 58 (52.8) respondents. 30 respondents were working with private companies and 14 were self- employed. In public service and business 2 respondents each and 4 respondents were doing other job.

Table- 2: What was your preferred Shopping method during COVID- 19 pandemic?

Mode of Shopping	Total (110)	Percentage
Online	95	86.4
Offline	15	13.6

Table 2 indicates during COVID- 19 pandemic consumers preferred shopping was more of online shopping which was 86.4 % and 13.6 % opted for offline shopping due to safety purpose.

Table- 3: What is your current shopping method?

Mode of Shopping	Total (110)	Percentage
Online	51	46.4
Offline	59	53.6

Table 3 highlights the current shopping methods of consumers after COVID- 19 pandemic 46.4 % respondents preferred online shopping have continued their habits and expectations after COVID- 19. Whereas 53.6% respondents preferred offline mode of shopping.

Chi-square method used to find out the changes in consumer expectations during and after COVID- 19 pandemic towards online shopping.

The formula for Chi-square (χ^2) is:
$$\sum_{i=1}^n \frac{(\text{Observed values} - \text{Expected values})^2}{\text{Expected values}}$$

Mode	During COVID-19	After COVID-19	Total
Online	95	51	146
Offline	15	59	74
Total	110	110	220

(Row total χ Column total)

Overall Total

Online Shopping	$\frac{146 \times 110}{220}$ E = 73	$\frac{146 \times 110}{220}$ E = 73
Offline Shopping	$\frac{74 \times 110}{220}$ E = 37	$\frac{74 \times 110}{220}$ E = 37

E = Expected values

All Expected values are greater the 5 may proceed with Chi square test

$$\chi^2 = \frac{(95 - 73)^2}{73} + \frac{(51 - 73)^2}{73} + \frac{(15 - 37)^2}{37} + \frac{(59 - 37)^2}{37}$$

$$\chi^2 = 55.95 + 9.49 + 32.27 + 8.20 = 105.91$$

$$\chi^2 = 105.91$$

$$df = (\text{Number of rows} - 1) (\text{Number of Column} - 1)$$

$$df = (2 - 1) (2 - 1)$$

$$df = 1$$

5% Critical value = 3.841

$$\chi^2 > \text{Critical Value}$$

$$105.91 > 3.841$$

Interpretation:

In the above study we investigated χ^2 is greater than the critical value therefore our Null hypotheses rejected and alternative hypothesis accepted that clearly indicates that there is a significant change in consumer expectations after COVID- 19 towards online shopping.

Conclusion:

1. It is concluded that consumer want friendly and efficient service at the time of shopping online.
2. And not just friendly it should feel like the service has been personalized for them.
3. The adage “Know your customer is still as true today as it ever was and with consumer expectations changing rapidly, businesses need to stay apprised and aware of the customer experience and customer expectations trends.

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Lateral Analysis of The Oceanic Subsurface Thermal Component in Accordance to The Remote Sensing Post the Covid Pandemic

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Abstract:

As society develops so does the nature of incidents surrounding it societal. This progress in technology & medicine is limited to a certain scope of incidents. Safety of society & financial aspects against certain natural incidents cannot be avoided, however can be hedged by applying certain estimation tools influenced by other scientific purposes. Oceans / Seas are significant Earth elements impacted by worldwide heating & atmospheric variation. Past analysis has revealed that this subterranean water body is accountable for Weather divergence by altering an eco-classification of the Earth; hence, it is critically essential to evaluate them. Remote sensing can give high spatial / temporal resolution sea surface information & big spatial exposure, enabling notable ocean science findings. However, satellite remote sensors cannot directly detect the profound coatings of the ocean / sea. Extreme thermal components, including warm and cool periods, may effect socially. However, periodical thermal component alterations stand usual & certainly vital towards various social factors (i.e. travel industry, agriculture, others.), farthest warm / cool winds may effect abruptly in a bad manner. IT remains 'natural' towards a single area, critically, can become severe towards another part that is found least adjusted among thermal components.

Today's climate & air condition cause a key aspect for society's routine flows of system. Cyclic marvels can become beneficial & dependent on factors like the agriculture and also vacation industry. Subsidiary incidents, particularly thrilling parts, may at instances has religiously cynical effects that present threats for time & structure & substantial economic costs. The ecological diversities that occur over a period of time vary with the effect on its subsidiaries and thereby cause an overall change in its surroundings. The main focus of the work is to relate climate change model considered as in the form of a mathematical expression and also study its effects into the elements of nature that are eventually affected during a particular event.

Keywords: Climate Change, Global Warming, Seasonal Changes, mathematical analysis & relation with atmospheric humidity.

Literature Review

Mekonnen H Daba (2018) :-Assessing Local Community Perceptions on Climate Change and Variability and It's Effects on Crop Production in Selected Districts of Western Oromia, Ethiopia. This paper deals with the peoples cognizance towards environmental changes occurred in given period of time. The perception of small holder farmers taken into consideration, their viewpoint, their strategies of various variability happen when climate change. Moreover, primary data has been used of almost 204 respondents at the basic level of quantitative and qualitative approach. The most impressive thing about this paper, Author has used some statistics tool such as Stratified sampling frame and Cluster sampling frame. After completion of experiment, farmers has able to perceived all kind of changes which happened in environment such as strong wind that led to inflate farming problem for instance, soil abrasion, loss of soil potency, reduction in crop yields and high rate of disease occurrence was shown in the paper.

Hamid, Seyed, Amir Hosen, MohamadNajim & Saeed Shojaei (2016):-Comparison of Delphi and Analytic Hierarchy Process (AHP) techniques in locating flood spreading. In this article, Delphi & AHP techniques have compared predominantly and explain the importance substantially well. Since Iran comes in the desert area of earth space so the major factor which is highly significant and has great impact is water scarcity. Moreover, maximum part of Iran falls in to the desiccated and semi desiccated therefore due to water scarcity controlling the catastrophic floods is the most significant activity and hence the study of Delphi & AHP techniques are the need of present time. For this study, some statistical tool have been used such as Questionnaires were taken and filled by the target group and it has distinguish between three different criteria such as 4 main, 8 sub and 24 indices of flood spreading and it is examined by AHP in expert point of view followed by GIS (Geographic Information System) were used to do mapping then for alluvium volume and unemployment rate, results of AHP and views of expert panel the highest and lowest degree and its importance were recorded. Similarly in Delphi techniques some important factor for location flood spreading for Ivar watershed such as indices of soil permeability, flood quality, soil texture, slope, aqueduct and sub-criteria of water.

Ozabor and Nwagbara (2018):- Identifying Climate Change Signals from Downscaled Temperature Data in Umuahia Metropolis, Abia State, Nigeria. This research article shows that there are very significant evidence that temperature have change drastically and it is very much evident from downscaled data of Umuahia in Abia state. Notwithstanding GHGS exhalations propagation and escalation of population, uncontrolled urbanization are the factors advocated by HadGCM3. Nevertheless with incertitude in forecast the temporal patterns of temperature suggested that there are changes from normal to normal for current and future temperature pattern. Due to this, there will be some impeccable changes and drastic effect on environmental impact and there will be irreparable damages if necessary steps were not taken in given period of time. Moreover in this research article some important statistics tools have been used such as ANOVA and p-value method.

Introduction

Oceans / Seas are significant Earth elements impacted by worldwide Global warming and climate change. Recent studies have shown that the deeper oceans are accountable for climate variability by altering the ecosystem of the Earth ; therefore, it has become more essential to evaluate them. Remote sensing can provide high spatial / temporal resolution sea surface information and big spatial coverage, enabling notable ocean science findings. However, satellite remote sensors can not directly detect the profound layers of the ocean / sea. Researchers have therefore examined the relationship between oceans / seas salinity, height and temperature to assess their underwater temperature using dynamic models and model- based information assimilation (numerical and statistical) methods that mimic these parameters by using remote sensed information and in situ measurements.

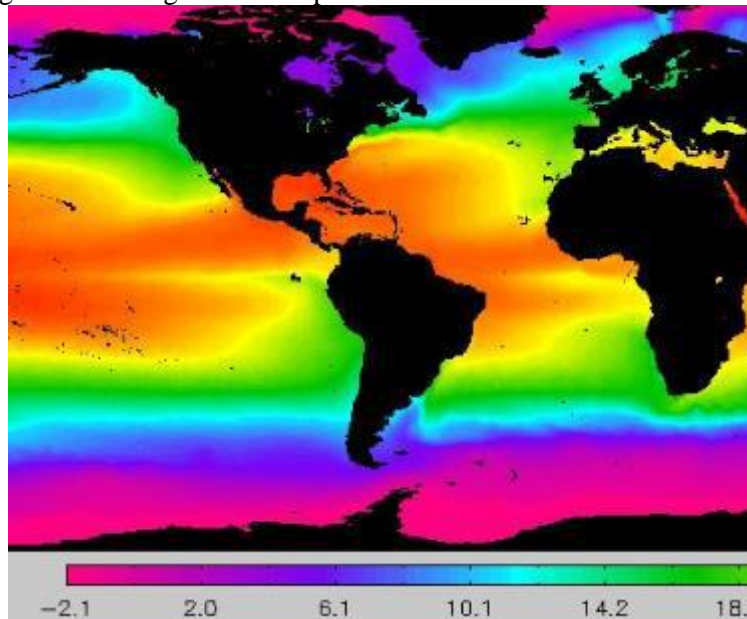
Because of the demands of extensive perception and the significance of global warming in decision making and science research, this review offers extensive information on techniques used to assess the temperature of the ocean / sea subsurface water from remote and non-remote sensed data.

The challenges, constraints and views of the current techniques are also explored in order to clarify the underground procedures.

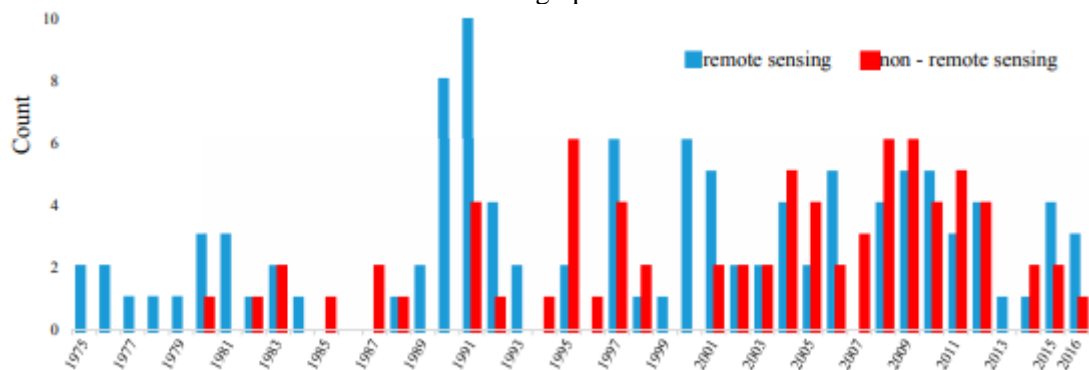
Due to the dominant favorable forcing of growing greenhouse gases, further temperature rises and climate change are expected for the future. Most of the climate change threats are linked to warming in many areas of the planet, droughts, floods, food production, adverse effects on aircraft efficiency, sea level rise, etc. Climate change also involves indirect threats to government health through damaging modifications in air quality, disease spread, food insecurity and under-nutrition, mental illness, and death from cardiovascular and respiratory illness.

Since the most severe challenge facing water today is worldwide warming, it seems necessary to predict these possible changes in ecosystem function. The temperature of the ocean surface water has risen owing to climate change, impervious surface runoff and industrial process heat effluents. Several parts of profound oceans below 2000 m have warmed up since 1990. Simultaneously, several scientists proposed global ocean warming. In coastal procedures such as biological activity, thermal momentum and exchange, interaction with the surround-

ing water, and climate change, temperature is an significant variable. The evaluation of ecosystem modifications by remotely sensed satellite information is another important problem in oceanography. Reliable global ocean coverage of marine surface temperature, sea surface height, surface temperature. Visible light comprises of different wavelengths of violet to red light. Violet light has the greatest energy and is more deeply penetrated than other wavelengths. In ocean surface temperature (SST) and thermal transfer, penetration of the visible part of the spectrum in the upper layers of the oceans plays a vital role. Violet light penetrates into greater depths and is eventually absorbed ; this mechanism, together with more efficient procedures such as vertical movement, horizontal transport and mixing, can affect the temperature of the subsurface waters. Scientists classified the subsurface of the seas into five primary layers / zones. Their development is the most extreme depths from the ground where light is no longer able to penetrate.



