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### 3.3.1 - Number of research papers published per teacher in the Journals notified on UGC CARE list during the last five years

#### Supporting Document for

<u>YEAR - 2018</u>					
Sr. No.	Title of the Paper	Name of the Author	Name of the Journal	ISSN NO.	Is it listed in UGC Care list
1	Changing role of women in the education industry	Dr. Sanjay Mishra	Ajanta Prakashan	2277-5730	UGC - Care
<u>YEAR - 2019</u>					
1.	ICT and Education	Dr. Sanjay Mishra	International Journal for Advance and Innovative Research	2394-7780	UGC - Care
2.	Chang Management and its implication at school level education	Dr Sanjay Mishra	Ajanta Prakashan	2277-5730	UGC - Care
<u>YEAR - 2020</u>					
1.	Economic Slowdown and Pandemic would shatter the dream on India to be 5 Trillion Dollar economy By 2024 ?	Dr Sanjay Mishra	Shodh Sarita	2348-2397	UGC - Care
2.	To Unlock the Employment Opportunities, India needs to foster Higher Education with Skill based and Global Learning	Dr Sanjay Mishra	Shodh Sanchar	2229-3620	UGC - Care
<u>YEAR - 2021</u>					
1.	A Study on Importance of Cyber Security in Current Technical Era and Information Security Awareness among the Youth in Thane Region	Mrs. Neha Kulkarni	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC - Care





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2.	Can an Appeal, Vocal for Local make a difference for Indian business ?	Dr Sanjay Mishra	Psychology and Education Journal	1553-6939.	Scopus
3.	An analytical study on use of AI in Service Sectors across India , as a boon or bane to the Generation Z job seekers in the field of HRM	Dr Sanjay Mishra	Anveshak	0378-4568	UGC - Care
4.	A Study on curtailment of Unethical Practices followed by the learners in Research projects/Assignment at UG & PG	Dr Sanjay Mishra	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC - Care
5.	A COMPARATIVE STUDY ON WHETHER DIGITAL LEARNING HINDERS OR SUPPORTS ENHANCEMENT OF CRITICAL THINKING AMONG LEARNERS.	Dr Sanjay Mishra	Anveshak	0378 – 4568	ABDC
6.	A Study on Attraction of Young Investors towards Securities Markets and Crypto Currencies	Dr Sanjay Mishra	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC - Care
7.	Impact and strategies for education sector in India after Covid – 19	Mr Kshitij Jha	Shodh Sanchar Bulletin	2229-3620	UGC - Care
8.	Social Media and Youth : A study of Uses and Impact	Mrs Jinal Mehta	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC - Care
9.	Social Media and Youth : A study of Uses and Impact	Dr Sanjay Mishra	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC – Care
10.	Effect of Work Life Imbalance on Employees in Banking Sector	Deepti Sameer Sadvelkar	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC – Care





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11.	A Study on Advertisement Appeals and its Impact on Consumer Buying Behaviour with Special Reference to Fast Moving Consumer Goods Sector in Mumbai	Dr. Puja Ahuja	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC – Care
<b>YEAR 2022</b>					
1.	Industry 4.0 " A Transition from MAA to TECHNOMAA	Mrs Sae Sawant	Empirical Economics Letters	1681-8997	Scopus
2.	A Comparative Analysis between Traditional and Online Shopping and Its Impact on Consumer Buying Behaviour	Dr. Puja Ahuja Gupta	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC – Care
3.	A Comparative Analysis between Traditional and Online Shopping and Its Impact on Consumer Buying Behaviour	Rambhavan Yadav	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC Care
4.	An Analysis of the Changing Consumer Behaviour towards Different Brands with Special Reference to Telecommunication Industry	Dr. Puja Ahuja Gupta	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC Care
5.	An Analysis of the Changing Consumer Behaviour towards Different Brands with Special Reference to Telecommunication Industry	Dr. Deepti Sadvekar	Asian Journal of Organic and Medicinal Chemistry	2456-8937	UGC Care
6.	ROLE OF AI ENABLED APPS IN STUDENTS' EDUCATION	Dr. Deepti Sadvekar	IJFANS International Journal of Food and Nutritional Sciences	2319-1775	UGC Care
7.	ROLE OF AI ENABLED APPS IN STUDENTS'	Mrs. Arya Joshi	IJFANS International Journal of	2319-1775	UGC Care





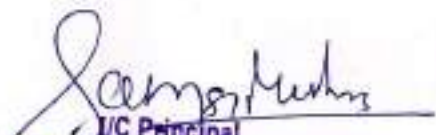
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	EDUCATION		Food and Nutritional Sciences		
<b>YEAR 2023</b>					
1.	AN ANALYTICAL STUDY ON GREEN MARKETING AND ITS IMPACT ON SUSTAINABLE DEVELOPMENT OF SMALL SCALE INDUSTRIES	Mrs. Varsha Singh	SOUTH INDIA JOURNAL OF SOCIAL SCIENCES	0972 – 8945	UGC – Care
2.	AN ANALYTICAL STUDY ON GREEN MARKETING AND ITS IMPACT ON SUSTAINABLE DEVELOPMENT OF SMALL SCALE INDUSTRIES	Dr Sanjay Mishra	SOUTH INDIA JOURNAL OF SOCIAL SCIENCES	0972 – 8945	UGC Care
3.	CONSUMER PERCEPTION TOWARDS HEALTH INSURANCE POLICIES AFTER COVID-19 PANDEMIC	Dr Sanjay Mishra	European Chemical Bulletin	5123-5129	Scopus
4.	Methodology for supporting NEP 2020 by Identifying gaps in Individual Learner potential with reference to peers using individual learner potential with reference to peers using statistical means variance and correlation	Mr. Utsav Tiwari	Dogo Rangsang Research Journal	2347-7180	UGC Care



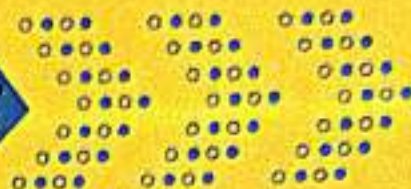
  
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**Ajanta Prakashan**

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## 14. Changing Role of Women in the Education Industry

Mr. Sanjay G. Mishra

Research Scholar, Tilak Maharashtra Vidyapeeth, Pune, Vice-Principal, S.H. Agarwal International School, Visiting Faculty – Ismail Yusuf College.

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### Abstract

The role of women in various fields of the life, be it personal or professional front, has changed with the changing times. Today women is not just confined to their home doing household work, but is seen shouldering hand in hand with men in every possible field. Woman is considered as the 'shakti', they need to find their innate power within themselves, which the nature has given to them. They are bold, strong, courageous, but at the same time compassionate, soft, emotional and above all rock solid support to their family and society. Today when we talk about empowerment of women's, we literally mean of refabricating and recreating the 'Nari Shakti' within them.

The paper presents changing role of women in the education sector, for which we bow to the great social worker, educationist and perhaps the first lady teacher SavitribaiPhule, who took the lead of empowering the girls with the light of education and tried to remove the gender and caste based discrimination in the education sector. She along with her husband JyotiraoPhule, founded the first school for girls at Pune in 1848.

Today we see millions of girls taking education in the school, without much of discrimination between genders, girls are motivated to study at the schools. We also find the teaching sector being dominated by the women staff, both at the teaching and non-teaching level. But are the women staff preferred at the top management level? Whether the male dominating society is ready to accept a woman at the top position in this industry. This question might have mixed responses, but the reality is that the women are positioned at the middle and lower level and not preferred at the top management level. Just due to the myth that encircles the society- not the women but the other gender is better at taking strategic decisions, they are ready to handle pressure, they are strong and aggressive at leadership levels and above all, how can a woman lead the organization.

The paper presented by the research scholar would highlight the start of tables being turned at the urban India, but not yet in rural sector. The researcher would also take an attempt to showcase the women leadership in education sector at various levels, role and responsibilities being shouldered and changing trends.

**Key Words:** Education sector, schools and colleges, leadership, Nari Shakti, strategic decisions, rural India.

## Paper Presentation

### Introduction

Education is the epitome and strong pillar that builds the foundation of decent, well mannered, and sophisticated society. It is through education, which is received through caring and nurture hands of the teachers, the child learns the confidence of building a better tomorrow and shouldering responsibilities towards larger cause. In teaching industry, school corridors flurry with the woman teachers and instructors, who indeed dictate and run the show. The women teachers play a vital role in enhancing the goodwill of the organization through their hard work and dedication towards their profession. The teachers work efficiently and enhance the effectiveness of the institute, but still they are not preferred to lead the stage. They are considered to be good workers but not good leaders. Society considers that teachers are good at receiving order and following the instruction. The women lacks leadership qualities that is required to work at the top management level. They are appointed as teachers, supervisors, coordinators, vice principals, but a glance into the principal's office is most likely to illustration a man at the helm. As principals in the schools not only look after the academic growth, but also the non-academic work. Many organization prefer to have men at this crucial position as they are available day in and day out, also are comfortable in coordinating with class four staffers, security personnel's, bus contractors, social helpers such as plumbers, electricians, carpenters etc. The principal at times have to deal with municipal office, government officials, education officers, police officials, politicians and so forth, now a woman principal would not be comfortable in dealing and getting the work done from these personnel. So the top management prefers male counterpart, to tackle such situations and appoint the man as principal. To be as the Principal of the institute is a position of vital importance and the trust running the institute would play it safe by appointing a dynamic, energetic, knowledgeable and vivacious personality.

But a recent study conducted by Dr. N Mythili, assistant professor at the National Institute of Education Planning and Administration and published as an article in the most circulated and reads newspaper Times of India, shows that the scenario has stated changing. The paper presented by the research shows that women should be empowered, they should be given the positions of the principal of the school/colleges. There should not be any discrimination on gender base, or work related differences. Women should be given the opportunity to lead the work front and prove their caliber. Women are in no way inferior to the men, they can also deal and coordinate with all the personnel's related to their work area. The society needs to break the myth and shackle, surrounded since ages. The study shows that there are 8 states/UT in India where the women are positioned at the top as principal and are doing marvelous job. The trust built and shown by the management of the institutes are not let down. Today the women principals are also giving their best of potentials and capabilities to proven themselves at the work front. Through dedication and hard work, the women principals have stood high and proved their caliber, which if given a change the women too can become a better leader and lead the institution to reach and achieve the set bench marks. They have proved that leadership is not just in the blood and soul of the men, but women are equally capable and strong to handle and lead the organization. We find numerous examples where women have shown their vigor and fought against all the odds to lead and change the ideology of conservative society. Be it Sonia Gandhi, leading the political party, or ChandaKochhar leading the ICICI bank, or IndraNooyi at Pepsico.

But all of them does not become successful in their work area. Jessica Lal, PriyadarshiniMatoo and many more countless have to sacrifice their life for change and justice. This stereotype crooked, hypocrites society's so call powerful personalities bend the system, break the rules and play with the lives of women, suppress, exploit and keep them low.

The society doesn't just have the success and fail stories, we also have struggle stories, like IromSharmila, standing against the government to free Manipur for atrocity of the law. MedhaPatkar, lady with the iron heart, fighting the battle for landless farmers' loss due to SardarSarovar Dam. Arundhati Roy, writer by profession devoted herself for human rights and environmental cause. The women have proved their ability and leadership skill in all walks of professional and personal life. It is the society that has to change the outlook and give equal opportunity to the women to lead.