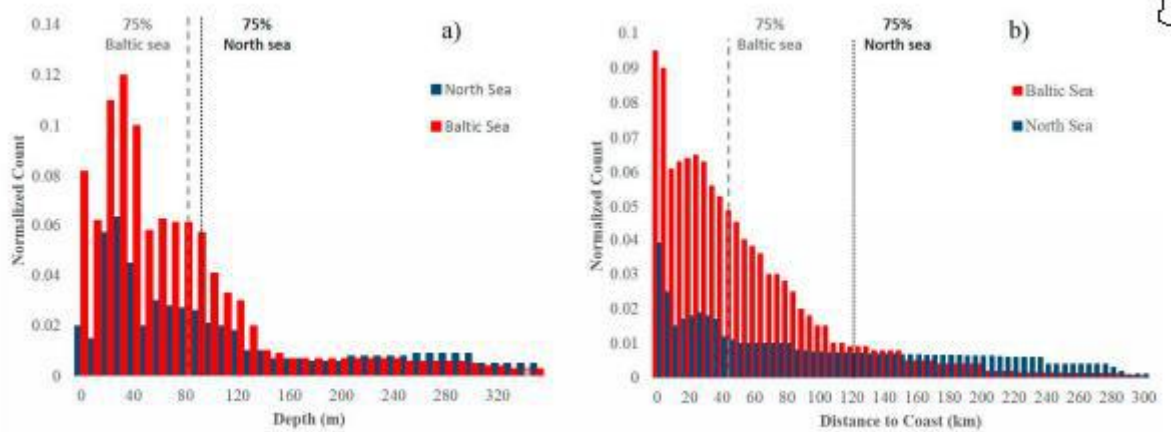
In the present research, we segregated the remote sensing and non-remote sensing techniques used to assimilate and measure sub-surface ocean / sea temperature level. In order to understand the further proficiencies over this criteria, we involve the historic data over similar graphical forms.



Anomalies in the vertical and horizontal sea / ocean surface temperature

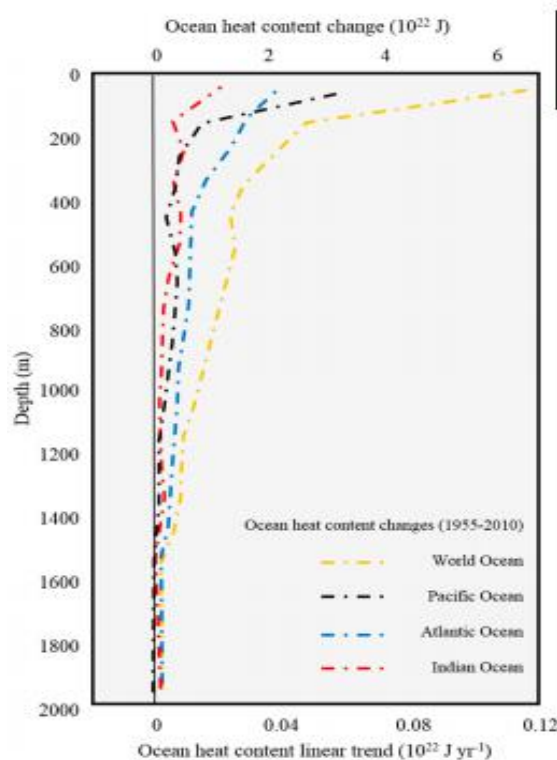
Since more proof has shown the extensive warming of the deeper oceans of the world, it is essential to estimate correctly the subsurface heat composition of the worldwide oceans. Oceanographers predicted the subsurface flow areas and calculated the horizontal and vertical advection in the interior of the ocean. Figure above shows comparisons of vertical and horizontal anomalies between the Baltic and the North Sea. Karagali et al. stated that it was possible to see most anomalies at depths of up to 200m. Diurnal heating occurrences occur mostly between 20 m and 40 m depth. Moreover, most observations are registered in the North Sea (blue color) within the first 5 km from the shoreline, reducing 300 km from the shore to zero observations. No anomalies are detected in the Baltic Sea (red color) beyond 120 km offshore ; however, most anomalies are

found in the first 10 km from the shoreline. In general, Both statistics show the coastal and shallow sea circumstances, where 75% of the anomalies occur at depths of less than 90 m (80 m) in the North Sea (Baltic Sea) and 125 km (45 km) from the coast.



Distribution of anomalies greater than 2 K by (a) depth and (b) distance to the North Sea and the closest coast

Because global warming has accelerated, the role of the oceans is essential because they are enormous reservoirs of heat and water. It is therefore useful to know what has happened over the last century in the worldwide oceans. Levitus and others. It has been shown that more surface warming has happened in all basins. The biggest overall rise in the Pacific layer was subjected to 0–100 m From the Pacific region. The Atlantic shows the biggest rise of all ocean basins in all layers above 2000 m at depths of more than 100 m. The writers also showed that the layer of 700–2000 m is accountable for One-third of the 0–2000 m layer complete warming. Kawano et al. estimated that about 5 percent of the Pacific Ocean's heat was below 3000 m and rose extensively between 1999 and 2007.



Linear trends and complete rises in sea basin thermal content based on worldwide and individual basin linear trends as a function of depth (0–2000 m) up to 100 m

❖ . Impacts of Different Dynamics on Ocean/Sea Subsurface Water Temperature Profile

The underwater temperature of the ocean / sea is profoundly influenced by water turbulence. Both vertical movement and horizontal transport interfere with some easy roles in altering the temperature of their subsurface water by depth. Considering vertical motion and horizontal transport, therefore, it appears necessary to estimate the temperature of the sea / ocean subsurface water and simulating these movements can lead to more accurate estimates of the temperature of the sea / ocean subsurface water. Interestingly, the dynamics of the ocean and the temperature of the subsurface water have causes and effects, which means that one impacts the other and at the same time. Wu et al explored the impact of Golf Stream on the monthly underground temperature anomaly (STA) and temperature profiles. Wu et al researched monthly underground temperature anomaly (STA) and temperature profiles.

Sea surface height

The variability of SSH is triggered by four classifications of events, including dynamic / non-dynamic reactions to forcing processes. Integrated parameter measurements must correct the variability of SSH. After correcting the impacts of tidal and atmospheric pressure, steric effects such as modifications in density from heating / cooling or changes in salinity and wind forcing continue to affect the SSH. SSH variability is mostly used to infer changes in the heat sub-surface or density composition and often to represent the thermocline's relative motion. You can also apply this variation to assess absolute differences in the depth of the surface layer. Dipper and more diffuse thermocline and strong surface buoyancy fluxes decrease the correlation between SSH and thermocline depth. If temperature changes predominantly and creates fluctuations in surface density, SST information can infer MLD or thermocline depth. Several solutions can retrieve SSH information, such as localized direct wind gage readings, XBT profiles and approximate calculation by modelling the relationship between SSH and temperature, salinity, and pressure measurements, and this data has been monitored by remote sensing satellites since 1992. These accessible and useful altimetry information for satellites include Topex / Poseidon, Jason products, ERS, Envisat altimeters, and all AVISO grid-level products with very excellent space and time coverage.

Mixed Layer Depth:

The blended depth of the layer (the near-uniform surface area) that connects the atmosphere to the deep ocean and plays a critical part in the variability of the climate. The layer's heat and mechanical inertia in direct atmospheric contact. Determining the MLD and its variability is essential for understanding and interpreting the upper ocean heat and velocity areas, parameterizing mixed-layer procedures, and studying the relationships between air and sea, acoustic propagation, ocean biology, long-term climate change, vehicle.

There has been a decline in the frequency of cool nights in India over the period 1970-2009, where data are available, an increase in the number of warm nights as well as a decline in cool days and an increase in hot days.

A general rise in the average seasonal temperatures in the country has been reported as a result of human climate influence, resulting in hot seasonal teas.

Climate change projections

The expected temperature increases from COUPLED MODEL are lower in southern India for the A1B emissions scenario, up to 3 ° C compared to the north, where shifts of up to 4.5 ° C are predicted. The consensus is strong across nearly the entire country between the COUPLED MODEL versions.

- Increases in precipitation are expected in India across most of the region.

There could be rises of up to 20 percent or higher in western regions with a rise of 5-10 percent more common than the rest of the country. Agreement is medium to weak throughout the COUPLED MODEL ensemble.

Climate change impacts projections

Crop yields

In their forecasts for India, global and regional studies included here differ, but declines are typically expected for wheat and rice, two of India's major crops.

Climate Observations

Rationale

Today's weather and climate play a key role in society's day-to-day running. Seasonal phenomena can be beneficial and dependent on sectors such as agriculture or tourism. Other incidents, particularly extreme ones, can sometimes have serious negative impacts that present threats to life and infrastructure and substantial economic costs. Knowing the intensity and extent of these phenomena may significantly improve social resilience when they present threats and when they can be beneficial for which sectors of society. In a changing climate, knowing possible future changes in both potentially hazardous activities is extremely valuable. Recurring seasonal events dependent on sectors such as agriculture and tourism. The emphasis will then be on extremes of temperature, precipitation and storms identified from 2000 onwards, as stated in the World Meteorological Organization (WMO) Annual Statement on Global Climate Status and/or State of the climate reports by the American Meteorological Society (BAMS) Bulletin. A discussion of changes in moderate extremes from 1960 onwards is followed by an updated version of the HadEX extremes database (Alexander et al. 2006), which categorizes extreme temperature and precipitation. These are the core variables of climate. Significant efforts have been made by the climate research community in terms of data acquisition and storage and for which long high-quality monitoring records can be generated. No new storm analyzes are included (see the following section on methodology for background). For high seasonal weather, An attribution analysis then places the seasons with highlighted extreme events in the context of the recent climate versus the hypothetical climate without anthropogenic emissions (Christidis et al, 2011). It is important to note that we perform our seasonal allocation analyzes mean temperatures over the entire country.

Climate overview

India is a large country from 8 ° to 33 ° N. The landscape diversity, varying from the Himalayan high mountains in the north to the tropical coastlines in the south, produces a wide range of climatic conditions. Winters are cool at lower levels in the northern mountain regions and cold at higher altitudes. In the summer, intermediate levels are comfortably cool about 2000 m above sea level, but at lower levels it can get very dry. The Himalayas act as a barrier to Central Asia's cold winds. Northern inland areas have a continental climate with a high temperature variation of seasonal and diurnal. Intermediate levels about 2000 m above sea level in the summer are pleasantly warm, but at lower levels it can get very dry. The Himalayas act as a barrier to Central Asia's cold winds flowing down. Northern inland areas have a continental climate with a high range of seasonal and diurnal temperatures. Here, the hottest months are April and May, before the monsoon begins. Inland at Hyderabad, with an average daily high of 39 ° C, the mean temperature reaches 33 ° C in May. Throughout the year, particularly in the hot season, and the monsoon season from June to September, heat and humidity can be very oppressive in coastal regions. The Indian climate is dominated by the great Asian monsoon wind system that is completely unlike the prevailing wind system of any other country. Most of India's driest period is from December to February when light north-eastern winds bring clear skies and almost dry weather. The dry conditions continue from March to May, but the intense summer heat causes the winds to reverse in order for India to be influenced from June to October by the moist rain-bearing monsoon from the south-west and some mountain ranges facing the sea, the rainfall may be very severe. Usually during late May or early June, the monsoon reaches the south and reaches the north about six weeks later. The amount of rainfall received has a great spatial variability. The west coast is the wettest region (along with north-eastern India). This is a narrow coastal plain supported by the Western Ghats, a steep mountain barrier. Mangalore has an average annual rainfall of 3760 mm, 90% of which occurs during the period from June to October. Inland Hyderabad, by contrast, receives only 830 mm a year. In north-western India there is the Rajasthan Desert where annual average precipitation levels are as low as 250 mm. On the south-eastern coast, the main rains come later from October to December and are often associated with tropical storms or cyclones forming in the Bay of Bengal. Chennai, for example, has an average annual rainfall of 1320 mm, with 60% falling between

October and December. Coastal parts of Orissa and West Bengal's north-eastern Indian states are also severely affected by tropical cyclones, causing destruction due to strong winds and flooding.

The rains are torrential in some years, but they are only light in other years. This inter-annual variation in the onset and intensity of the monsoon has a significant impact on the country. The El Niño Southern Oscillation (ENSO) cycle may influence the rains, with the warm phase (El Niño) leading to lower rainfall rates for most of India, both during and outside the monsoon.

Temperature extremes

Extreme temperatures, both hot and cold, can place many demands on society. While seasonal temperature changes are normal and indeed important for a number of sectors of society (e.g. tourism, agriculture, etc.), extreme heat or cold can have serious negative impacts. What is 'natural' for one area, critically, may be severe for another region that is less well adjusted to such temperatures.