### **Objective of the paper**

1. To study the increasing representation of women principals in education sector across India.
2. To study the changing scenario empowering the women educationist.

### **Methods of data collection**

- a) Secondary data: internet sources/websites of different journals and Article published in the Newspaper Times of India dated 5<sup>th</sup> September 2018.

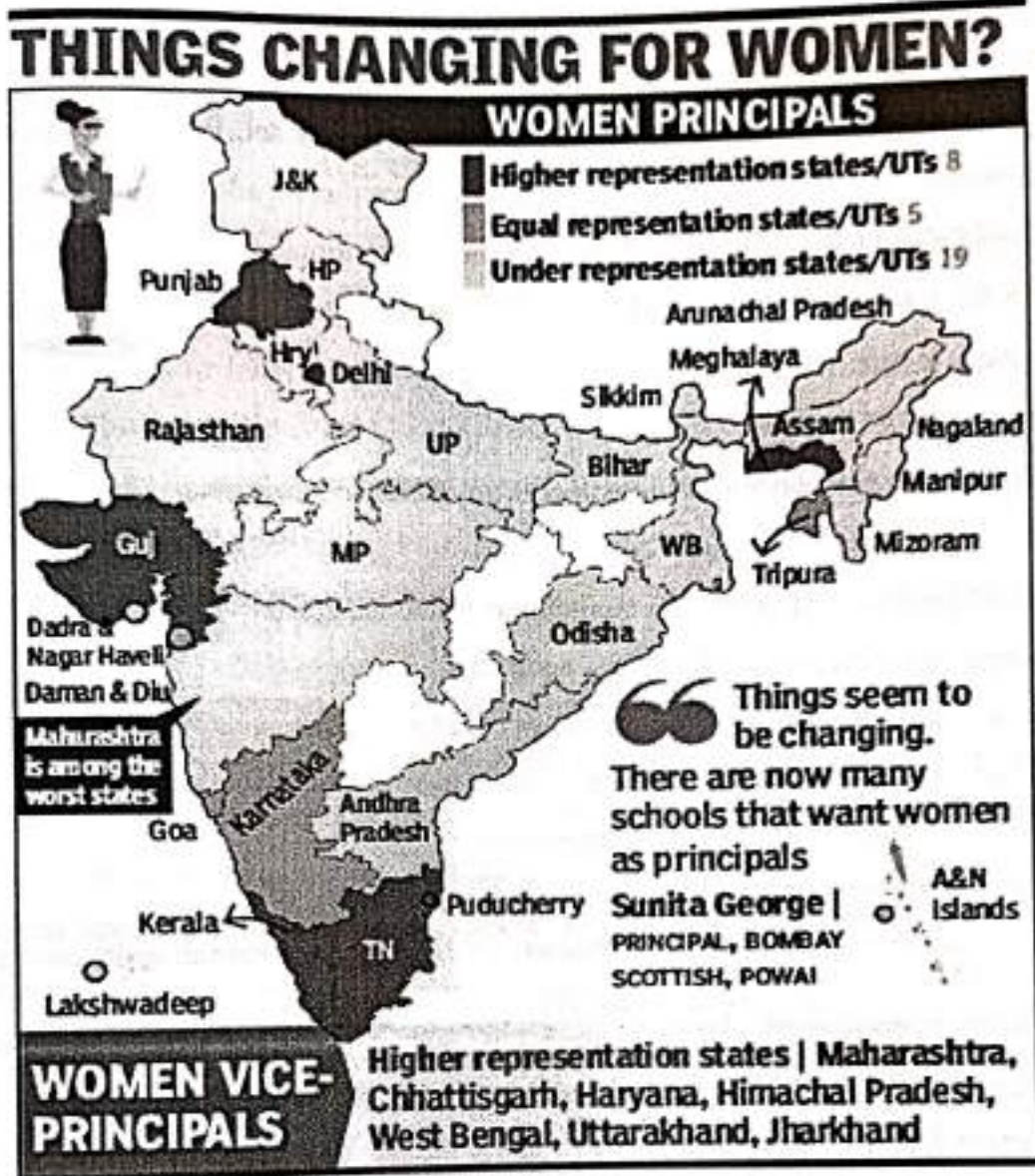
### **Rationale (Problem of the study)**

The study brings about a social issue of lack of confidence, faith and at a greater level discrimination or inferiority of women principals as compared to their counterpart. The figures presented by the survey conducted shows that except 8 states/union territory the women representative as the principal in the schools/college is below 50%, Leading with 88% is Puducherry. The state of Maharashtra shows the lower or the less representation of the women, when it comes to leadership at the education institutions. Though the women representation at 20 states shows that lady teachers are given the post of vice principals, but the management shy for giving the highest position in the institute. The timid and weak personality and nature of women, limitations in terms of timing, family responsibility, handling pressure and dealing with various people, decision making ability and so forth becomes a hurdle in getting the opportunity to become the principal of the school/college.

### **Limitations of the study**

This study has the following limitations

1. The data is collected only through secondary resources.
2. The data provides an overview of the problem at macro level.
3. The study does not provide the segregated data of rural and urban sector.



Article in Times of India – Mumbai Edition – 5<sup>th</sup> September 2018.

### Conclusion & Finding of the study

The study shows that the representation of the women as principals at the educational institutions have shown a positive and upwards graph in the urban areas. But the scenario in the rural India is yet to change. The male management representative/trustee of the educational institution would hold the position of the principal rather than appointing some woman in this position. They tend to keep the key position with themselves. Only the responsibilities are delegated and not the authority. All the strategic decision making power lies in their hands. They get their entire work done from the appointed lady vice principals and supervisors. There are various factor coming as a hurdle from age old orthodox mind setup to sexist attitudes which

have denied and pulled down the dynamic ladies having vigor and passion to lead towards better tomorrow.

Women needs to be empowered, the trend has already set, it's time to gear up with the speed. The women needs to break the barriers and prove their leadership qualities to the world. The rural India should learn from the urban sector where thousands of examples are set, which have shown the passionate, hardworking and aggressive leaders turning the wheel and making their dreams come true.

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## ICT AND EDUCATION

Sanjay Ganesh Mishra<sup>1</sup> and Dr. Arvind S. Luhar<sup>2</sup>Research Scholar<sup>1</sup>, Tilak Maharashtra Vidyapeeth, PuneHead<sup>2</sup> of Accountancy Department, Ismail Yusuf College, Jogeshwari (East)**ABSTRACT:**

*Students unable to navigate through a complex digital landscape will no longer be able to participate fully in economic, social and cultural life around them – OECD 2015. (Organisation for Economic Co-operation and Development)*

*The importance of ICT in education could be implicated through the above statement. Education has undergone remarkable change due to the introduction of internet of things. Information communication and technology has affected the daily chorus of the education world, be it teacher, student, management representative or the parents. The teaching learning process, the evaluation process, assessment sheets and so forth has undergone far fetched transformation due to ICT. The era of digitalization has brought the practical approach in education with the introduction of digital classrooms, interactive boards with latest software, 3D virtual projection, robotics, STEM education and virtual trips that has not only enhanced the interest of the students but also has ignited the young individuals to think beyond the framework of the textbooks, bringing in creativity and novelty of thoughts. The rote methodologies in teaching are replaced by digital classroom teaching. Various schemes started by the central government for introduction of computer from grade one has given a boost and have changed the teaching at rural India too. The ICT has reformed the teaching scenario from last 2 decades by emerging as most efficient tool used in the learning process, both by tutors and learners.*

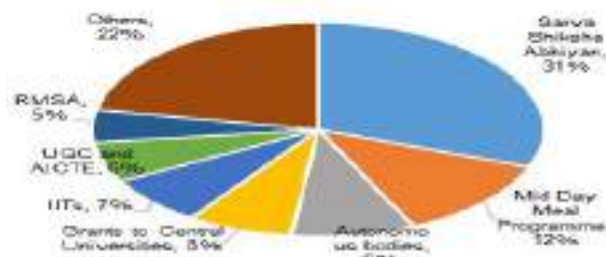
*Various corporate house have joined and contributed the government's initiative of digital literacy in rural India in different ways. By providing the required no. of computers in schools, giving training to teachers for the use of computers and also helping the school management to create the infrastructure, the corporate houses have used their CSR funding for such a noble cause. Due to introduction of ICT in the education sector the students have benefitted a lot, today the country gets chunk of educated, talented professional youths for white collared jobs in not just IT sector, but across all industries. The researcher/paper presenter being associated with the education field from last 20 years has witness the change that has been incorporated due to introduction of ICT in education sector.*

*Keywords: ICT, digitalization, school management, MIS, training, etc.*

**INTRODUCTION:**

Education sector has undergone various changes due to introduction of ICT since 2004 and with the alternations and revisions, adopted from time to time by the Central Government, it has ensured that innumerable opportunities knock the doors for the students at the secondary and higher secondary level. A national drive under the auspices of Rashtriya Madhyamik Shiksha Abhiyan (RMSA) by the central Government has fetched in several initiatives to boost the use of ICT in the education sector. Due to ICT the students can take the benefit of information exploration which it at their fingertips due to search engines. The concept of e-Library, e-Pathshala, Rashtriya Avishkar Abhiyam, Saransh, Shala Siddhi, Shaala Darpan, of NCERT books on mobile app have help enhance the skill and talent of the students by infusing in them the distinctiveness of novelty of thoughts and give them the answers to their spirit of enquiry. 'Let curiosity be prevailed and not be curtailed' should be the mantra of present day education. The Ministry of Human Development, through their various initiatives are trying hard to achieve complete digitalization of education.

Figure 1: Top expenditure heads under the Ministry (2018-19)



<http://www.prsindia.org/parliamenttrack/budgets/demand-grants-2018-19-analysis-human-resource-development>

The above pie chart shows the expenditure of the Ministry of Human Resource Development for the year 2018-19 for the major heads as a percentage of the total allocated funds. The comparative statement (secondary data) as per the record shows that the Department of School Education and Literacy has seen a 6.4% increase in its allocation of the funds. This shows that the government is keen in building a strong base for the schools by providing better infrastructure.

**OBJECTIVE OF THE STUDY:**

1. To understand the introduction of ICT in the schools and colleges
2. To know the impact of introduction of ICT on students and teachers.

**SCOPE OF THE STUDY:**

The study has a wide scope covering the different stakeholders of the education sector. The Government i.e Human Resource Development Ministry, Education Departments, Schools and Colleges, Management Representative of the Institutions, Teachers, Students and Parents etc. come under the purview of the study. Though study can be conducted on a large scale covering the whole education sector, the researcher has taken just a small segment of the scope to understand the introduction and impact of ICT in schools and colleges. The paper presenter has covered only few stakeholder to build knowledge and comprehend the given title.

The impact of ICT on various stakeholder of the education sector.

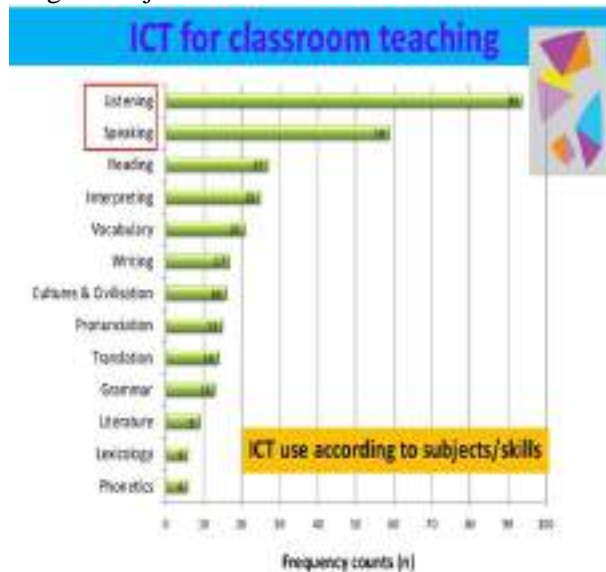
**Schools and Colleges:**

1. Creating the website of the organisation.
2. Introduction of online Admission form through the website.
3. Google Spread Sheets for the feedbacks
4. Online display of admission status for the students
5. Introduction of Login ID's for students, teachers and parents.
6. Bulk SMS and emails for the information and communication.
7. Introduction of Enterprise Resource Planning (ERP) and Management Information System (MIS) software for strategic planning, data collection, report generation and evaluation/assessment sheets.
8. The assessment and evaluation through online mode.
9. Introduction of GPS (Global Positioning System), CCTV, Strong Room alarm system etc for the safety and security.
10. Introduction of application based learning and use of social media accounts.
11. Online filling of forms for various examinations.
12. Knowledge about various sports events, interschool, intercollege competitions, seminars workshops etc.

**Teachers:**

1. Learning new application based software, user friendly Microsoft office, creating
2. Daily lesson planning through computers
3. Use of digital boards while teaching
4. Sharing of knowledge beyond the framework of the text books.
5. Making PPTS, audio-video lectures, 3D virtual lessons for teaching learning process.
6. Building a strong data base of the students' performance through evaluation and assessment sheets.
7. Impart practical knowledge through virtual classroom

Figure 2: ICT used according to Subject/Skills.



**Students:**

1. The teaching learning has become more focused with conceptual understanding.
2. The practicality of the subject help in better grasping of the subject.
3. The students have to do their practical and home assignment using the ICT.
4. There is a sense of positive outcome with healthy competitive spirit.
5. The rote methodologies are replaced digital leaning through smart class.
6. Learning of ICT as a compulsory subject at the school level has given a great boost and heightened the students’ interest.
7. ICT is the tool which has given a sharp edge to the skill and talent of the students and has helped them to grab the opportunities.
8. Inclusive and collaborative leaning through networking has gained impetus.
9. Students are aware of new concepts, innovations and happening of the events due to computer learning.
10. Students can learn at the pace with the world, and compete in various competitive exam and build confidence.
11. Hand on activities, home assignments, project work and so forth has helped the students to explore the world of internet.
12. Concepts like robotic classes, STEM learning, language laboratory, daily science etc has brought liveliness in teaching learning process.

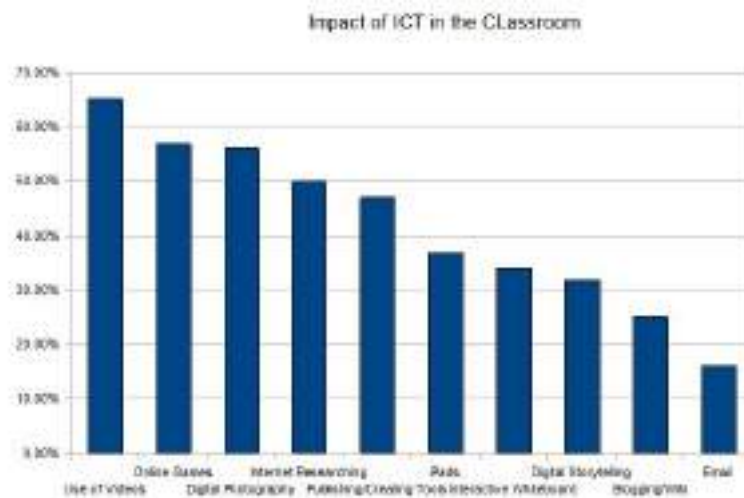
**Parents:**

1. The parents being one of the important stakeholder in the education industry, has been impact due to the introduction of ICT in education. The primary thing that the parent needs to do is to learn the computer.
2. They are supposed to provide the required technology for their ward to perform and practice the lessons.
3. The parents have to understand different activities given to the students as home assignment and get involved in the process of learning.
4. Digitalization and mobile technology has taught the masses the use of social media which has helped in communication, sharing information, exchanging ideas and creating novelty of thoughts. All this has help the students in their learning process.
5. Once inactive and passive stakeholder of the education sector (Parents), today have become very active through their involvement in the affairs of the education institutes.
6. The introduction of the ERP system has also help the parents to communicate efficiently with the school authorities.

**SIGNIFICANCE OF THE STUDY:**

The study focuses on the introduction and the impact of the information communication technology in the education sector. It also shows the manner in which the stakeholders have positively assimilated the ICT in their daily routine chorus. This change in the routine chorus has help in transforming India in Digitalization. The number of internet users are increasing at a rapid speed. Be it the online games, applications, emails, internet researching through search engines, digital photography, interactive tools and boards, blogging, Wikipedia etc. all such uses have help the masses to explore their knowledge. The Human Resource Development Ministry through their initiatives has brought in numerous changes in the education sector. Today the schools at rural India are also empowered with the technology. Computers are provided at the schools, interactive sessions through video conferencing has boost the morale of the staff and students at the schools and colleges. The graph below shows the impact of ICT in the classroom, where the teaching learning process takes place through the use of ICT.

Figure 3: Impact of ICT in the classroom

**RESEARCH METHODOLOGY:****Universe/ Population of the study:**

Under the purview of the study, the schools at Mira-Bhayandar Municipal Corporation, Thane, Maharashtra are selected. These schools are affiliated by the SSC, CBSE, ICSE, & IGCSE boards and they are run by the government as well as the private institute are considered as the universe of the study. In all 154 schools at Mira-Bhayander are considered as population.

**SAMPLE OF THE STUDY:**

For the study the researcher has purposively selected few aided schools run by the government and few schools run by the private trust or societies. In all 20 schools of Mira-Bhayandar Municipal Corporation are taken for this study.

**AREA SELECTED FOR THE STUDY:**

The area selected for the study under the given title is Mira Bhayander Municipal Corporation with population of nearly 8.14 Lakhs. Mira Bhayander has more than 150 schools conducted by the government bodies and the private trust and /or societies.

**DATA ANALYSIS AND INTERPRETATION**

**Statistical technique for data analysis:** – Following are the technique for data analysis which is used by the researcher to interpret the data.

- i. Tabulation
- ii. Graph

**SOURCE OF DATA COLLECTION:****Secondary Data**

The researcher used the secondary data for the pilot study. The websites of the sample schools were surfed to get the required data. The internet and the search engines were browsed which help in review of the literature and find the gap analysis. The school magazines, library sources, government website saral data etc were a useful source for data collection. The domain of study under the title is very much debated and discoursed and have wide and varied ramifications to teaching sector.

**LIMITATION OF THE STUDY:**

This study has the following limitations:

1. Geographical limitation of a particular area viz. 'Mira-Bhayandar'.
2. For the study only secondary data was referred.
3. The secondary data was not objective specific.
4. Limited data was available from the secondary sources.

**CONCLUSION:**

The secondary data shows that the sample school selected from the universe of the study has introduced the information communication technology. The teaching and learning at times takes place with the help of computers. The schools with good infrastructure has audio visual labs, digital classrooms, interactive boards for the teaching learning process. The aided school of SSC boards though has less number of computer as required, but manages the class teaching in batches. As a requisite, the computer labs have the wifi internet connectivity. Due to the introduction of the online filling of the SSC board examination form, online admit card, Saral portal for data collection, online scholarship forms, introduction of practice paper for grade X students etc. had made it compulsory for all the school whether aided, semi aided or unaided, private or government needs to provide the ICT infrastructure to the students.

The introduction of ICT has impacted positively to the stakeholders of the education sectors. The teachers have taken pain to adapt and adjust to the changes introduced by the government in education. Use of technology has become a daily routine chores for the masses. The students are surrounded in the environment where technology play a vital role, this has moulded them to use technology in very easy and fair manner. The management of the schools and colleges has provided the required amount of infrastructure as a pressure from the government. The introduction of the MIS & ERP software has made reporting can communication easy. The parents has also adjusted with the changes incorporated in the system. Today the use of social media as a means of communication and sharing of information has become very common. The parents have learned computers to move with the demanding world. The introduction of various schemes by the central Government and the state Government has given a boost to the education sector. This chows that the objectives designed by the researcher has met with the desired outcome.

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### **3. Change Management and Its Implication at School Level Education**

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Head of Accountancy Dept., Ismail Yusuf College, Jogeshwari (East)

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#### **Abstract**

The world is changing at an accelerating pace, and to stay intact with this changing environment the organisation as well as individuals need change management. Be it corporate world at the service industry or the manufacturing hub, all needs to create synergy in their work front to match with the changing trends of generation z. The organization's initiative or new projects undertaken requires the change in role and responsibilities, change in hierarchical structure, technological up-gradation , introduction of various new processes, creation of new positions, delegation of authority and responsibility etc. and all this is to be managed for the smooth functioning and efficient working of the organisation. The entire process needs to be planned, organized and executed in a systematic manner and then to be evaluated with the set bench marks, objectives and goals of the institutes. Here is where change management comes into picture. It is the guiding force, a disciplinary approach which help the organisations to prepare, equip, organize and train the individuals to adopt to the changing environment and drive the organisation to reach to the pinnacle of success.

The same approach is require in the education sector for growth and survival. The Indian education sector has grown leaps and bounds in last 3 decades. Globalization and privatization, introduced through the new industrial policy of 1991, brought challenges with it. Change management has become an integral part of day to day work environment due to VUCA- volatility, uncertainty, complexity and ambiguity nature of corporate & commercial world.

The paper presented by the research scholar focuses on the school level education system that has introduced and brought in various changes pertaining to demand of the generation z. Today education sectors has been commercialized due to the entry of corporate houses, private

universities, international boards, collaborations and joint ventures among the players in education industry etc and all this has raised the demand for change management.

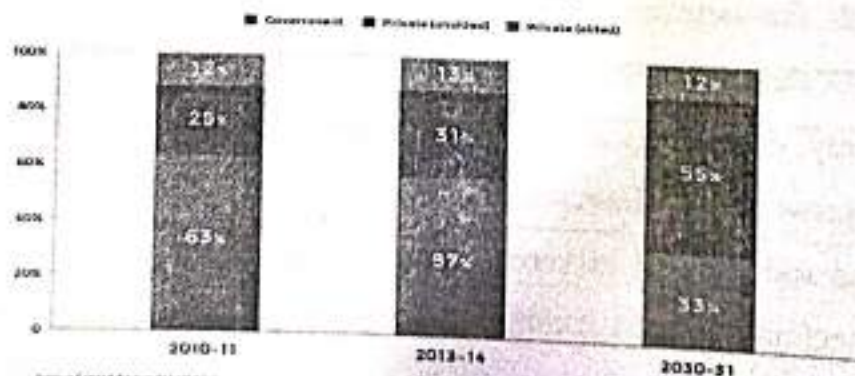
**Key Words:** International boards, practical approach, application software, external exams, teachers training.