Selected extreme events recorded in WMO Statements on the Status of Global Climate and/or BAMS State of the Climate Reports since 2000 are shown in Table 1. Two events, the May / June 2003 heat wave and the January 2006 cold spell as examples of extreme temperature events for India are listed below.

Recent extreme temperature events

Heat wave, May/June 2003

In many parts of India, temperatures rose to high 40 °C in late May and early June 2003, with maximum temperatures at some locations above 50 °C. As a result of the heat wave, which also affected neighboring Pakistan and Bangladesh, more than 1500 people were reported to have died (WMO, 2005; Kolli, 2004). Media reports indicate that the heat wave, where bush fires occurred in almost every district damaging homes and belongings, especially hit Andhra Pradesh's state (Relief Web Report, 2003).

Cold spell, January 2006

During the early part of 2006, a severe cold spell affected several parts of South Asia and temperatures fell to several degrees below freezing at some stations in the Pakistan / North India area. The cold in North India resulted in more than 150 deaths. On 8 January, New Delhi saw its first frost falling to 0.2 ° C in 70 years (Rajeevan and Revadekar, 2007). Media reports show that Uttar Pradesh's Indian state was particularly badly hit, with 145 deaths associated with cold. The articles even point out that the cold spell caused damage to water pipes and crops (up to 15% in some regions) and disruption of travel, with some schools closed for several days. (Web Report on Relief, 2006).

Attribution of changes in likelihood of occurrence of seasonal mean temperatures

The weather of today covers a range of possible extremes. Recent research has shown that in the absence of anthropogenic emissions, the temperature distribution of seasonal means will likely be different (Christidis et al., 2011). Here we discuss the seasonal means in which the highlighted extreme temperature events take place in the context of the recent climate and the impact of anthropogenic emissions on that climate. The methods are fully described in the methodology section.

Spring and summer 2003

In the presence and absence of anthropogenic forcings, the March-April-May (MAM) cycle means local temperature for 2000-2009 is shown using distributions in Figure 4. Figure 5 reveals similar June-July-August (JJA) mean distributions. Two independent coupling models of atmosphere and general ocean circulation (HadGEM1 and MIROC) analyzes Say that human climate changes have changed distributions to higher temperatures than natural causes alone would have predicted. Considering the region-wide average, the mean temperature of the 2003 MAM is not unusually hot as it lies in the central field of the anthropogenically mediated seasonal temperature zone (red distribution). It is significantly cooler than the 2010 MAM temperature, which in the CRUTEM3 dataset is the warmest and most compatible with the distribution affected by anthropogeny. The 2003 season, in the absence of human influences (green distributions), lies close to the warm tail of the temperature distribution and would therefore be a warmer season. Also in a climate affected by anthro-

pogenic forcings, the JJA mean temperature in 2003 is not unusually cold, but becomes a much more intense season in the cycle without the impact of human factors on the environment. It should be noted that the results of the attribution shown here refer to averaged temperature anomalies throughout the region and throughout the whole season. As such, they do not rule out the occurrence of a short-lived extreme event that affects a smaller region.

Winter 2005

Winter averages mean local temperature for 2000-2009 in the presence and absence of anthropogenic forcings are shown using Figure 6 distributions. Like the previous section, analyzes with both models suggest that human climate influences have shifted the distribution to higher temperatures. Considering the region's average, winter 2005/06 is dry, Because it lies close to the warm tail of climate temperature distributions influenced by anthropogenic forcings (red plotted distributions). The season lies further in the warm tail of the temperature distribution in the absence of human influences on the climate (green distributions) and would therefore be a more rare warm season. It is also much warmer than the 1904/05, the coldest in the CRUTEM3 dataset.

Storms

To all sectors of society, storms can be very dangerous. These can be tiny and distributed through large regions, or even globally, with regional impacts. There is no comprehensive observational analysis included for storms since, despite recent improvements (Peterson et al. 2011; Cornes and Jones 2011), wind data are still not adequate for rigorous research around the world (see section on methodology).

Further progress is anticipated through the latest 20th Century Reanalysis (Compo et al., 2011) and its proposed successors to research the more accurate barometric pressure results.

Selected extreme events recorded in WMO Statements on the Status of Global Climate and/or BAMS State of Climate Reports since 2000 are shown in Table 3. The 2008 Tropical Storm Nisha is shown below as an example of a recent storm event that affected India.

Recent storm events

Tropical Storm Nisha, November 2008

recorded in several locations, with totals of 990 mm recorded in 48 hours in Orathanadu, Tamil Nadu, and 280 mm in 24 hours at Chennai airport (Rajeevan and Revadekar, 2009) Chennai airport (Rajeevan and Revadekar, 2009).

Conclusion

The main features seen from this study in the observed weather over India are:• Since 1960, India has had a widespread warming trend.

- In the period 1970-2009, where data are available, the frequency of cool nights across India has decreased, the number of warm nights has increased, the number of cool days has decreased and the number of hot days has increased.

- Seasonal average seasonal temperatures have generally increased over the country as a result of human climate influence, making hot seasonal temperatures more frequent and cold seasonal temperatures less frequent.

Studies on climate change Included in this report are the results of recent studies using weather forecasts from Global Climate Models (GCMs) to crop yield models to determine the global impact of climate change on crop yields, including national impact estimates for India. (Avnery et al., 2011, Masutomi et al., 2009, Iglesias and Rosenzweig, 2009). Some crops ' CO2 fertilization cycle is typically included in yield studies of climate impact. Other gases, however, may affect crop growth and are not always included in model impact projections.

Since the current era, climate models have continued to be developed and improved, and many models have been expanded to include the representation of biogeochemical cycles that are important for climate change.

The mathematical development of the psychrometrics theory gives a brief overview of the various parameters involved along with basic climate change model.

The certain results from the psychrometrics are key pointers to understand the humidity ratio over storm surge moments mathematically.

Results observed over the mathematical overview of the psychrometer collate to give association among the heat parameters and the other similar aspects related to climate change.

Storm surge is an ideal event that formulates the covariance of the differential function of the specific heat over the mathematical estimation.

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A Study on The Revitalisation of E-Commerce Platform After Covid-19 Knocked

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ABSTRACT:

The Covid-19 pandemic affected all the industries across the world. It showed a positive impact on some industries and some got badly affected. The government announced complete lockdown to control the spread of the virus and to protect their citizens. After the covid-19 the E-commerce segment of the businesses evolved a lot and offline businesses started trying to make space in this segment. It shows the positive effect on E-Commerce Business with challenges they faced during and after pandemic. The purpose of this study is to know The efforts made by the different E-Commerce companies to Revitalise the E-Commerce Platform and To know the Impact of COVID-19 on E-Commerce After the Covid 19-lockdown Announced. The source of data collection is secondary To meet the objectives of the research data has been collected from past research thesis, dissertation, papers, journal articles, online write-ups, portals and websites accessed and will be read in future as well to draw the parallels the real world and actual field to analyse the data.

KEYWORDS: Covid-19, Lockdown, E-Commerce and Revitalisation.

1. INTRODUCTION:

Covid -19 was a pandemic virus and the origin of this virus is China which highly affected human life and routine which in turn affected all sectors of the economy. Due to this pandemic the economic indicators started showing panic scenarios and the declining human and business health. Due to the speedy spread of the virus, the government announced complete lockdown and imposed section 144 (Section 144 prohibits public gatherings in a given jurisdiction.) The lockdown resulted in closing of the Commodity market to avoid the spread of virus. This forced consumers to buy everything online to fulfil their basic necessities and goods that were needed for specific purposes at home. This caused a drastic increase in buying and selling transactions through e-commerce and mobile commerce.

E-commerce (electronic commerce) involves an online transaction. It provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice, and saves time. E-commerce is the buying and selling of goods and services or the transmitting of funds or data, over an electronic network, primarily the internet. These business transactions occur either as business-to-business(B2B), business-to-consumer (B2C), consumer-to-consumer or consumer-to-business.

2. OBJECTIVES:

- To know the Impact of COVID-19 on E-Commerce.
- To study the efforts made by the different E-Commerce companies to Revitalise the E-Commerce Platform after COVID-19 knocked.

3. DATA COLLECTION METHOD:

- **Secondary Data source:** To meet the objectives data has been collected from past research thesis, dissertation, papers, journal articles, government agency, online write-ups, portals and websites accessed to draw the parallels between the real world and actual field to analyse the data.

4. RESEARCH DESIGN:

The research is descriptive and exploratory in nature. It is aimed at understanding the Revitalisation of E-Commerce After Covid-19 knocked. Source of data collection is secondary from authentic sources like; past research thesis, dissertation, papers, journal articles, online write-ups, government agency, portals and reliable websites.

5. RESEARCH METHODOLOGY:

The research is descriptive and exploratory in nature. It is aimed at understanding the Impact of COVID-19 on E-Commerce and the efforts made by the different E-Commerce companies to Revitalise the E-Commerce Platform after covid 19 knocked. Source of data collection is secondary from authentic sources like; past research thesis, dissertation, papers, journal articles, online write-ups, government agency, portals and reliable websites.

6. LIMITATIONS OF THE STUDY:

The study is restricted to Impact of COVID-19 on E-Commerce and efforts made by the different E-Commerce companies to Revitalise the E-Commerce Platform after covid 19 knocked.

7. REVIEW OF LITERATURE:

7.1 Madhuri Singhal (January 2023)

Madhur Singhal, the managing director and practice leader, pharma and life sciences, at Praxis Global Alliance, says: "Owing to the shifts in consumer behaviour towards e-commerce and online pharmacies, augmented by the Covid-19 pandemic, the online pharmacy sector has added to the appeal of deep-pocketed companies like Amazon and Reliance Retail, who are trying to harness this fast-growing segment on the back of their strong e-commerce capabilities."

7.2 The Times of India(Aman Khurma 22 October 2022)

E-Marketer reports that the number of people globally who used proximity mobile payments in 2020 grew 22.2% year over year. There is significant increase in revenues of Alibaba, Amazon, JD.com and Pinduoduo by 70% between 2019 and 2021 and their share of total sales through all these 03 platforms rose from around 75% in 2018 and 2019 to over 80% in 2020 and 2021. Some travel and hotel booking agencies like Expedia, Booking Holdings and AirBnB saw gross bookings decline by up to two thirds in 2020 as movement controls reduced but demand for travel and accommodation services returned in 2021 as restrictions were eased.

7.3 Mansi Takyar(21 september 2021)

As per Mansi Thakyar, Digital Marketing trends became a new way of reaching the customers and Influencers on social media helped marketers to build their customer base more easily. The CMO Survey(A survey organisation) predicts that spending on digital marketing will increase from 44 percent of a company's marketing budget to 54 percent by 2024. This prediction means the future brings with it more methods for capitalising on known trends.

7.4 Dr. Ani Smriti, Mr. Rajesh Kumar(9 September 2021)

As per the National Association of Software & Services Companies (NASSCOM), India's e-commerce market continues to grow at the rate of 5% with estimated revenue of \$56.6 billion in the financial year 2021 despite COVID-19 challenges, says the government. India's purchasing behaviours have Changed and new online purchasing customers have increased. Tools for online purchasing have been so designed that even a simple smartphone used can make purchases easily and conveniently. E-commerce and mobile marketing helped people to choose the desired product from a varied range of varieties. Shipping promos, discounted products for basic needs and health, and updating information about COVID-19 increased the convenience and maintained the adherence to the then laws.

7.5 Rajeev Sharma (22 August 2022)

The ability to connect face-to-face while working remotely has become a high commodity. In response, many technology companies are rolling out tools that can help businesses with the transition to working from home. Technology companies are more focused towards providing solutions designed to Help people through COVID-19 with the aim to make things as affordable as possible which provides relevant features to a common man.

7.6 Anan Khurma(The founder and CEO of Wellversed)

The e-commerce sector in India is reinventing itself after the Covid-19 surge. In 2020, E-Commerce shared 17% of the global retail trade. As the country got habituated with cashless buying and selling, E-Commerce platforms seemed like a better option for them to visit instead of physically travelling to offline stores. E-commerce gave them a varied number of options for them to choose. Even if a consumer wanted one single product, they have different brands to choose the same product from. Some points are significant, like Indians got more options in local brands rather than international brands to choose from. As per industry report of 2021, the Indian E-Commerce is supposed to grow 84% in the next 4 years. The report also states that this growth has been accelerated mostly by mobile shopping of products. But, a thing which needs to be kept in mind is that, the Indian retail market has not fully transformed itself, it has gone hybrid and it doesn't depend on traditional websites to make profit. Offline retail stores have mixed up with the online ones and have created a blended digital world. Although, it's an irreversible consumer behaviour that will last for generations.