### Introduction

Education at the school level followed the age old primitive rote learning methodology, one way communication during the teaching learning, no practical approach and overall strict punishment and reprimands for the mistakes. But due to introduction of international boards, private corporate players, and tough competition among the various Indian and foreign boards the education system is undergoing remarkable change.

The change from the traditional conservative pedagogical approach to the modern digital classroom approach in the school level education system as brought in an incredible change into the psychological and physiological mind set of both the teachers and the taught. The conservative approach of one way communication in the teaching learning process has changed into the two way approach with involvement of the students into discussion during the teaching learning process. The use of digital technology has impacted the teachers' routine chorus. They had to undergo rigorous training and learn computers to be used in the class. This has resulted into deep understanding of the concepts through search engines, preparation of notes beyond textbook framework, explanation of the concept through virtual classroom, use of audio visuals etc. The practical approach of teaching has resulted into critical thinking, logical and reasoning collaborative and inclusive learning and so forth. This has brought various changes in the teaching pattern and learning outcome. Change management help the teachers and the students at the individual levels, whereas for the schools management at the institutional level.

**Actual and Projected Share of Enrollments in Grades V to XII by Type of Institution**

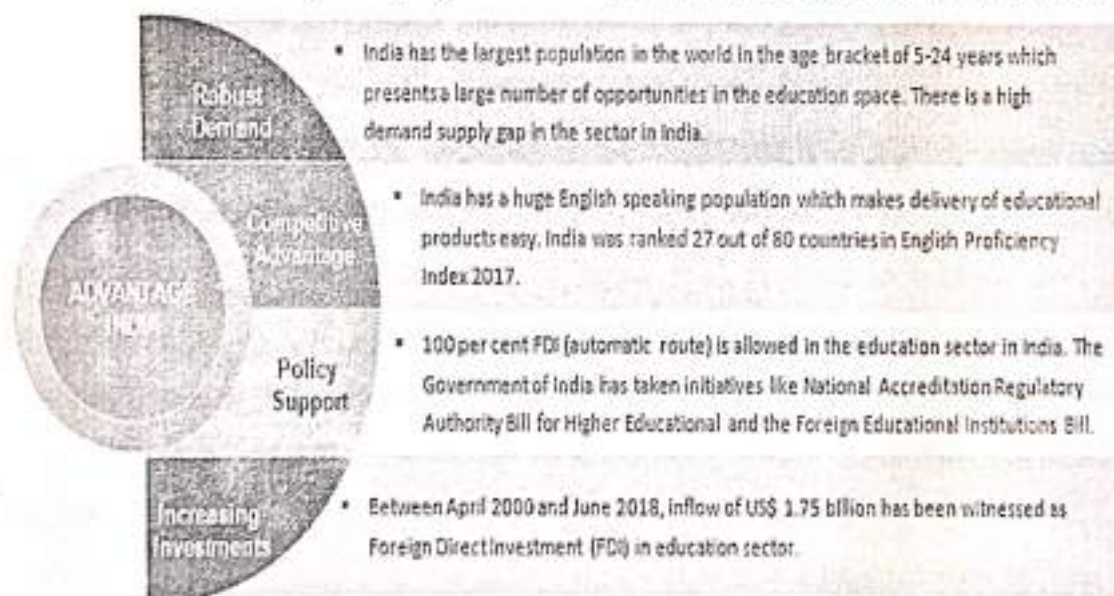


The above graph shows that the demand for private unaided schools offering 10+2 education has shown an increase of 6% in a span of 3 years from 2010-11 to 2013-14 and the projected 2030-31 shows that the increase would be of 24% as compared to 2013-14. The main reason behind such increase is the adoption of change management, implementation of technology, and practical approach in teaching and learning process.

The researcher being associated with the school and college level organisation from last 20 years have seen and witnessed the changes that have taken place at private schools.

### Significance of the Study

The pilot study undertaken by the researcher signifies that the change taking place in the education system at the school level are much desirable as per the demand and need of the society. Due to open economy, there has been healthy competition among different boards in India. The growth of information communication technology and internet has touched almost more than 60% of the world. This has brought significance change in education sector. The use of digital classroom with multimedia and electronic gadgets have shape a new world for the young generation. The study focuses on the change management which has impacted all the stakeholder of the education system, right from the parents, teachers, students and so forth.



### Scope of the study

The scope of study has a wide spectrum, which includes all the individuals in teaching, non-teaching and administrative work, management representatives, government bodies and departments, institutions, trusts of the schools, technical teams etc. that are associated with the education institutions. The researcher has taken only three factors to under the scope of study.

### Teachers

1. The teachers need to undergo training and refreshers courses to adapt to the changes that have taken place in the teaching pedagogy.
2. The teachers need to acquire the knowledge of computers and be familiar with the new versions of various electronic devices.
3. The teachers have to learn the digital board software's that are used and implement in the school setup.
4. The teachers have to prepare their lessons accordingly, prepare worksheet and feed the data on daily basis to generate various reports.
5. Updating the details on the portals started by the state government. (Saras)
6. Filling of online forms for external examination, conducting computer based exams etc.
7. Use of the search engines for deep knowledge of the content beyond the text books.
8. The change management has made the teachers to be more of facilitators and counsellors for the students.

### Students

1. Students have to learn and use the information communication technology (ICT) in their daily school life.
2. They need to prepare their assignments and project work with the help of use of computers.
3. The students are exposed to various competitions worldwide due to internet.
4. Rote method of learning is replaced by practical approach learning through concept formation and understanding by 3D virtual.
5. The competitive spirit has brought in novelty of the thoughts among students resulting into innovation.
6. The change management in schooling has brought the burden, stress and depression among the young minds.
7. The physical exercising and play has been replaced by digital games, chats, messaging or social media's etc.

### Management

1. The management has to introduce the change required in the institute for enhancing the quality and standards of the school.

2. By making changes in the infrastructural setup like digital classroom, bio-metric attendance, RFID identity cards, software for accounts department, touch screen interactive boards, e-library, class-pro application for mobile phones, assignments through applications, CCTV cameras, GPS tracking system for transport vehicles, use of social media's for interaction, SMS pack systems, login id's for students and parents, ipads for students etc. the management initiates change management.
3. The management organizes the training sessions for the teachers as well as the parents to acquaint them with the change being initiated.
4. The management creates new positions at hierarchal levels to deal with the change, to manager and supervise the smooth transition of the change management phase.
5. The management invests their time, money and resources to create a conducive work environment for better teaching learning process.
6. The change management brings in safety and security, punctuality, timely work, flow of information, collinear channels of communication, strong hierarchalstructure and professionalism in dealing.

### **Research Methodology of the Study**

#### **Universe or population of the Study**

Under the purview of the study, only those SSC board schools which are run by the private minority institutes and those affiliated by the CBSE, ICSE, & IGCSE boards have more than 1500 students are considered as the universe of the study. In all 22 schools at Mira-Bhayander are considered as population.

#### **Sample of the Study**

For the study the researcher has purposively selected 11 schools out of 22 schools of Mira-Bhayandar Municipal Corporation for this study.

#### **Area selected for the study**

The area selected for the study is Mira Bhayander Municipal Corporation with population of nearly 8.14 Lakhs. Mira Bhayander has more than 130 secondary section schools, with 10000 and above students appearing for their grade 10<sup>th</sup> exams every year.

#### **Objectives of the study**

1. To study the change management adopted by the sample schools.
2. To understand the impact of change management in the schools.

### **Data Analysis and Interpretation**

**Statistical technique for data analysis:** Following are the technique for data analysis which is used by the researcher to interpret the data.

- i. Tabulation
- ii. Graph

### **Source of Data Collection**

#### **Secondary Data**

The researcher used the secondary data for the pilot study. The websites of the sample schools were searched to get the data. The internet and the search engines were browsed. The school magazines, library sources, educational journals, books, newspapers advertisements, etc were a useful source for data collection. The domain of study chosen is very actively debated and discoursed and having, wide and varied ramifications to teaching sector.

#### **Limitation of the study**

This study has the following limitations

1. Geographical limitation of a particular area viz. 'Mira-Bhayandar'.
2. Only secondary data was referred for the pilot study
3. The schools selected where with condition of 1500 and more students.
4. State board school run under the minority institute were only taken.
5. The secondary data was not objective specific.

### **Analysis and Interpretation**

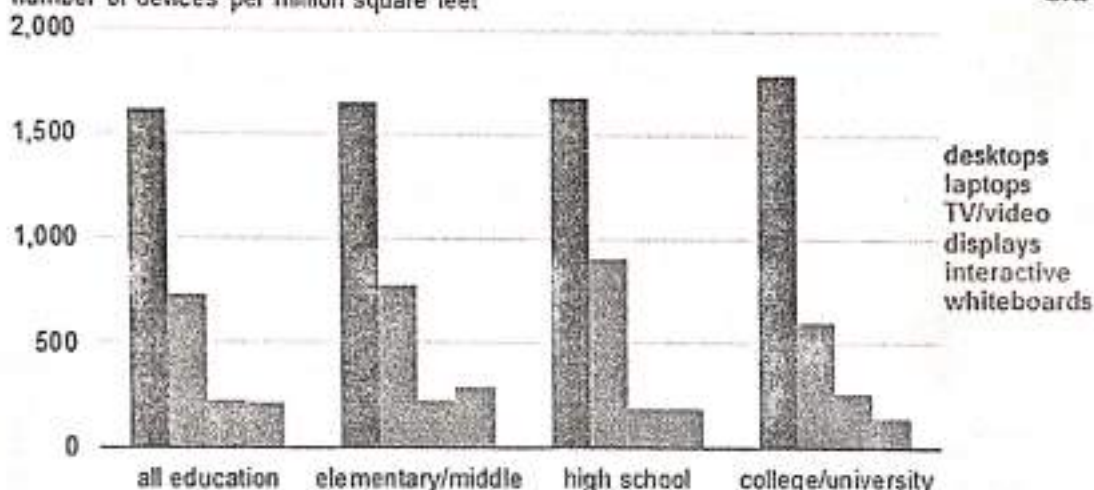
The objectives framed are measured with the help of secondary data collected from the internet and other sources. The sample school have introduced the change management by adopting to standards which are promoted by the western world. The introduction of digital classroom, bio-metric attendance, RFID identity cards, software for accounts department, touch screen interactive boards, e-library, class-pro application for mobile phones, assignments through applications, CCTV cameras, GPS tracking system for transport vehicles, use of social media's for interaction, SMS pack systems, login id's for students and parents, ipads for students etc. have brought change in day to day routine chorus of the school system.

The impact of change management is that the teaching staff members and the students have adopted the computer based teaching learning pattern. The use of ICT has been a daily chorus for the students and teachers in the schools. The systems implemented for the safety and

security of the students are appreciated. The electronic gadgets are seldom promoted by the schools. The concept formation and practical study approach is highlighted. Zero tolerance policies are followed by the school, in which the teachers are not allowed to punish or scold the child. The GPS tracking system, RFID cards reports are generated and monitored on the daily basis. There is a sense of discipline due to monitoring system, which has led to shouldering of responsibility.

The role of teachers is not just restricted to teaching, but it has widened manifolds. A teacher has become a facilitator and counsellor to the students. Thus every stakeholder in the school education has been impacted by the change management, and the only way to succeed in the industry is to adopt and adapt to the changing environment.

**Computers and other electronic devices in education buildings, 2012**  
number of devices per million square feet



The digital world has put its impact on the education sectors, by introducing the interactive touch screen boards, display projectors, whiteboards, laptops, ipads, desktops etc for the teaching learning process. The number of electronic devices are increasing day by day in the schools and colleges. The graph shows the growth and demand of computers and other electronic devices.

### Conclusion/Outcome of the study

The pilot study concludes that the schools have to change as per the need of the time. Due to introduction of international boards the standard of infrastructural requirement have increased. The state board school have to complete with the CBSE, ICSE, IGCSE, IB board schools to be in race at this competition. The sample schools at Mira-Bhayandar have adopted the change management and the staff of the school have adapted to this change. Today the parents demand

quality education with good infrastructure for their children. The sample school under the study have introduced the maximum facilities to maintain its standard and quality.

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## ECONOMIC SLOWDOWN AND PANDEMIC WOULD SHATTER THE DREAM OF INDIA TO BE FIVE TRILLION DOLLAR ECONOMY BY 2024-25?

Dr. Sanjay G. Mishra\*

### ABSTRACT

The announcement made by Honorable Prime Minister to make India \$5 Trillion Dollar Economy come with a delight and pride for all the Indians. But the question that remains to be addressed is that.... Are we prepared for such a big leap? Can India become a \$ 5 trillion economy by 2024-25? India would move from 5<sup>th</sup> position to 3<sup>rd</sup> position in the world in terms of current dollar exchange rate. All the three sectors of the Indian economy needs to show remarkable progress to achieve the set target as per the 13<sup>th</sup> economic plan. The Indian GDP should grow at a pace of 11.5% for the dream to come true. The investment in the fixed and capital assets needs to increase from 29% to 36% in coming times i.e next four to five years, off course with other factor playing dominating role. For this India needs to prepare its human resource mentally and socially, policies needs to be changed, bureaucratic and red tapism rules needs to be amended with innovative ideas only than India can achieve the goals.

Today the world in grappled with slowdown, recession has mounted on our heads and to add on it the world is eloped with the epidemic of medical emergency. The world has slipped into the pre-recession period, with the economies of the developed nations tumbling down. The effect of economic slowdown has been seen from the first quarter of the financial year 2019-20. The capital markets, stock markets hitting lower highs and investors, FII & FDI losing billions of dollars have added a worry, and now with the wide spread of pandemic Covid-19, the world is seeing its worst effects.

The researcher had made a sincere effort to highlight the efforts being taken by the Indian Government to build a \$5 Trillion economy. The paper presented by the researcher would also showcase the comparative study of the developed nation's economies with Indian economy.

**Keywords:** \$5 Trillion economy, GDP, innovation, recession, pandemic etc...

#### Introduction:

*"Dream is not that which you see while sleeping it is something that does not let you sleep."*

– APJ Abdul Kalam.

With this opening quote by the missile man of India, the 11<sup>th</sup> President of our country.... Late Shri Kalam Sahab, lets us all dream a better tomorrow for our mother land, a dream which would not allow us to sleep but compel us to work relentlessly to achieve

the dream what our dear prime minister have dreamt off. Yes! Indeed, India to be a \$5 trillion economy by 2024-25. Let us have fire beneath our belly and let's live our dreams through dedication and determination to achieve the impossible. Today India stands at the 5<sup>th</sup> position in terms of nominal GDP. The growth of Indian economy in past decade is remarkable. It is all due to efforts taken by the Indian Government along with introduction of various policy measures that have boosted the

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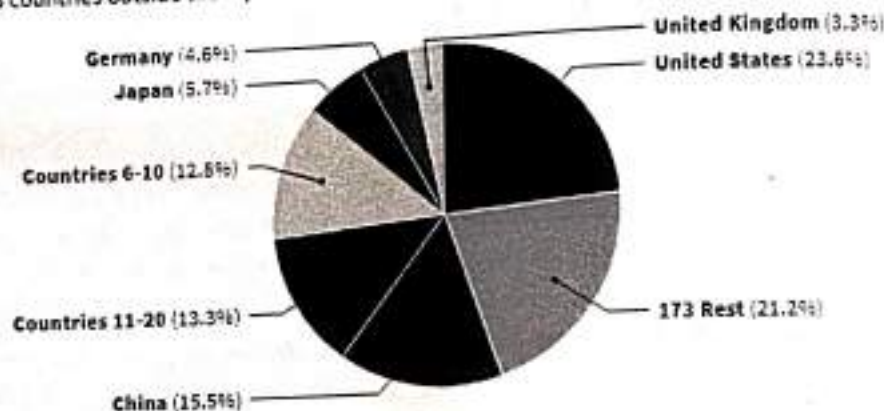
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economy. The honorable prime Minister while addressing the people at Varanasi emphasized that the most developed countries of the world today were having low per capita income and then within short span of time the per capita income of these

countries grew radically, which helped them to change from developing economy to developed economy. The Finance minister, while presenting the annual budget 2019, said that efforts of the every Indian is crucial in reaching the benchmark.

### % Share of the Global Economy

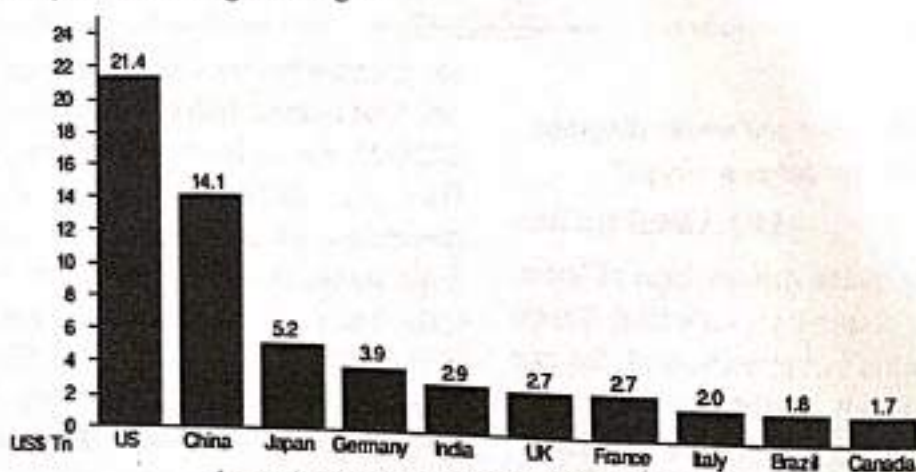
The 173 countries outside the top 20 make up less than a fourth of the total global economy.



Source: International Monetary Fund.

The above pie-chart clearly explains the comparative stage of the developed economies with compared to rest of the world. In the year 1980, the Indian economy was just \$189.438 billion and ranked 13<sup>th</sup> on the list of global economies in terms of the Nominal Gross Domestic Product. The Indian economy lacked competitive growth and development spirit compared to other countries. The fiscal, monetary and taxation policies were not favourable for growth of business. India was not in the list of favourable countries for easy of doing business. But after the adoption of the new economic policy of 1991 (NEP) which brought along with it

the ideas of liberalization, privatization and globalization for a closed and debt ridden economy, the tables turned around. Within a span of 10-15 years, India started reaping the fruits of NEP. By the year 2018, India reached to the 7<sup>th</sup> position in the world for Nominal GDP with the GDP of 7.3%. In 2019, India became one of the fastest growing trillion dollar economy in the world and reached to the 5<sup>th</sup> position overtaking United Kingdom and France, with a nominal GDP of \$2.94 trillion. It also grabbed the 3<sup>rd</sup> position in the world in terms of Purchasing Power Parity (PPP) with \$10.51 trillion.

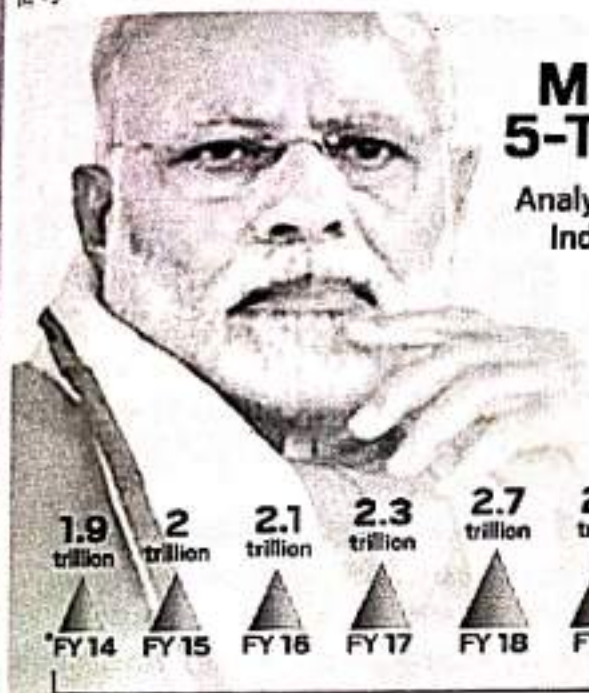


Largest economies by nominal GDP in 2019<sup>[1]</sup>

[https://en.wikipedia.org/wiki/List\\_of\\_countries\\_by\\_GDP\\_\(nominal\)](https://en.wikipedia.org/wiki/List_of_countries_by_GDP_(nominal))

Considering the above graph which shows the comparative figures of the world's largest economies by nominal GDP & India's position. USA at the top with \$21.4 trillion, followed by China at the second position with \$14.1 trillion and India on 5<sup>th</sup> position with \$2.3 trillion dollar. The path is long, but determination is strong, with this zeal India would try to achieve the goal of becoming the \$5 trillion economy. India also needs to check its per capita GDP, it shows disturbing figures of just \$ 2,170 due to its high population. Indian economy has taken bold steps to bring positive change in the outlook of the world towards it, by introducing the GST (Good and Service Tax-

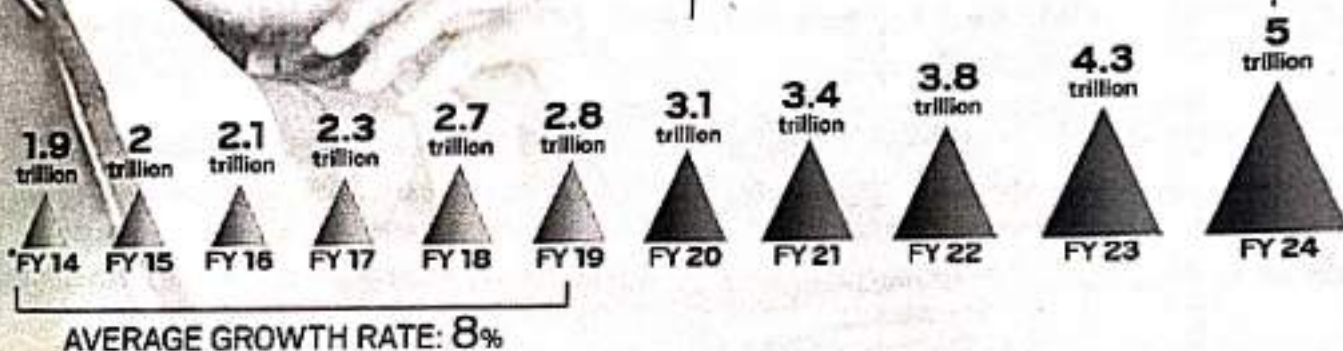
One Country One Tax), reforms in Foreign Direct Investment (FDI) and Foreign Institutional Investment (FII), fiscal and monetary policies etc. The country is expecting GDP growth rate of 7.5% for the year 2019-20. The introduction of government initiatives such as "Make in India" has given a strong boost to the crucial manufacturing sector. Our service sector contributes to more than 60% of the GDP of the country and provides 28% of employment. The measures taken by the government and the supportive figures shows that India can achieve the feat of becoming a \$5 trillion economy by 2024-25.