7.7 Supriyo Ghose, Yaswanth Sudineni, Deepak Vasimalai, Amulya Vankamamidi and Sachin R(1st october 2021)

Supriyo Ghose said, "E-commerce is the latest phenomenon creating a revolution in the way business is conducted. It can grow at an exponential rate for the coming few years supported by the penetration of smartphones and the internet. COVID-19 has provided the opportunity for many e-commerce services".

7.8 Mur Salim SK (March 2021)

One of the most important benefits of e-learning for teachers are reduced costs when it comes to classroom rentals, travel fees, and print costs. The time table would change to 24×7 teaching-learning. It is also seen that students feel comfortable when they use the internet for their studies and they got opportunity to learn from the best of the best teachers.

7.9 Goldman Sachs(27th July 2020)

Goldman Sachs reported that India's e-commerce industry is expected to reach \$99 billion in size when online commerce penetration will more than double to almost 11%. The growth rate for the industry in India, for each of the next four years, would surpass the same of established economies like the US, China, the UK, Europe and Brazil.

7.10 An Economics Time Initiative (2020)

As per an article in Economics Time Initiative Use of QR code increased There is an increase in small ticket payments, such as transactions at Kirana stores. Use of contactless mode of payment such as QR Code has seen a growth owing to convenience, speed, low maintenance and safety it offers.

8. IMPACT OF COVID 19 ON E-COMMERCE PLATFORM AFTER IT KNOCKED:

After Covid-19 the demand for online services started increasing when the government eased the restricted movements of few necessary services. Digital media became the primary tool for the people to connect, discover, and make purchases. Online channels were the only way visible that could fulfil publics' need and bring them a sense of Normalcy.

8.1 Technology and software company has boost

According to Priori Data, the global downloads for workplace communication tools, such as Zoom, Houseparty, and Skype saw a 100% surge in March when the initial lockdowns began. Microsoft also announced that their workplace chat application Teams' daily users grew from 20 million in November 2019 to 44 million by March 18th.

8.2 Increased use of digital transaction

Post easing of lockdown restrictions from mid- May 2020, values transacted via UPI and BHIM in June 2020 have regained to ~122 percent and ~91 per cent of their January 2020 levels respectively. IMPS transactions have also reached ~95 per cent of its January 2020 transaction levels by June 2020.

8.3 Online retail sales increased

E-Commerce shared 17% of the global retail trade. Alibaba, Amazon, JD.com and Pinduoduo increased their revenues by 70% between 2019 and 2021 and their share of total sales through all these 03 platforms (Beauty platforms, Wellness platforms, Medical platforms) rose from around 75% in 2018 and 2019 to over 80% in 2020 and 2021. Airline and ticket booking websites like Expedia, Booking Holdings and AirBnB saw gross bookings decline by up to two thirds in 2020 as lockdown reduced the demand for travel and hotel services, but it started returning in 2021 as restrictions were eased. As social distancing became the “new normal”, businesses gradually started transforming themselves with the situation of the consumers.

8.4 Online food delivery companies shown positive growth

A number of Indian start-ups that have reached unicorn status (a value of over \$1billion) have expanded since the start of the pandemic. Many of these are in the e-commerce logistics sector like Zomato, a food delivery start-up, which had a successful initial public offering in July 2021 which raised \$1.3 billion for a total valuation of \$12.2 billion. Restaurant and food delivery platform Swiggy's latest IPO raised \$3.7 billion and is now valued at \$5.5 billion. Grocery deliveries make up about 25% of the company's revenue, with plans to increase to 50% in the next few years to compete with Zomato, according to a Swiggy founder. Delhivery, a courier company also reported positive growth.

8.5 Covid-19 boost india's online pharmacy sector

The complete lockdown opened pharmacy companies to reach consumers through online mode. The residents of the highly affected areas preferred online delivery over offline purchases from medical shops which gave a significant boost to e-pharmacy services during the nationwide pandemic-induced lockdown. The demand surged by about 2.5 times to 8.8 million, according to an industry report by FICCI (Federation of Indian Chambers of Commerce and Industry). This demand was visible despite supply chain hurdles that were a challenge for the industry during the early weeks of the lockdown.

8.6 The covid-19 pandemic has changed education forever

Because the schools were shut down to protect the more prone age of the society to get affected from the highly spreading infection, the schools and colleges started onboarding the studies to the internet. The result was that more of the parents started to encourage their children to take online classes not only from school and colleges but from the new online educator helping people to learn new skills in various sectors.

Some studies showed that 21 million students registered for Coursera's online courses in 2016, a number that increased annually by around 7 million over the next two years. But the switching to remote working triggered a three-fold increase in new registrations, bringing the figure to 71 million in 2020, and 92 million in 2021. Course enrolments for online learning followed a similar pattern, with pre-pandemic gains overshadowed by huge spikes. Enrollment numbers more than doubled in 2020 and increased by 32% the following year, peaking at 189 million. The E-commerce industry in India saw an upward trend post lockdown, registering a 17 percent increase in order volume as of June 2020, when compared to the pre lockdown period.

8.7 Virtual workout and personal training session via social media increased

Many fitness professionals joined the prominent digital media platforms by offering virtual workouts and personal training sessions via social media, as well as other video calling tools. Crunch and Planet Fitness are prime examples, both adapting their services online, and even giving some classes to non-members for free. Personal trainers and Instagram fitness influencers have also adopted the way to reach and offer their programs online for free or at a reduced cost. This segment of social media marketing showed a surge in sales for home gym suppliers. Fitness equipment company Nautilus said that they are expecting an 11% rise in first-quarter net sales as more people are likely to switch to home gym equipment.

8.8 Use of internet increased

The average share of internet users who made purchases online increased from 33% in developing countries before the pandemic to more than 60% following the onset of the pandemic, across 66 countries with statistics available.

8.9 Use of social media platform increased

The number of users watching live videos on Facebook has increased by 50% since January which prompted the company to develop new Facebook Live features. Facebook's overall marketing strategy is aimed at making live streaming video more accessible, while also improving the potential income for broadcasters. Video content streaming showed high demand which helped business owners to target susceptible consumers through video/YouTube marketing strategy.

8.10 Online entertainment services increased

During the initial week of quarantine, Verizon reported that the domestic use of video games during peak hours had increased by 75%. Along with the rise in personal video gameplay, it is anticipated that esports will also grow in popularity. The world's largest video game streaming platform, Twitch, announced its audience grew by 75%.

9. EFFORTS MADE BY THE E-COMMERCE COMPANIES TO REVITALISATION OF E-COMMERCE PLATFORM:

Companies started focusing on provisioning of solutions designed to help people through COVID-19. The aim is to make things as affordable as possible. India's e-commerce market continued to grow at 5 percent year-on-year, with an estimated revenue of USD 56.6 billion in the financial year 2020-21, despite the COVID-19 pandemic, according to IT industry body NASSCOM.

G-Pay, Paytm, Phone pay and Amazon pay have given cash back and exciting vouchers to increase the use of these E-payment applications. To keep the interest of users, All authorised payment systems operators and participants started targeted multi-lingual campaigns by way of SMSs and in-app notifications.

- Google waived off the monthly fee of all G Suite and G Suite Education tools. Zoom also lifted the 40-minute limit for conference calls through its free Basic plan.
- E-Learning platform gave discounts to their students for enrolling themselves in E-Learning and provided free pdf for initial experience of their platforms.
- Personal trainers and Instagram fitness influencers, Influenced people by offering their fitness programs online for free or at a reduced cost.
- Many online e-commerce Company eg. AMAZON, FLIPKART, MEESHO, AJIO etc. worked on customer service by using chatbots for fast redressal of grievances. This helped the businesses to be available for 24/7 instant support to the customers.
- Most of the e-shopping portal also provided "Buy now Pay later" services to their customers.
- E-commerce businesses also worked on free home delivery and easy return policy to smoothen the customer experience.
- social media platforms introduced new features in which interested audiences can immediately make purchases from the live video. Facebook live feature helped e-commerce companies to reach their

audience.

10. CONCLUSIONS:

Based on the above discussion and results we can conclude that there have been positive effects of Covid-19 pandemic On e-commerce. After the lock down the digital media became the primary tools for the people to connect, Discover and make purchases through online channels. This was the only way visible that could fulfil public need and bring them a sense of normalcy in a very different scenario of fear and uncertainty. As the data from different sources show that the E-Commerce platforms showed positive growth along with technology and software companies. Digital transactions increased the online sales. The situation was such that people could not go outside which helped online food delivery companies' positive growth. Online Pharmacy Sector, Online Education, Entertainment and everything that could be done through the internet, contributed to e-commerce. Covid-19 is the not only reason people started finding possible ways to survive which ultimately helped E-commerce bloom. New E-Commerce portals started for newer businesses and the others already available started working on better services of theirs. Discount, Cash back, Buy now pay later service, Free home delivery, Easy return policy, 24* 7 customer care services through chat boots were amongst the improvements during this period. Many e-Learning platforms.

It was a time when people had enough time sitting at home so they moved towards learning and improving themselves which led different marketers and educators to come together to create training and education marketplace which brought different courses related to various fields. Google Pay, Paytm, Phonepe and Amazon pay gave cashbacks and exciting vouchers to increase the use of their payment applications.

As per industry report of 2021, the Indian E-Commerce is supposed to grow 84% in the next 4 years. The report also states that this growth has been accelerated mostly by mobile shopping of products.

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An Empirical Study on Fishing Productivity in The Mumbai Region

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ABSTRACT:

The fishery industries sector is also known as the "Sunrise Sector" in India. Indian fish farming has grown at a rate of more than 10% per year on average over the last decade. As per studies, fish production is deteriorating. There is little evidence that changes in fishing regulations or procedures are trying to reverse these declines. Our research has looked at fishermen's perceptions of the state of fish stocks, as well as current fisheries management and strategies in the Mumbai region. To understand the fishermen's perception towards the government's different schemes and production, a survey has been conducted among 100 fishermen in the Mumbai region. The present study must begin with a review of the literature in the field of fishermen in the Mumbai region. All primary data was collected in the Mumbai region and analysed using parametric and non-parametric statistical methods. The study's findings will help to identify fishermen's perceptions of the government's various schemes, as well as fishermen's expectations of the government.

Keyword: Fishermen's, Fishery industries, Government

Introduction:

India has made tremendous contributions to its fisheries sector over the last decade. India is the world's third largest fish producer, accounting for 7.96% of global production, and the second largest producer of fish through fish farming after China. In India, the fishery industries sector is also referred to as the "Sunrise Sector." The socioeconomic situation of fishermen in the Mumbai region was not good.

Maharashtra state is a major maritime state in India. It has a 720-kilometer-long coastline that stretches across five maritime districts: Thane, Mumbai and Suburban, Raigad, Ratnagiri, and Sindhudurg.

Mumbai is a metropolitan region with satellite towns in the Konkan division, covering an area of 6,355 square kilometres and a population of over 26 million people. Originally seven islands, they were merged to form one large island in the 18th century. Fishing is an influential traditional occupation in the naturally beautiful city of Mumbai, but the fishing industry is transforming dramatically and facing new challenges.

The Koli Community, Mumbai's original indigenous inhabitants, make up the majority of the fishing community. The Koli Community lives in 'Koliwadās,' or coastal houses, and works in markets close to residential areas. Koli fishermen are not the only ones who work in Mumbai's various fishing areas; there are also migrant fishermen from other Indian states such as Andhra Pradesh, Odisha, Gujarat, and Nepal, India's neighbouring country.

Review of Literature:

(Mukesh P. Bhendarkar et al., TJPRC, et al., 2017) had undertaken a study on "A study on the profile of socio-economic condition of fishermen in a selected village in Kabirdham district, Chhattisgarh state, India." This research was primarily concerned with the objective of this study was to conduct a survey of the socioeconomic conditions of fishermen who rely entirely or partially on fishing activities in two selected reservoirs, namely Saroda and Chhirapani reservoirs in Kabirdham district, Chhattisgarh. The study analyses the state of small-scale fishers, fishing operations, and cooperatives in terms of socioeconomic indicators and success performance in these reservoirs during the 2016–17 fishing season. During the survey, 83 fishermen were interviewed in six different fishing villages, all of whom were cooperative members. Despite

some progress in aquaculture development, the living standards of a state's fishermen community remain low, indicating that there is still a gap between traditional and modern fishing. They conclude that most fishermen are unaware of modern capture fishing techniques and continue to fish with traditional gear and craft. It was discovered that landless fishermen rely primarily on fishing. They are below the poverty line. They are mostly illiterate and live in katcha-style housing.