## Modinomics: Will India Hit The 5-Trillion Magic Figure By 2024?

Analysis shows in order to become a 5 trillion dollar economy, India needs to grow at a rate of 11.5% for the next 5 years

AVERAGE GROWTH RATE REQUIRED: 11.5%



Converted into dollars at an average USD/INR rate for the financial year; GDP, current price (\$tn)

▲ Estimated growth at 11.5% to reach \$5tn by 2024

\*Financial Year; All Figures in Dollars(\$); Source : MOSPI



The figure above shows that the Indian economy has growth with an average growth rate of 8% between Financial Year 2014 and Financial Year 2019. The economy has reached upto 2.8 trillion dollar mark from a mere 1.9 trillion in the financial year 2014-15. It is being analyzed that to achieve the feat of being a \$5 trillion economy, India needs to grow at a rate of 11.5% for next 5 years which seems to be quite difficult, almost impossible. The target set is in terms of international exchange currency i.e dollars so the

exchange rate, inflation and other variables would definitely play a vital role in achieving the target like Inflation Rate, Rupee-dollar exchange rate, Import export surplus, Manufacturing and industrial growth rate, Levels of investment etc.

### Key steps taken by Indian Government to achieve the dreams.

While address to the gathering, the Union Home Minister proclaimed that the central government has

taken key steps to make India a \$5 trillion economy by 2024, which includes

- Rationalizing the tax system
- Tax regime with strategic impetus
- Boost basic infrastructure growth
- Empower the Banking system (Amalgamation and Merger)
- Promote Investment

- Ease of doing business (63<sup>rd</sup> Position among 190 countries – 2019)
- Empowering marginalized section of society
- Employment generation
- Digitalization and Digital Connectivity
- Adopt liberal policy for FDI/FII
- Divestment of the Public Sector Units.

# TOWARDS \$5 TRILLION ECONOMY BY 2025

Govt Unveils ₹102 Lakh Crore National Infrastructure Pipeline (NIP) for FY 2020-25



Centre, states share at **39% each**, balance 22% from private sectors



**Projected capital expenditure** - Energy(24%), Roads(19%), Urban(16%), Railways(13%) & Others(30%)



NIP Coordination mechanism to be launched to **ensure timely implementation** of the projects



**Will create jobs, improve ease of living** and provide equitable access to infrastructure

<https://transformingindia.mygov.in/infographics/towards-5-trillion-economy-by-2025/>

## Objective of the study:

- To understand the steps taken by the Indian economy to achieve the remarkable feat of \$5 trillion economy.
- To have a comparative study of the developed nations economy with the Indian economy

## Significance of the Study:

The study undertaken shows the significance of the innovative steps taken by the Indian economy to

reach the goal of \$5 trillion economy. It has also highlighted the roadmap created by the government machinery and also the vital decisions taken in terms of economic policies. The study has emphasized on the progressive and most adoptive means undertaken by the Indian economy in the taxation policies, changing the banking structure (amalgamation and merger), Digital connectivity, Easy of doing business, Huge Investment in National Infrastructure Pipeline etc. This has built a positive

in the economy, though critics have questioned the decisions of the central government in terms of breaking the old system of the banking and taxation.

### Source of Data Collection:

#### Secondary Data

The researcher used the secondary data for the study. The websites of the government agencies, newspaper print agencies etc. were surfed to get the required information. The internet and the search engines were browsed which help in review of the literature and find the gap analysis. The domain of study under the title is very much debated and discoursed and has wide and varied ramifications to students and teachers.

#### Limitation of the study:

This study has the following limitations:

1. The study is based on secondary data only.
2. The secondary data was not objective specific.
3. Limited data was available from the secondary sources.

#### Suggestions and Recommendations:

Economic slowdown has broken the spin of world economy and to make it more badly the pandemic Covid-19 has brought the world to a standstill. The global economy is witnessing the rock bottom with economic growth touching to just 3% in 2019 and this slump has affected our country with the GDP decreasing to 4.5% for the third quarter of 2019-20. The recent report of United Nation Trade Report has given a positive sign of relief for India and China, stating that these two countries would not be badly affected by the slowdown. India would have a promising growth rate of higher GDP as compared and would emerge as fast moving economy in the world. With this positive news, the researcher would like to suggest few measures that can help the economy overcome this hard times.

- a) To reset the set bench mark of attaining \$5 trillion by 2024-25 to 2027-28, thus taking 3 years of buffer time.

- b) To focus and set the target of 8% for the GDP for the year financial year 2020-21 and simultaneously increase it in coming years.
- c) To build on opportunities at the time of crisis and shine as a leader of the world.
- d) To restrict and restrain the economy from being the trade dumping ground for Chinese goods.
- e) To bring more strategic and innovative policies for the economy.
- f) To learn from the world leaders and world economist for measures to be taken for infusing blood in the economy.
- g) To complete the projects undertaken for National Infrastructure Pipeline within the stipulated time.
- h) To attract more foreign investment by improving in ranking of easy for doing business.
- i) To generate employment opportunities for the youth and channelize their energy for the growth of economy.

Entrepreneur Development activities should be promoted at national front for innovation and novelty of ideas.

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## TO UNLOCK THE EMPLOYMENT OPPORTUNITIES, INDIA NEEDS TO FOSTER HIGHER EDUCATION WITH SKILL BASED AND GLOBAL LEARNING

□ Dr. Sanjay G. Mishra\*

### ABSTRACT

*“Vocational education programs have made a real difference in the lives of countless young people nationwide; they build self-confidence and leadership skill by allowing students to utilize their unique skill and talents.” By Conrad Burns – American Politician*

*The above quote simply portrays the importance of skill based education. It is only through proper vocational education added with the spice of practical knowledge through internship, the young Indians can create a demand for themselves at the employability market. India of 21<sup>st</sup> century is the nation of young minds with maximum population in the age brackets of working lads. It's the time to conquer and ponder upon the world with knowledge, skill, talent, attitude and innovative ideas of the generation z and prove the supremacy. All it needs is holistic, inclusive and integrated skill based learning for the youths to define their limits in their own style. The Indian education system at higher level needs to refine and reframe their syllabus and align it with the requirement of the corporates. There is a vast gap between knowledge imparted at universities and skills required at the corporate work front. Machine Learning, Artificial Intelligence and Data Science are the need of the hour, but the youngsters still are learning theoretical based lessons. Bring the work-life to the campus, challenge the youth to use critical and analytical thinking, let them focus on problem solving and you would find the difference. Talking about the Global education, it has creative approach with focus on practicality and conceptual understanding. Indian education system needs to imbibe the active learning with the universal values of tolerance, solidarity, co-operation, inclusion and justice to foster deep leaning. Only skill based education with global education can help the youth to understand the employment markets.*

*International Labour Organisation (ILO) claimed that the unemployment rate has reached to ever high of 13% across the world with nearly 71 million unemployed in age bracket of 15 to 24 years. The situation still worsens in the emerging & developing countries where ILO estimates 38% i.e 156 million employed youth survive in extreme poverty. The International Commission for Financing Global Education Opportunities in its report of 2015-16 said that nearly 40% employers/corporates found it difficult to select and recruit people with the skills required for employment. This gap needs to be critically analyzed and proper measures need to be taken to signify the solution towards the problem.*

*The researcher has made honest efforts to highlight the issue of rising unemployment among the educated youth. The paper presented by the research also focuses on the importance of skilled based higher education with global touch, which would help to unlock the employment opportunities.*

**Keywords:** Unemployment, skilled education, vocational training, gap analysis, recruitment etc.

### INTRODUCTION

Individual difference in terms of talents, personality traits, creativity, skills innovative

thinking etc are quite common traits that set the personality of the individual. These characteristics need to be guided in professional manner to bring

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the best of its outcome. Education is the only tool that can make a difference and set the pace towards a successful life. It is through formal school and higher education, the youth are channelized on the path of growth and development of their personal and professional life. Today's need is skilled based leaning that would empower the youth with the required skill at the work front. The higher education in our country has gone for a toss. The rigidity to change has made us very lethargic in imparting quality based inclusive education which rather promotes holistic all-round personality development of the students.

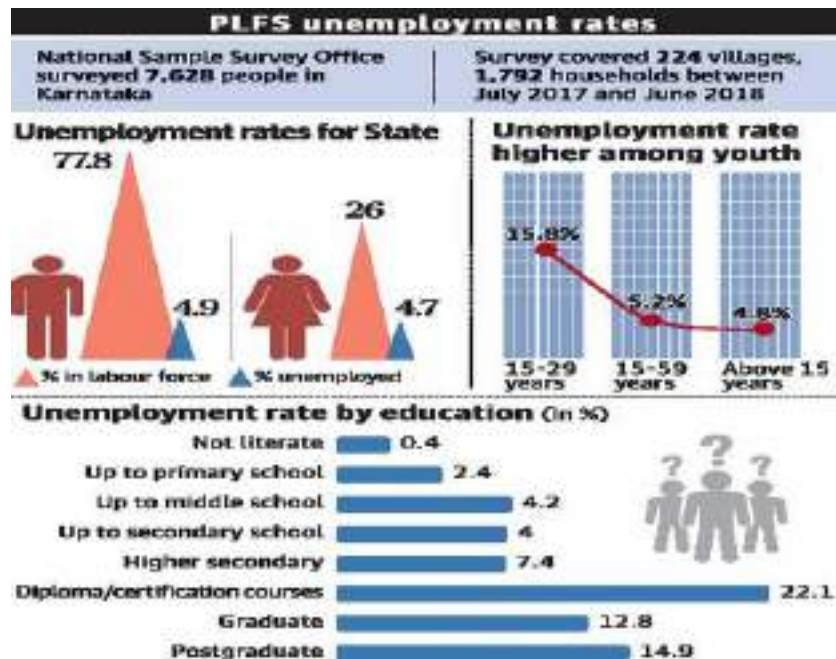
### HIGHER EDUCATION NEEDS EMBLEMATICAL CHANGE

The reason for the change is clear that we are not producing the skill as per the demand of the employability market. It is only with the structural root level change at higher education the gap of demand and supply can be met. The reasons stated focuses more light on the topic.

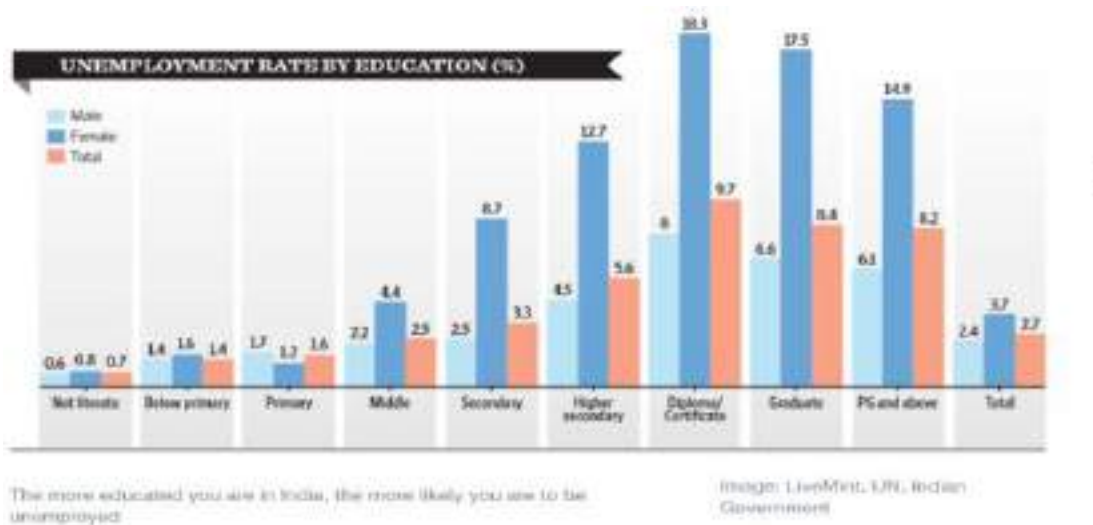
1. Not just graduate or post graduate degrees or titles, but employers need skill.
2. The unrealistic expectation of students from their universities or colleges about the campus recruits and job fairs.

3. Elite higher education institutions has become out of reach of meritorious students, due to exorbitant capitation fees and other overhead expenses. This has created inequality among the meritorious and rich students.
4. The run for research based projects on priority by higher education has diluted the effort at teaching leaning process.
5. The knowledge imparted by colleges/universities do not give value for the money invested in education

The reason to have this change is the unemployment situation in the country, which shows that educated youth with the degrees and titles has higher percentage of unemployment. The survey conducted in the state of Karnataka by the national sample survey office (Periodic Labour Force Survey unemployment rates Ministry of Statistics and Programme Implementation, Government of India) covering 224 villages during July 2017 and June 2018 shows that the unemployment rate among the youth aged 15 to 29 years is 15.8% which is relatively at the higher side. The percentage of the diploma holder, graduates and post graduates shows higher percentage of unemployment.



The below mentioned graph shows the unemployment rate by percentages for both the male and the female across the country, which has brought to the notice that sizeable chunk of the educated youth are not trained for the job markets. Secondly the opportunities at the employment markets are not enough to absorb the proportion of the educated youth.



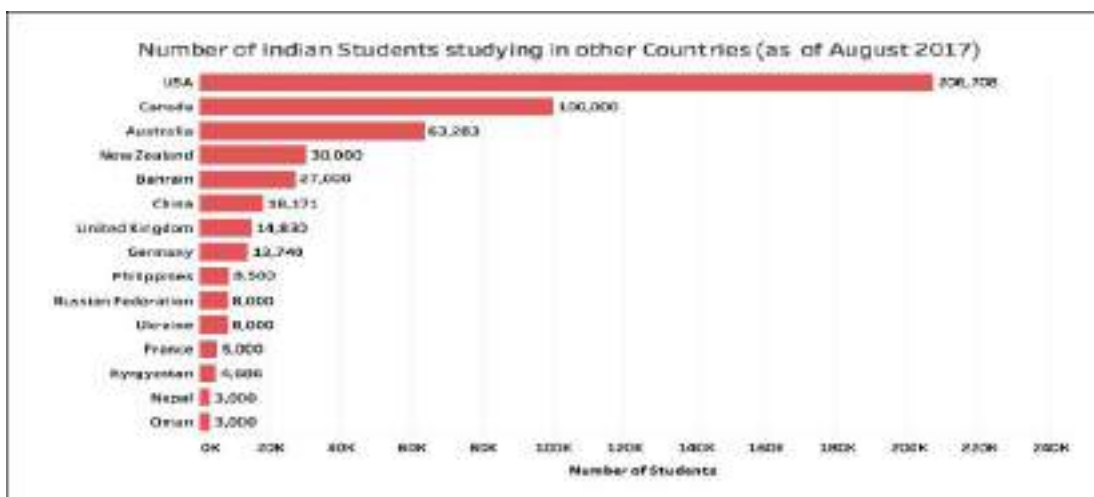
The reason being clear that the youth are not employment ready, though they have degree and theoretical knowledge but lacks the skill to work at the corporates. They are not trained enough to face the challenges of the work life. They is a need to train the youth for transition from Campus to Work-life.

The researcher would also like to bring to the knowledge of the readers the growing demand of foreign education due to globalisation. The foreign education at the universities focuses on practical approach, research based leaning, inclusive and holistic leaning and above all the guarantee of internship & job after completion of the course. The other benefits are posted below.

a) Focus on improvement of language skill and accent.

- b) Teaching methodologies differ from that of higher education in India
- c) Experience and leaning of new culture, language and life style.
- d) Building strong Network both with colleagues and employers.
- e) Explore career opportunities abroad
- f) Get fat pay packages compared to Indian standards
- g) Build confidence and skill to impress the employers

The below graph indicates the no of the youths studying abroad at different countries and their attractiveness for the developed nation for acquiring the degree.



### Some suggestive ways to create skilled workforce in India

1. Vocational skill to be made compulsory both at school level and higher education and imbibed in the education system.
2. Proper guidance needs to be given to the students about vocational training.
3. Align the skilled based education with the employment market.
4. Teaching should not be restricted within the four wall of classroom, but should also include on-campus, on-field, online training, project and research work.
5. Challenge the students to bring in creativity and innovation.
6. The credit based or grading system should be brought in practice to encourage students work parallel to their formal education.
7. The curriculum needs to be updated time in time out to align with corporate needs.
8. There should be hand shank with the corporates and institutes of higher education for training and development of add-on courses.
9. The teaching staff members' needs to be undergoing training, refresher courses and research projects to make themselves abreast with corporate needs.

Universities and Colleges imparting higher education needs to walk an extra mile and create a favourable environment which would train the students to be ready for the challenges and future endeavors. The report by All India Council for Technical Education (AICTE) has some positive news, which stated that the employable talent has changes from just 33.95% in the year 2014 to 47.38% in the year 2019. The figures shows an increase of whopping 13.43% in five year and it account as a remarkable achievement. In the same manner the hiring intent percentage has also increased from just 2% to 15% from 2014 to 2019. The measures taken by the government such as Skilled India Mission (Aug 2014), Digital India Mission (July 2015), Start-up India (Jan 2016), Stand up India (April 2016) etc has boosted the economy.



<https://www.aicte-india.org/sites/default/files/India%20Skill%20Report-2019.pdf>

## OBJECTIVE OF THE STUDY

1. To understand the importance of skilled based global education for employment.
2. To study the gap analysis of the skill required at the employability market and the educated youths.

## SIGNIFICANCE OF THE STUDY

The study undertaken shows the significance of vocational training and skill development to be imparted to the students at higher education to make them fully equipped both theoretically and practically in the course so that they can represent their candidature for the required job in the employment market. The study has brought various fact and figures which has shown that the unemployment among educated class is higher than less educated. The study also bring the vital truth of attraction of the Indian students towards the foreign university due to quality education and guaranteed job placement. The gap analysis shown through the research study shown

that the higher education institution needs to strategically think for innovative methods and concepts for imparting education which would help the educated youths to gain advantage in the employability market.

## **SOURCE OF DATA COLLECTION**

### **Secondary Data**

The researcher in his research paper has used the secondary data for the study. The websites of the print media, AICTE, Government websites, International agency website, report of International organizations etc were surfed, which helped the researcher to understand the research title in deeper sense. The internet and the search engines were browsed which help in review of the literature and find the gap analysis. The domain of study under the research title is very much debated and discoursed and has wide and varied ramifications to young students, Higher Education Institution, Government bodies and various agencies etc.

### **LIMITATION OF THE STUDY**

#### **This study has the following limitations**

1. The study undertaken by the researcher is based on secondary data.
2. The data available from the internet, books, reports, magazines etc was not objective specific.
3. Secondary data related to the title of research was available in bits and pieces, which had to be well connected.

### **SUGGESTIONS AND RECOMMENDATIONS**

1. The Higher education institutes needs to introduce skilled based vocational training courses and train the students to be ready for the employability market.
2. The institutes needs to enter into collaboration with some foreign university for the courses and exchange programs to be started at their campus.
3. Industry based Add-on courses needs to be introduced for the students.
4. Incubation cell needs to be started at the colleges for promotion the entrepreneurship.
5. The students' needs to be motivated to assist the teaching staff who have taken the minor or

major project works of the university, government or industry.

6. The students should focus more on practical approach of the theoretical knowledge imparted by undertaking research based projects, Internship programs, Exchange programs, etc.
7. The government statutory bodies like University Grant Commission, All India Council for Technical Education etc needs to formulate policies and programs to be started at the grass root level for skill development of the Indian Youths.

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# **Asian Journal of Organic & Medicinal Chemistry**

**Special Issue**

**on**

**Current Research Trends in Management, Science  
and Technology**

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## **A Study on Importance of Cyber Security in Current Technical Era and Information Security Awareness among the Youth in Thane Region**

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### **ABSTRACT**

Today use of various online applications with emergence of the internet along with that the exposure to the social media platforms are evolving day by day, which can result into highly vulnerability by loss of valuable and personal information getting into wrong hands. Hacking, online fraud, cyber-bully, phishing attack, leaking of personal information are among those risks students are exposed to in their daily activities. To safeguard ourself from this type of attacks one has to aware about cybersecurity and adopt some easy habits to protect their personal info.

The intentions of this research is to inspect the students' awareness on basic knowledge of cybersecurity while using internet for daily task. For this study a quantitative approach is used for primary data collection using a set of designed questionnaires, this approach is used to examine the students' knowledge and awareness about cybersecurity, to conduct the survey I have collected responses total 100 students from Thane region. Finally results found from the research were analysed and it shows the students' cybersecurity awareness is at a satisfactory level and more than average of the students are not much aware about how to protect personal information on internet. The survey influence is, there is no cybersecurity awareness program organized by education ministry to education students how to deal with cybercrime.

**Keywords:** Cybersecurity, Awareness program, Information security, Online Platform, Cyber Attacks

### **INTRODUCTION**

The use of internet is becoming gradually intertwined in the routine life of everyone, every organisation and in all nations. Also, it has a positive effect on the way that people communicate it brings the world very closer. Apart from this it has also created new avenues for start-ups and contributed business growth worldwide and has open door of opportunity to govern online. However, even though cyberspace offers us an endless list of facilities and opportunities, it is also accompanied by numerous risks. One of these risks is cybercrime. The vast use of internet has given offenders a platform through which cases of fraud are increasing day by day. Because of the abstract nature of the Internet, it becomes very easy for the cyber attackers to go scot-free.