(Principal Investigator, UGC Major Research Project, Associate Professor of Commerce & Research supervisor, PG and Research Department of Commerce, Kanchi Mamunivar Centre for PG Studies, Puducherry – 605008. et al., 2017) in this major research project, "A study on the socio-economic and cultural profile of fishermen in Puducherry region, India." The study's objective is to investigate the socioeconomic conditions as well as the problems that fishermen face. To investigate the variables using the simple random sampling method, 200 sample respondents were interviewed with a pre-planned schedule of questions. According to the study's findings, 92% of respondents are Hindus, while only 8% are Christians. Fishermen who venture into the sea range in age from 41 to 45 years (43%) and have only a primary level of education. The vast majority of respondents live in government-provided tsunami shelters. The rest of them live in their own homes. Despite their low income, the vast majority of fishermen (86%) use the most recent mobile phones and are used to living with basic necessities such as televisions and other home appliances. The majority of fishermen (62%) are alcoholics. More than 30% of their total income is spent on liquor consumption. This is a source of concern in this community. The critical challenges facing fishermen have been identified as fish selling, price fixing, the marketplace, and investment finance. The fishermen expect the government to provide certain facilities, such as short-term loans, transportation, and the establishment of more fish markets and processing units open for fish marketing.

(Nirmale VH et al 2007) Examined the "Use of indigenous knowledge by coastal fisher folk of Mumbai district in Maharashtra" in an article. The study made an effort to investigate the traditional knowledge held by Mumbai's fishermen. The information was gathered from five fishing villages in the district that were randomly chosen to provide the data. Malwani, Erangalbhati, Khardanda, Sassoon Dock, and Jamshedji Bunder were among these villages. Using semi-structured interviews with fishermen and personal non-participant observation Indigenous knowledge for various aspects of fishery management has been documented. The construction, manufacture, and maintenance of fishing crafts and equipment are done by the fishermen using local materials and techniques. It was discovered that they used local knowledge to find fishing grounds, forecast storms and cyclones, and store and prepare the fish they caught. It was designed and carried out with the explicit goals of documenting coastal fishers' traditional knowledge of various aspects of fishery management and examining the fishers' justifications for using their traditional knowledge. They came to the conclusion that coastal fishing communities have access to a wide range of indigenous technical knowledge. Traditional fishing methods play a crucial role in maintaining marine fisheries and environmental protection, respectively. With the support of contemporary sciences and technology, these can play a significant and complementary role in fishing practises. Therefore, for the development of Indian fisheries, a careful blending of both traditional and modern methods is essential.

(Immanuel Sheela and Srinath Krishna 2000) studied the "Potential Techno-Economic Role of Women in Fisheries". According to the study, women make significant contributions to the fisheries sector. Women play an important role in fisheries in coastal areas, and they are also good navigators in some parts of the world. Modernization has reduced the role of fisher women, but they continue to play an important role in the fishing industry. The authors propose that women be assisted in participating in production activities without interfering with their domestic responsibilities.

Research objective:

- To study on challenges faced by fishermen in Mumbai region Post Covid 19.
- To study the life pattern of fishermen in Mumbai region
- To examine various factors affect the livelihood of fishermen in the Mumbai Region
- To make suggestions to enhance fishermen's livelihoods.

Scope of the Study: This study would be conducted to examine fishermen's perceptions of the government's various schemes in the Mumbai region and their productivity. It would also help us understand the fishermen's problems and expectations from the government.

Research Methodology

Research Design: The research is based on both primary and secondary data. The primary data was collected using a structured questionnaire, and 100 respondents (fishermen's) were carefully selected for this study. The samples were validated and taken for further analysis after being collected using a convenient sampling method. Secondary data is also collected from various database sites, journals, and articles. The data was analysed using parametric and non-parametric statistical methods.

Area of the Study:

The primary sample data are collected at random from various areas in the Mumbai region.

Research Approach:

The questionnaire method of survey is used to collect primary data from Mumbai fishermen. We asked all respondents to complete the questionnaire by explaining the specific aspects covered. It included both open-ended and closed-ended questions in a structured format that is very easy to understand at a glance.

Sample Technique:

A convenient sample (probability sampling method) of 100 fishermen in the Mumbai region was shared with the study, and they were requested to complete the questionnaire on a voluntary basis. The research was carried out from October to December 2022.

Data usage:

The analyses and interpretation are based on randomly collected primary data. However, for the conclusion and recommendations, both primary and secondary data, as well as verbal suggestions and information from respondents, are used. The data collected from these sources was analysed using various tools, such as the percentage analysis method and t-Test: Paired Two Sample for Means.

Hypotheses Testing:

H0 (Null hypothesis) = There is no significant difference in fishing productivity before and after COVID-19.

H1 (Alternate hypothesis) = There is significant difference in fishing productivity before and after COVID-19.

Socio Economic and Demographic Profile of fishermen's in Mumbai region

TABLE: 1 SOCIO ECONOMIC CONDITION OF MUMBAI REGION

SR. NO.	Age (In years)	No. of Respondents	Percentage
1	Less than 25	20	20%
2	25 – 40	30	30%
3	40 -50	25	25%
4	50-60	15	15%
5	Above 60	10	10%
	Total	100	100%
	Educational Level	No. of Respondents	Percentage
1	Illiterate	4	4%
2	Primary Level	35	35%
3	Secondary Level	40	40%
4	AboveSecondary	21	21%
	Total	100	100

	Types of Family	No. of Respondents	Percentage
1	Joint Family	20	20%
2	Nuclear Family	80	80%
	Total	100	100%
	Marital Status	No. of Respondents	Percentage
1	Married	60	60%
2	Unmarried	40	40%
	Total	100	100%
	Size of Family	No. of Respondents	Percentage
1	Lessthan3	25	25%
2	3-5	60	60%
3	6-8	10	10%
4	Above8	5	5%
	Total	100	100%
	Annual Income	No. of Respondents	Percentage
1	Up to 3 Lakhs P.A	50	50%
2	Rs. 3 Lakhs to 5 Lakhs P.A.	30	30%
3	Rs 6 Lakhs to 8 Lakhs P.A	15	15%
4	More than 8 Lakhs P.A	05	05%
	Total	100	100%

t-Test: Paired Two Sample For Means

Source: computed From Primary Data.

According to table 1, an examination of the socioeconomic and demographic status of a sample of fishermen in the Mumbai region reveals that the majority (30%) of fishermen are between the ages of 25 and 40. The majority of fishermen's have completed secondary school. The majority of fishermen's (80%) come from nuclear families. The significant proportion of fishermen's (60%) are married. The size of the family is 3-5 for the top 60% of the sample fishermen's, and 50% of the fishermen's annual income is up to 3 lakhs.

t-Test: Paired Two Sample for Means

t-Test: Paired Two Sample for Means

	<i>fishing productivity before COVID 19</i>	<i>fishing productivity after COVID 19</i>
Mean	360.8	234.2
Variance	67501.38776	42886.08163
Observations	100	100
Pearson Correlation	0.510330046	
Hypothesized Mean Difference	0	
Df	99	
t Stat	3.800863517	
P(T<=t) one-tail	0.000199725	
t Critical one-tail	1.676550893	
P(T<=t) two-tail	0.00039945	
t Critical two-tail	2.009575237	

The p value for fishing productivity before and after COVID-19 were less than 0.05 therefor our null hypothesis rejected and alternative hypothesis accepted. It may also said that there is significant difference in fishing productivity before and after COVID-19.

Conclusion:It is believed that the productivity of fishing products has been drastically reduced because of numerous challenges face by fishermen, such as a lack of finance, inadequate government facilities, and insufficient weather conditions. Profitability has also been reduced. Fishermen's lifestyles in the Mumbai region have also deteriorated. The government should take appropriate steps to increase fishing productivity in the Mumbai region.

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Revitalization of Digital Payment System After COVID-19: With Special Reference to Women Belongs to Mumbai City

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Abstract:

This paper highlights the revitalization of digital payment system after COVID-19 pandemic with special reference to women. Digital payments play a vital role and have many advantages over cash, such as easy transaction, security and transparency, 24 x 7 service & contactless payment. After the effect of COVID-19, the economy is started using more on digital payment system compared to pre COVID-19 period. India's financial system is developing continuously with the help of imminent technologies to make online transactions simple, easier, safer, available and more personalized for customers. The contribution of this study is an attempt to comparatively analyze the transformation from cash payments to digital payments and how COVID-19 outbreak has made its contribution towards the contactless digital payments. The problems faced while using digital payment were mostly about fear of fraud, hidden charges and the lack of proper internet access. For the study researcher has selected the women respondents who uses various digital payment modes to do their financial transactions. The area selected for the study is in and around Mumbai city. The primary data of this study was collected by circulating a Google form to the general public and the sample size is 50. This paper focus on the hike in digital payment from last three years

Keywords: Digital payment system, Covid-19, Women, Technologies

Introduction

Digital payments are transactions that take place via online modes, with no physical exchange of money involved. This means the payer and the payee, use electronic mediums to exchange money. The Government of India has been initiating several measures to encourage digital payments in the country. As part of the

'Digital India' campaign, the government has an ambition to create a 'digitally empowered' economy.

In India's journey towards becoming a cashless economy, COVID-19 played an important role. Before COVID-19 pandemic, people prefer to use digital payment systems, but after the pandemic effect the number of users has increased immensely because of concern of touching the cash.

There are many digital payment modes which include Debit/ Credit cards, UPI (Google pay, Paytm etc.), NEFT/RTGS, IMPS, different banking apps, Internet banking, Mobile banking and many more. People use these different types of digital payment modes mainly because of ease and comfort, speedy transactions, no need of going to bank branches, no risk of losing cash, 24x7 service, low transaction costs. The considerable problems of digital payment systems are highlighted risk of fraud, Technical problems, Service fees and other additional costs, network issues, lack of knowledge, concern about data leakage, complicated instructions, False identity and so on. Different types of digital payments are offered such as:

1. Banking Cards: Banking cards are the most generally used digital payment system in India. It offers convenience as well as security to the users. Banking cards (debit and credit cards) can be used for a various digital transaction like Point of Sales. terminals, online transactions etc.

2. AEPS (Aadhaar enabled payment system): AEPS can be used for banking transactions such as balance enquiries, cash withdrawal/deposit, Aadhaar to Aadhaar fund transfers. All such transactions are carried out through a banking correspondent which is established on Aadhaar verification.

3. UPI (Unified Payment Interface): UPI is where the user holding a bank account can transfer money to any other bank account using UPI based app. UPI enabled payments ensure throughout the day and all 365 days in a year.

4. Mobile Wallets: Mobile wallets users can add money to their digital wallet using debit or credit cards and use the money added in the wallet to perform digital transactions. Some of the popular mobile wallets are PayTM, Mobikwik, PhonePe, etc.

5. Internet Banking: Internet banking is the process of performing banking transactions from any place using a mobile phone/laptop/ desktop and an active internet connection. Internet banking services can be availed 24 x 7 and all 365 days in a year, which makes it a popular for performing digital transactions.

6. Mobile Banking: Mobile banking is a service provided by the banks through their mobile software applications in a smartphone for carry out transactions digitally.

Review of Literature

**SUDHA. G, SORNAGANESH. V, THANGAJESU SATISH. M, CHELLAMA. A.V¹,
(August 2020).**

This paper focus on the different digital payment modes used in the event of a pandemic based on primary data by gathering from 220 respondents and the Digital India initiative is an Indian government flagship program whose mission is to turn India into a digital society. In this modern world, all transactions can be made by cards, smart phone apps and other electronic modes. The Reserve Bank of India last year announced that it expects to raise digital transactions to about 15% of gross domestic product by 2021. The government is looking for a billion digital transactions per day as the flourish mobile industry in the world.

Dr NIRMALA AND PARVATHI S² (February 2021)

This Study focus on the significance of digital payments during pandemic, different modes of digital payment, the growth of digital payment from last three years. In the current situation digital payments play an important role and has many advantages over cash such as security and transparency, easy transaction. Banking sector play a vital role in digital payment by offering digital instruments such as debit/ credit cards, mobile banking, internet banking, mobile wallets etc. in this pandemic situation. The pandemic could drive the world faster towards digital payments. Payment systems have proven that they are efficient and viable and continue to command a high degree of confidence in the general population

Ms. AKILANDESHWARI AND Ms. PREMALATHA³ (May 2021)

The paper studied about usage of digital payment system during COVID 19 and evaluate the factors influencing use of digital payment during COVID-19 pandemic. According to the developing environment, trend and time, people have started using digital payments during the virus spread and the majority extend to use it even after the virus is controlled. Digital payment System has played an important role in maintaining social distance and contactless payment.

According to the results, it is concluded that the approach of respondents towards adoption of digital payment method during COVID 19 is fair and effective

Scope of the Study

The study would be undertaken to evaluate the impact of COVID-19 on digital payment system. It would also be helpful to understand various modes of digital payment. This study tries to discover threats in digital payment system.

Research Methodology

The research is constructed on primary data and secondary data.

Primary Data: The primary data for this study is collected by structured questionnaire among the general public (women) to know the effects of the Covid-19 pandemic on digital payments. The study is conducted

in Mumbai City, the sample size chosen for the study is 50 women respondents

Secondary Data: The secondary data has been collected from various sources like research article, bulletins of RBI and Authenticated Websites.

Research Objective

1. To know various modes of online payment.
2. To explore the usages of digital payments
3. To analyse the drawbacks of digital payment systems
4. To highlight the changes which has come over in the payment system due to Covid-19 outbreak.

Area of the Study

The study is undertaken in and around the Mumbai city.

Research Approach

The questionnaire method of survey is used for collecting primary data from women belonging to Mumbai region. Researcher appealed all respondents to fill the questionnaire, by themselves. It contained structured questions which are very easy to understand.

Sample Technique

A convenient Probability sampling method of 50 women belonging to Mumbai city shared their information regarding the study. They were requested to complete the questionnaire on voluntary basis. The study was done in December 2022

Data Usage

The analyses and interpretation are done on the basis of primary data. However, for conclusion and recommendation both primary and secondary data is used along with the verbal knowledge and information obtained from respondents. The data collected from these sources were analysed using various graphs and charts

Data Analysis and Interpretation

Table 1; Demographic profile of the respondents

PARTICULARS	NO OF RESPONDENTS	PERCENTAGES
1. Gender		
Female	50	100%
Total	50	100%
2. Age		
Below 20 years	11	22%
20-35 years	21	42%
35-50 years	13	26%
Above 50 years	5	10%
Total	50	100%
3. Occupation		
Student	15	30%
Salaried	17	34%

Professional	6	12%
Self-employed	5	10%
Other	7	14%
Total	50	100%

The study shows that, all the 100% of the respondents were women customers who uses digital payment systems. 22% of the respondents belongs to less-than 20 years of age, 42% of the respondents belongs to 20-35 years of age, 26% of the respondents belongs to 35-50 years of age and 10% of the respondents were in the age of above 50 years. 30% of the respondents were student, 34% of the respondents belongs to salaried women, 12% of the respondents belongs to professional, 10% of the respondents were self-employed and 14% of the respondents belongs to other category i.e. retired or home makers.

Survey Questionnaire

Table 2: Duration of using digital payment system

PARTICULARS	NO OF RESPONDENTS	PERCENTAGES
Less than 1 year	12	24%
1-3 years	16	32%
3-5 years	13	26%
More than 5 years	9	18%
Total	50	100%

Table no. 2 shows that, 24% of the respondents were using digital payments from less than 1 year, 32% of the respondents were using digital payments from 1-3 years, 26% of the respondents were using it from 3-5 years and 18% of the respondents were using from more than 5 years. This shows that use of digital payment increase after COVID 19 majority of the customers started using online mode in last 3 years.

Table 3 Digital payment methods used by the customers.

PARTICULARS	NO OF RESPONDENTS	PERCENTAGES
ATM/ Debit card / Credit card	33	66%
Internet banking	12	24%
Mobile banking	15	30%
Google pay/ Paytm/ Phone pay /UPI	37	74%

Table 3 shows that, 33 respondents were using ATM/ Debit card/ Credit card for online payment, 12 respondents were using Internet banking, 15 respondents were using Mobile banking and 37 respondents were using Google pay/ Paytm/ Phone pay/ UPI. This shows that Google pay/ Paytm/ Phone pay/ UPI users are more compared to other methods of payment systems.

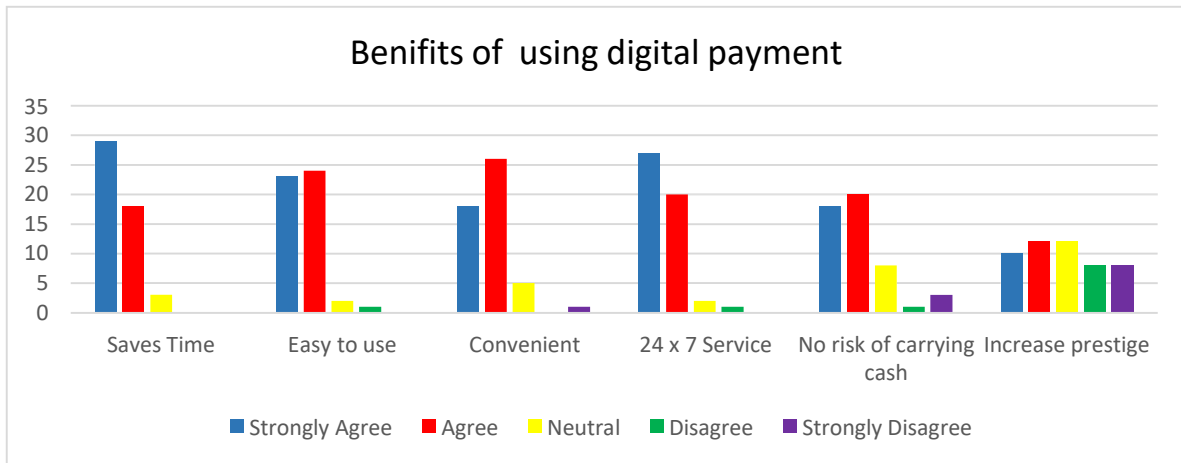
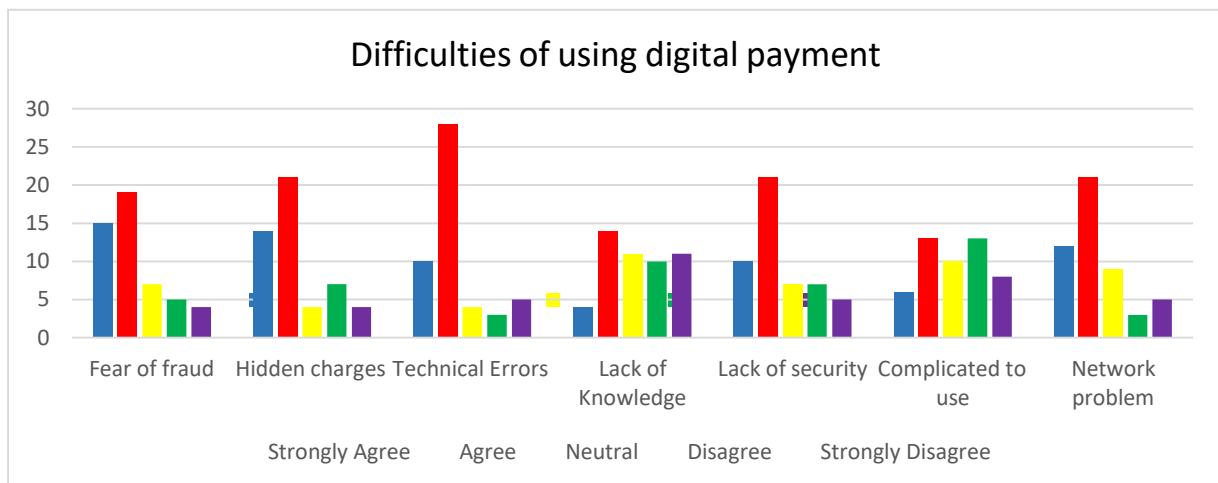


Table 4 Benefits of using Digital Payment System

Maximum numbers of people are being agreed with the advantage of using digital payments system. Only the few people are differing with the benefits.

Table 5 Difficulties of using digital payment



Maximum number of people being agree with the difficulties faced by the customers from digitalpayment.

Table 6 want to continue using digital payment systems

PARTICULARS	NO OF RESPONDENTS	PERCENTAGES
Yes	44	88%
No	0	0
Maybe	6	12%
Total	50	100

After looking at benefits and difficulties people still want to use digital payment system. 88% of people want to use digital payment methods where 12% people still thinking about use of digital payment methods.

Secondary Research

Digital payments are on the hike in India. As in most other areas of the world, digital purchases have hit a record high in 2020-21 in the country with nearly 1.5 billion people. As stated for the first time by the local outlet, all channels from the unified payment interface (UPI) to the Andhra- Enabled Payment System (AEPS) registered dramatic growth. As the COVID-19 lockdown and ensuing restrictions pushed more and more people to opt for digital transactions,



From the above diagram it is observed there is huge increased in the volume of digital transaction in India after COVID-19 pandemic.

Conclusion

- It is concluded that there was shifting of preference of payment from cash payment to digital payment.
- Though people have been facing few issues and might have a problem in trusting the digital payments but still they definitely will switch to digitalized payments. It was found that major reason for not using digital payments was due to lack of internet access and lack of financial bank accounts.
- It is concluded that majority of women using phonepe, paytm e-wallet are in age group of 24-45 years, and are using it for money transfer, bill payments and others.
- COVID-19 has definitely made us take a step forward towards digitalization due to people not wanting to use cash as much in any of the payment methods.

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Revitalization of Investment Pattern Among Teacher (Self Financing Courses) In Mumbai – Post Covid 19

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ABSTRACT:

The main aim of investment is achieving additional income or growth in value of funds. The essential characteristics of an investment is that it involves 'waiting' for a reward. It involves the commitment of resources which have been saved or put away from current consumption in the hope that some benefits will accrue in future. If the amount so saved is being invested, with a view to earn a good return, then the saving becomes investment and the saver becomes investor an individual has choice of various investment avenues where person's savings could be invested. The Choice of investment is based on degree risk and expected rate of return. Normally high returns may involve high risks and low returns accompanying low risk. Investment is always based on future goal and accordingly every individual plan their investments. At the heart of every investment decision is a risk-reward trade-off. Bank deposits, real estate, small savings, life insurance plans, bullions, commercial deposits, corporate security-bonds, mutual funds, and equity and preference shares are all examples of financial instruments.

Investors' behaviour and investing pattern are shown by the amount of money they invest out of their overall savings, the frequency with which they invest, the financial instruments in which they invest, and their risk aversion.

Covid 19 has not only led to dramatic health implications but also led to immediate and profound economic upheaval in many economies. Covid 19 has actually shown the uncertainty of life and also its effect on their near and dear ones after the loss of the bread earner of the family.

This study mainly focuses on the investment pattern of SFC teachers post Covid 19 in order to understand their behaviour post covid as many SFC teachers also lost their jobs due to lack of job security. The result shows that there is no association between Gender and nature of investors whereas there is association between Annual Income group and nature of investors.

Keyword: SFC – Self Financing Courses.

INTRODUCTION:

Investment is a common word used by all of us in our everyday life. Investment is the use of finances with the goal of generating extra revenue and increasing the value of the asset. One of the most important characteristics of an investment is that it requires a period of waiting for a reward. It requires committing resources that have been saved or laid aside for future use in order to reap future benefits. Investment is the process of allocating monetary resources to assets that are expected to yield a gain or positive return over a given period of time. In economics, investment is the accumulation of newly produced physical entities, such as factories, machinery, houses, and goods inventories. In finance, investment is putting money into an asset with the expectation of capital appreciation, dividends, and/or interest earnings. This may or may not be backed by research and analysis.

Most or all forms of investment involve some form of risk, such as investment in equities, property, and even fixed interest securities which are subject, among other things, to inflation risk.

SCOPE OF THE STUDY:

Investment is one of the very important concern of every individual investor as their small savings of today are to meet the expenses of tomorrow. Taking 78 respondents in the survey from the City of Mumbai (India), as Mumbai is one of the metropolitan city which comprises of people from various other cities who have migrated and settled in Mumbai for their living. The paper attempts to analyze the investment pattern of individual investor's with special reference to Gender and Income Group.

The study is conducted to find out whether the pattern of investment is significantly influenced by Gender and Income Group. The study exhibits the saving habit of Self Financing Courses familiarly known as Unaided Degree College Teachers in Mumbai across the different income levels. The Study attempts to explore whether Investment pattern mainly depends on Gender and Income. From the research point of view, such a study will help in developing and expanding knowledge in this field of personal finance and investment.

RESEARCH METHODOLOGY:

OBJECTIVES OF THE STUDY:

In the background of the discussion made above, the aims and objectives of the present research may be summarized as under

1. To understand the saving and investment pattern of Teachers (Self Financing Courses) in Mumbai.
2. To study the impact of Income Group on Investment Pattern.
3. To Study the impact of Gender on Investment Pattern.

HYPOTHESIS:

H_{01A} : There is no association between Income Group and Investment Pattern of investors.

H_{01B} : There is no association between Gender and Investment Pattern of investors.

RESEARCH DESIGN:

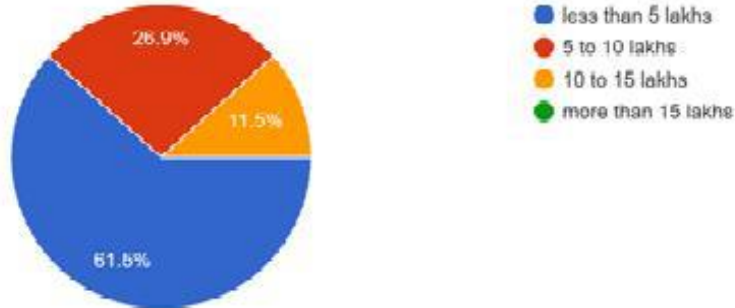
An exploratory research has been undertaken, to describe various aspects of Unaided Degree College Teachers in Mumbai University perception, investment habits and demographic profiles which play a significant role during purchase of investment products according to the investor's risk profile. For this purpose, primary data has been collected through structured questionnaire from Respondents (Teachers) from various Colleges which are affiliated to Mumbai University. In order to serve the purpose of research, the questionnaire was framed Using Close ended questions, as it contains more of personal information about the investments of respondents.

The Study is confined to the city of Mumbai. For the purpose of research to study the investment pattern of Unaided Degree College Teachers in Mumbai, the Sample size selected is 78 Teachers from Colleges in the overall City of Mumbai (India), out of which 27 are Male and 51 are Female respondents of which 60 are Married and 18 are not Married. All the Colleges which are affiliated to Mumbai University come under the Total Population of research. The respondent category is only focused to Unaided Degree College teachers, taking into consideration the job security and earnings this category of respondents are selected using Convenience Sampling Method.

The secondary data has been gathered through a comprehensive survey of the research works carried out at academic and official levels. Various research projects brought out by academicians. Secondary data is also collected from various Journals, Books, Research Papers, Theses, Internet, is used to identify the gap in proposed research work and its significance for further study.

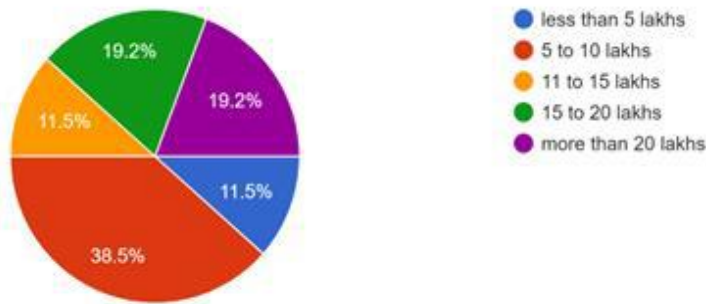
ANALYSIS AND INTERPRETATION:

- Annual Income of Respondents:



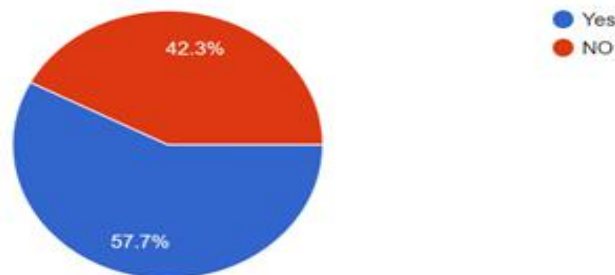
Out of the total population the maximum respondents fall under the individual income group of less than 5 Lakhs whereas minimum fall under the income group of 10 to 15 lakhs and a very small portion of the respondents fall under more than 15 lakhs.

- Annual Income of Family :



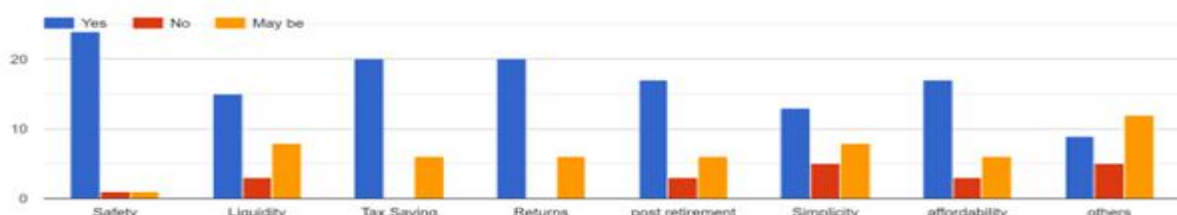
Out of the total population the maximum respondents fall under the income group of 5 to 10 Lakhs followed by more than 20 Lakhs whereas minimum fall under the income group of less than 5 lakhs and 11 to 15 lakhs.

- Has Investment Pattern Changed after Covid?



More than half of the respondents say that their investment pattern has changed after Covid 19.

- Factors that influence selection of your investment?



Out of the total respondents most of them have said safety, liquidity, Post retirement, Simplicity and affordability as influential factors of investment where as all respondents have said that Tax Saving and Returns are the main factors that influences them in selection of investment.

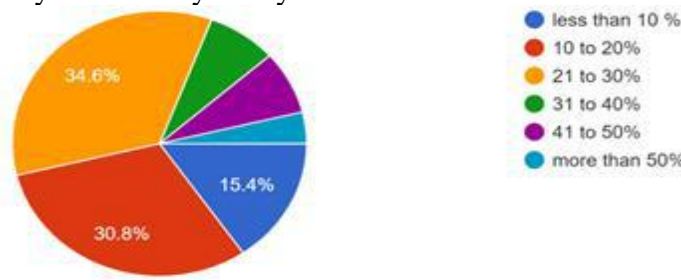
- Factors influencing your priority on investment post Covid19?

Factors that influence your selection of investments post covid priority wise



Considering Post Covid 19 influential factors, most of respondents say that Safety, returns, liquidity, affordability and Tax savings are the main factors, positive response is also seen for post retirement, liquidity and tax saving as moderate priority whereas low priority has been shown towards simplicity and returns.

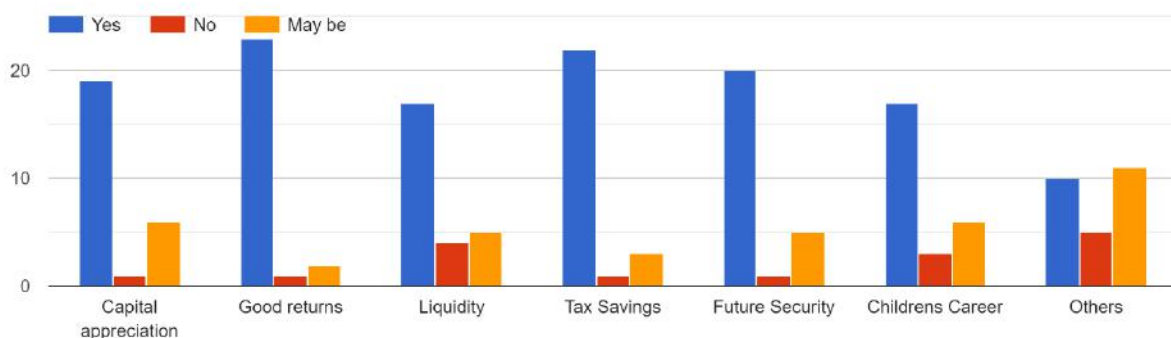
- Portion of Savings from your monthly salary?



Out of the total maximum respondents have said that they save nearly 21% to 30% of their monthly salary, followed by 10% to 20%, followed by less than 10%. Very few respondents save more than 50% of their monthly salary.

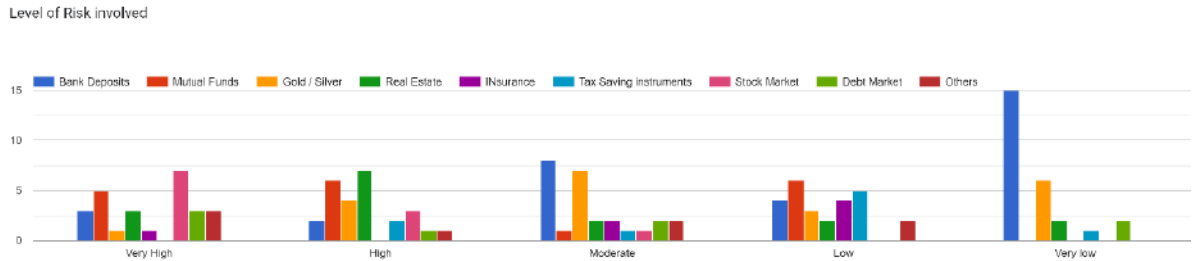
- Objectives of Investment?

Objectives of Investment



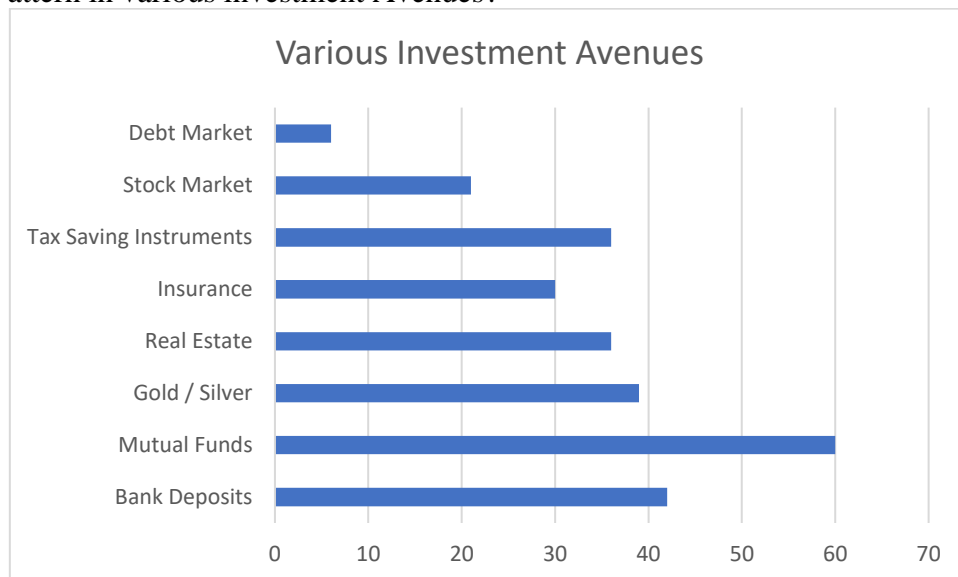
Out of the total respondents most of them invest for good returns, Tax savings, Future security, Capital appreciation, liquidity and children career, whereas very few have said that they invest for liquidity and children career.

- Level of Risk involved according to the respondents?



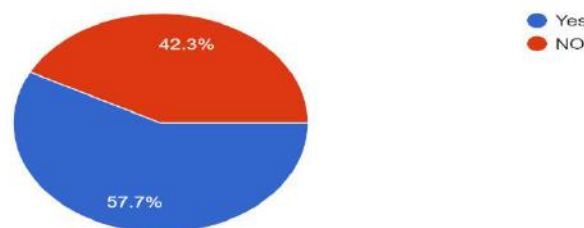
Most of the respondents feel that stock market involves high risk, Gold / Silver is moderate risk and tax savings instruments are very less risky.

- Investment Pattern in various investment Avenues?



Nearly 60 respondents invest in Mutual funds, followed by more than 40 invest in Bank Deposits, followed by Gold/Silver, Real Estate and Tax savings instruments, followed by 30 in insurance. Very few respondents invest in Stock Market and Debt Market.

Has your investment pattern changed after Covid 19?
 26 responses



57.7% of the respondents have said that their pattern of investment has changed after Covid 19.

CONCLUSION :

The study shows that Gender does not affect the Investment Pattern considering the factors that influence the selection of investment. Tax savings, Returns and Liquidity being the main factors in case of Male and Female. However Gender has an association with the choice of investment where Males prefer Mutual Fund, Real Estate, Stock Market, and females prefer Gold/Silver, Bank Deposits and both male and female prefer Tax savings instruments and insurance.

There is an association between annual income group and nature of investors. The study reveals the fact that the nature of respondents according to annual income group is not similar. It shows that respondents whose annual family income is more are saving more portion of their income and vice-versa.

The Study finds that the Investment Pattern of Respondents both Male and Female has changed after Covid 19 and that more preference is shown towards safety, Good returns, liquidity and Post retirement.

The study reveals that most of the respondents invest for good returns, Tax savings, Future security, Capital appreciation, liquidity and children career, whereas very few have said that they invest for liquidity and children career.

The study also states that nearly 60 respondents invest in Mutual funds, followed by more than 40 invest in Bank Deposits, followed by Gold/Silver, Real Estate and Tax savings instruments, followed by 30 in insurance. Very few respondents invest in Stock Market and Debt Market.

SUGGESTIONS:

1. It is recommended that the Government should take some efforts to increase the financial awareness & investment awareness among the Non Government Employees by organizing campaigns for the same.
2. Personal Financial Planning is essential for financial security of employees mainly working in Non Government organisations.

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A Study on evaluating impact of Corporate Social Responsibility on Satisfaction of Private bank customers in South Mumbai region.

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Abstract:

Corporate Social Responsibility (CSR) is the plan that pushes companies in playing a positive role in the community by providing social and environmental upliftment. The aim of this study is to analyse effect of CSR on Customer satisfaction (CS) of private bank. SEM technique using SMART PLS have been used for the current study. It is seen that CSR significantly influence Customer satisfaction of private bank. Further studies can be conducted by evaluating impact of CSR on customer satisfaction using moderator constructs (Type of bank).

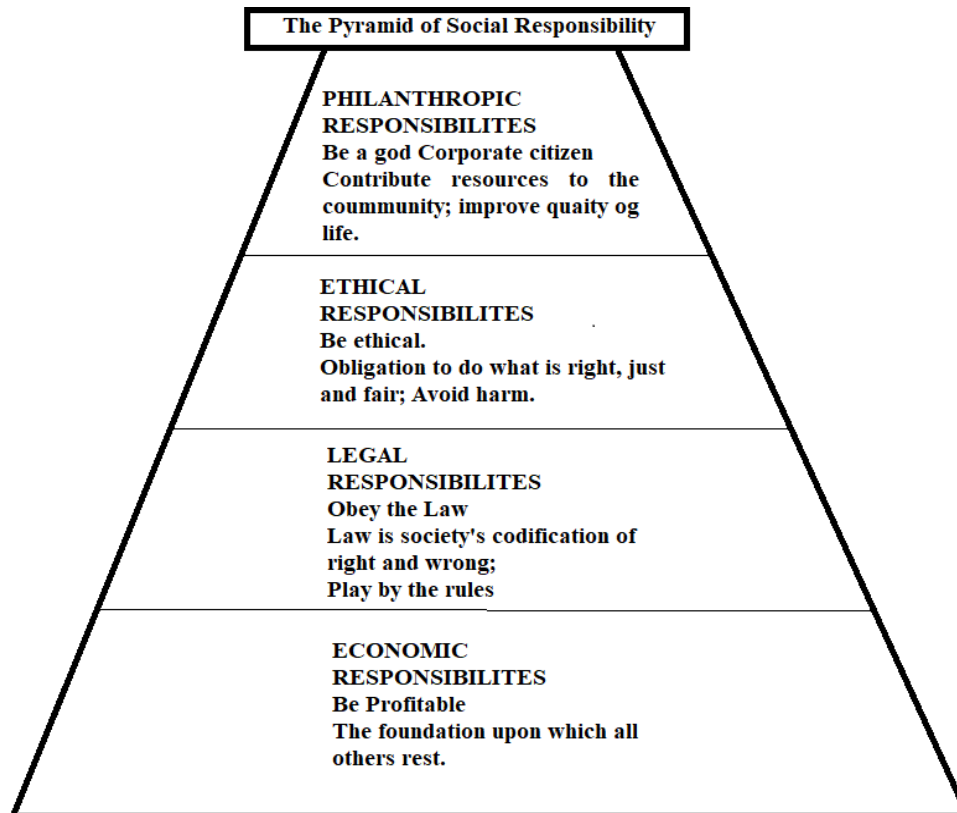
Keywords: *CSR, Customer Satisfaction, Banking Sector, Structural Equation Model (SEM).*

Introduction

Banking in India has been evident since ancient times and can be traced back to its roots through various scriptures available from the past. Modern banking, or the current banking system, can be traced back to the 18th century when it started to emerge. A bank that was initially started in 1770, known as the Bank of Hindustan, was one of the first banks in India; this bank was operational till 1832 and was later liquidated in the same year. In 1786, Another Bank of India was started, but failed to run smoothly and was liquidated in 1791. State Bank of India is a far-reaching and the oldest running national bank in India. It was initially started as the Bank of Calcutta and was relabelled later as the Bank of Bengal. Two other banks Bank of Bombay, and the Bank of Madras was initiated in 1840, formed in 1843. These three banks were merged, and one bank was formed known as the Imperial Bank of India in 1921 and later was named the State Bank of India in 1955. Several other public banks, such as the Punjab National Bank, initiated in 1894; Canara Bank and Bank of India, initiated in 1906; and various other banks. India, as of now, has 12 public sector banks, of which five banks have their headquarters in Maharashtra. Private Banks' history also dates back to 1904 when City Union Bank was formed in Tamil Nadu. Other private banks include the HDFC Bank, ICICI Bank, Kotak Mahindra Bank, Yes Bank, Axis Bank, IDBI Bank and a few more. Currently, there are 21 Private Banks in India. There are 43 rural banks in India for various states of the country, and many foreign banks that are originally from outside of India but have branches in the country.

Corporate Social Responsibility (CSR) is the idea or a pursuit format that assists companies to be humanly aware of the communities that require their assistance for the fulfilment of their needs; it assists a company

in playing a constructive role in the neighbourhood and considering the ecological and social consequences of business decisions. It is a concept that broadens the duty of companies past the interest of stakeholders, owners, customers, employees, etc., spotlighting the obligation to incorporate the effect of business ventures on the natural habitat and society. The Banking sector is the same when it comes to Corporate Social Responsibility. A foundational model which might be asserted in the aftermath of this discussion is a four-part model figure (Carrol, 1991). The Pyramid of Social Responsibility i.e.



Source Carrol, 1991.

The Indian banking sector is actively undertaking CSR practices, focusing on and furthering environmentally safe and socially responsible investments and lending customs. The banks also take up initiatives towards sustainable development. They have also started reporting non-financial reports associated with work in social, environmental and economic accounting. The majority of CSR-related activities that the banking sector considers are towards community and children welfare, education, healthcare, environment, rural development, poverty elimination, women empowerment, rural development, upliftment of the girl child, vocational training, etc. As mentioned earlier, most of the banking sector works towards development and has been doing so for a few years now, benefiting the people.

Review of Literature

1. Maqbool, S., & Zameer, M. N. (2018). This study explored the association between financial performance and corporate social responsibility in India. From its study, factual evidence exemplifies separate work. The research considered twenty-eight Indian commercial banks for ten years. It is evident

that CSR effects advantageously stock returns and profits. It is not optional; a long-term business strategy and results will be visible in the long run. The corporate business world redesigned the relationship between the stakeholders from stockholders. Therefore, it is a driving force towards magnifying financial performance.

2. **Mehta, M., & Chaugule, K. (2014).** The paper examined the corporate social responsibilities of the banking sector with special reference to ICICI Bank. The paper focused on understanding the work done by the ICICI bank towards its CSR initiatives for developing society and the environment. ICICI bank has invested money as a CSR initiative for health at birth, primary education and microfinancing. There are several programs that the bank undertakes for CSR, such as Blood donation drives, nutrition programs, English language programs, health training and support program, outpatient health care, rural self-employment training institutes, etc. The authors conclude the paper by stating that the companies now realise the importance and benefits of incorporating sustainability. CSR initiatives have various positive effects on the company's development as they raise the goodwill of the company in the eyes of the stakeholders and customers. It helps in retaining customers and employees as well as growing the company.

3. **Sharma, E., & Mani, M. (2013).** In this study, the authors have considered corporate responsibility activities by Indian commercial banks. It contributes financial support to the socio-economic of the country, like helping remove poverty, medical aid, rural development, skill-based training for self-employment, education and overall development. The survey has been constructed on data collected from annual reports. Thirty banks have been selected, of which 10 are private, 15 are public sector, and 5 are foreign banks. Although Indian banks are trying their best, they must emphasise CSR more.

4. **Singh, N. et al. (2015).** The authors scrutinized the position of the Indian banking sector towards corporate social responsibility in achieving development goals. The authors believe that the banking sector is one of the most emerging sectors of the economy, contributing to various aspects of the nation's development mainly by providing support towards education. Several banks take the initiative to supply free books to those in need, establishing primary schools and providing scholarships to rural area children. The paper further states that one of the biggest Private banks, ICICI, has contributed millions towards the upliftment of elementary education. Various other private and public banks are funding CSR towards several worthwhile causes, also keeping more focus on education. The authors conclude the study by pointing out that the banking sector plays an important role in the economy's contribution. Hence, every bank needs to take up CSR initiatives to gain customers and also towards their growth.

5. **Tripathi, M. M., & Rana, K. (2017).** The authors examined the impact of corporate social responsibility on the performance of public and private sector banks in India. The paper aimed to determine the relationship between CSR dimensions and bank performance. The findings of this study indicated a significant positive effect on the performance of the banks. However, there is a need for creating awareness among the employees towards being responsible towards the environment and society. There is also a need for the institutions to be Enlightened through conferences and seminars that more than just making a profit and growing their organisations is needed; they need to be aware of the community's social needs and the environment.

6. **Veerabrahmam, B., & Ramesh, S. (2020).** The author has focused on CSR spent on operating profit in the banking industry, which plays a vital role in the country's economy. Globally, banks are aiding

educational, cultural, financial, and health through CSR. Even support non-profit organisations. In brief, it is used for the good of humanity. This way, it has a strong impact on its operating profit. CSR differs from area to area, business to business, and industry to industry. It will enhance the credibility of the banks to gain customers.

7. **Venugopal, N., & Kunjukunju, B. (2018).** The researchers have focused on recognising beneficiaries regarding CSR and their input on it. Corporate social responsibility is that obligation for the welfare of society. Commercial banks have taken many initiatives. New rules have been applied to introduce CSR. The industry can work on its own or through any NGO having a background of at least three years, their own NGO, or partner resources with other companies. As per the new companies act 2013, CSR has become mandatory.

Objectives of the Study

To analyse the impact of corporate social responsibility on customer satisfaction of private sector bank.

Hypothesis

Ho: CSR does not significantly influence Customer satisfaction of private bank.

H1: CSR significantly influence Customer satisfaction of private bank.

Research Methodology

Data has been collected from 125 private bank customers using structured questionnaire. (at effect size, statistical power 0.9, number of latent variables=2, number of observed variables=10 and probability level=0.05 the minimum required sample size=119). Non probability purposive sampling have been used for the current study. Both primary and secondary data collection techniques have been used for the current study. The technique used for the current study is structural equation model and the tool used for the analysis is SMART PLS.

Anticipated effect size:	<input type="text" value="0.3"/>	?
Desired statistical power level:	<input type="text" value="0.9"/>	?
Number of latent variables:	<input type="text" value="2"/>	?
Number of observed variables:	<input type="text" value="10"/>	?
Probability level:	<input type="text" value="0.05"/>	?
<input type="button" value="Calculate!"/>		
Minimum sample size to detect effect:	119	
Minimum sample size for model structure:	100	
Recommended minimum sample size:	119	

Data Analysis and Interpretation

Table No:1 Reliability and validity

Path	Beta coefficient	T value	P value
Corporate social responsibility → customer satisfaction	0.880	57.341	0.000

P (value) < level of significance 5% thus Ho is rejected and H1 is accepted indicating significance impact of corporate social responsibility (CSR) on customer satisfaction (CS) of private bank in south Mumbai region.

Conclusion

After reviewing the past literature, it was observed that private banks are ahead while contributing towards CSR activities. The analysis of this study indicated that all these initiatives taken up by the banking sector have a significant effect on customer satisfaction. The customers show a positive attitude towards all these initiatives carried out by the bank, which leads to an increase in trust and satisfaction towards the services provided by the banking sector. Apart from providing customer satisfaction, these initiatives also help in the reputation, employee retention and loyalty of the banks. The public banks need to learn from these private banks and work towards building their CSR activities so that they can accomplish what the private banks already have. CSR activities have a pragmatic effect on customer satisfaction and the banking sector is customer oriented. This will lead towards enhancing the customer contentment of the banks of the public sector. It is noteworthy such CSR activities have double benefits as it impacts the growth of the community socially as well as develops the environment all in this in turn impresses the customer which again leads to customer loyalty and trust.

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