Children now a days spend a large amount of time online, for either entertainment or educational purposes in their age, it is difficult for them to assess the opportunities and risks of using the and digital ways, kids are unaware about their lives are which digitally recorded by potentially creating long-term effects on their safety and privacy. Even sometimes, young kids do not understand and identify the dangers or risks until it is too late. Resulting that they can easily fall victim to online abuses, fraud, mental harassment etc.

Moreover, it is observed that many users of the Internet are unaware of such threats; All users, irrespective of age, knowledge are daily come across to various security risks when spending significant time on the internet. It has been observed that victim of cybercrime themselves put their personal data, along with businesses and governmental assets and infrastructure on risk. In view of this, there is a need for awareness about cyber security and initiatives taken to promote cyber education from schooling itself which will endorse users well versed and more protective while dealing with the risk associated with the Internet. For that purpose, Cyber security consciousness is the best way to educate individual while carrying out daily activity on internet.

### **LITERATURE REVIEW**

#### **1. Title: Cybersecurity Awareness Among Students and Faculty**

As per the study [1] it has been observed the increasing growth in the internet usage which has contributed organizational activities on tips than its use to be, the clients, team members and upper-level managers can interconnect anytime with their employee and also remotely, but on other hand this rise in use of technology has also taken a negative influence on some organization or individual where they faced cyber threats recurrently.

#### **2. Title: Stalking in the Twilight Zone: Extent of Cyberstalking Victimization and Offending Among College Students**

According to [2] they reported that 4.9% of students had experienced cyberstalking. Here the role of Cybersecurity awareness can be applied to help minimize some basic attacks to individuals by educating them in college itself, it has been observed that teenagers or young generation are more likely to suffer cyber-attacks.

**3. Title: Information security: Management's effect on culture and policy**

According to survey of the researcher [3] suggested that there is a stout relationship between defensive measures and information network security which help individual to protect personal information on internet and enhance security performance.

**4. Title: A vocabulary test to assess information security awareness.**

Whereas in research paper [4] it is recommended that the basic knowledge and act of an individual has a robust relationship when it comes to use of online platforms and cybersecurity threat mitigation. Therefore, students specially must have the knowledge and also aware and alert before dealing with cybersecurity.

**5. Title: Recommendations for information security awareness training for college students.**

According to this survey [5] students of the business department at new England to regulate their attitude toward information and network security awareness, which will helps them to assist in manipulative an effective awareness training program, the survey analysis indicates that there is a the need of the awareness program as it upsurges their knowledge while handling cybersecurity.

**6. Title: The Need for Effective Information Security Awareness**

In other survey which was carried out by [6] to educate the security awareness of academic from the Arab continent, the survey was conducted for students and academicians, and the results show less insight on awareness and also didn't show any significant interest in how to reduce cyberattacks, however, it shows the strong need of active cybersecurity awareness program.

**7. Title: Students Information Security Practices and Awareness**

A survey was also conducted in California State University by [7] and it is observed that main problem is not the lack of basic knowledge but also the method which students practice it in real life, it also shows acquiescence with information security knowledge is which is less than understanding it.

**RESEARCH METHODOLOGY**

**RESEARCH OBJECTIVES**

The primary research objective is

1. To understand a cyber security awareness and education framework in Indian youth.
2. To explore whether students are alert while responding internet fraud.
3. To identify the consciousness of the user in terms of password security

**Data Analysis and interpretation**

Demographic data collection			
Demographics	Particulars	Respondents	Percentage
Age	17-21	81	81%
	22-26	13	13 %
	27-31	2	2 %
	32-36	4	4 %
Education	Undergraduate	81	81 %
	Graduate	10	10 %
	Post graduate	9	9 %
Field of study	Science student	58	58 %
	Others	42	42 %

**Table 1:** Demographic data

Table 1 shows the questionnaire based on demographic information and few topics related questions as the survey was based on awareness among youth so most of the responded are in the age bracket of 17 to 21 that is (81%). There are 13% of respondents who belong to age group between 22-26. As shown in table there are only approx. 4% of students above age group 30 years. When it comes to education most of the respondent are undergraduate that is 81% of total responses. Apart from this 58% percent of students belongs to science and 42% from another field.

Data Collection	
Question	Are you aware of the term Cyber security?
<b>YES I am aware</b>	66
<b>Yes I am aware but not in detail</b>	20

aware but with with very little knowledge	14
Never heard	0

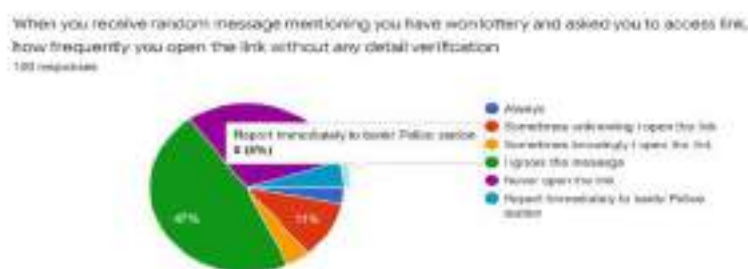
**Table 2:** Opinion concerning awareness about term cyber security

Above table 2 represents the view of the respondent's concerning awareness of Cyber security' and opinion of the respondent clearly state that they are aware about it. As per responses received 66% of students says that yes they are totally aware about it. On the other hand, 20% of students says that they are somehow aware they don't have detail knowledge and 14% of students are having very little knowledge. Study also clearly shows that there is not a single student who is unaware about cyber security.

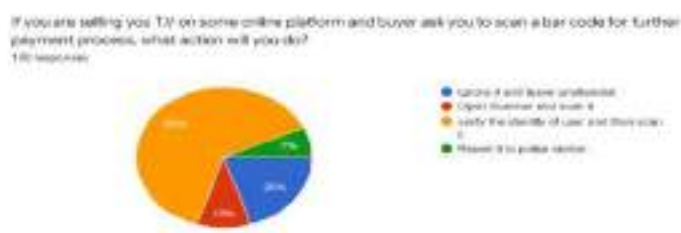
Question	when you receive random message, you have won lottery and asked you to access link, how frequently you open link without any detail verification.
Always	3
%	3
Sometimes unknowingly I Open the link	11
%	11
Sometimes knowingly I Open the link	4
%	4
I ignore the message	47
%	47
Never open the link	30
%	30
Report Immediately to bank or Police station	5
%	5

**Table 3:** Responses of scenario-based question

The table 3 shows awareness among the students when it comes to cyber fraud the question was framed to know how students responds on fake message with link claiming a lottery from banks and the results clearly states that 3% of respondents always open the link. 11% sometimes unknowing opens it. And the surprising fact is that 47% of people leave it attended by simply ignoring it. And Only 5% are aware about reporting this fraud to police station. Figure 1 show the analysis of the same.



**Figure 1**



**Figure 2**

Figure 2 depicts another scenario-based question when respondent ask about while using any online selling platform how they deal with scanning of bar code when any random buyer ask them to scan a code and result is

showing that 63% of students are ready to scan the bar code after verifying user identity which is totally wrong and can lead to big financial fraud. Only 7% of the students are aware that they should report such cases in police station.

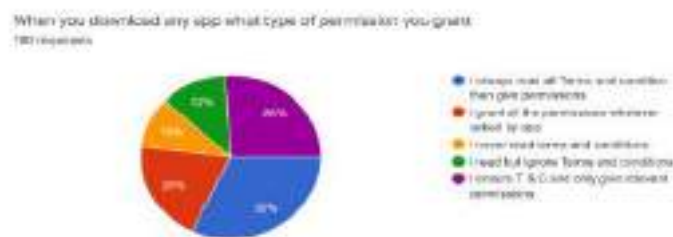


Figure 3

In another scenario shown in Figure 3 the question was framed to know awareness about app permissions about the permissions given by user to access the different folder like gallery, call records it has been observed that 32% respondents always reads the terms and condition and give access but they not understand it only 26% of the students are aware about they should aware about Terms and Conditions before giving permissions and after understandings terms and conditions only user needs to give only relevant permission not all. 20% of students grants the permissions whatever asked by app which is very serious threat to their private data in mobile phone.

Figure 4 shows that awareness about password as passwords are a first line of defence against many internet ills, but few people actually treat them lightly and keep same password for all accounts and the reason can be anything like it is easy to remember or simple to keep track of it. To know about password awareness among students 2 questions are framed and result are surprising more than 30% of students keep all passwords same as it is easy to memorize it which is quite dangerous.

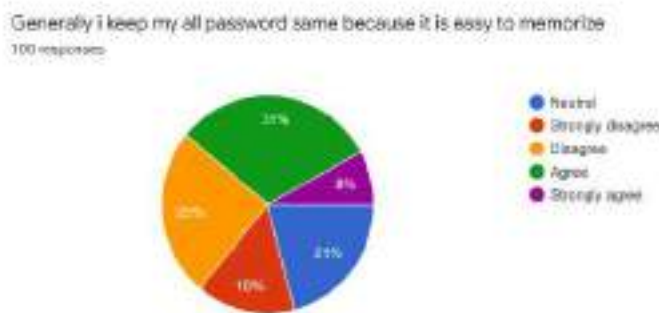


Figure 4

No one enjoys working with passwords, but they're necessary for keeping your accounts secure one should change their passwords after every few months. Below figure 5 shows that there is less awareness in youth while updating password it is observed that 30 % of youth are not aware about the same as they never change it.

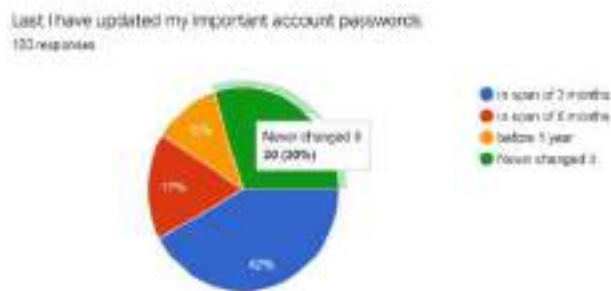


Figure 5

## Hypothesis Testing Test 1

**Objective 1: To understand a cyber security awareness and education framework in Indian youth.**

H0: There is no awareness about cyber security among youth

H1: There is awareness about cyber security among youth

Total Number of respondents (Sample size): 100

Level of significance: 5% (0.05) & Degree of freedom: 3

Decision Criterion:

H0 is rejected if  $\chi^2 > \chi^2(3, 0.05) = 7.81$

H0 is accepted if  $\chi^2 \leq \chi^2(3, 0.05) = 7.81$

Data Collection	
Question	Are you aware of the term Cyber security?
YES I am aware	66
Yes I am aware but not in detail	20
aware but with with very little knowledge	14
Never heard	0

SCALE		Observed (O)	
YES I am aware		66	
Yes I am aware but not in detail		20	
aware but with with very little knowledge		14	
Never heard		0	
Expected(E)	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
25	41	1681	67.24
25	-5	25	1
25	-11	121	4.84
25	-25	625	25
		Total	98.08

**Conclusion based on test 1.**

Thus,  $\chi^2 = 98.08 > 7.81$

Therefore, Reject H0 at 5% level of significance and accept H1.

Thus it is proved that there is a awareness about cyber security among students.

**TEST 2**

**Objective 2: To explore whether students are alert while responding internet fraud.**

H0: Students are alert while responding internet fraud

H1: Students are not alert while responding internet fraud.

Level of significance: 5% (0.05) & Degree of freedom: 5

Decision Criterion:

H0 is rejected if  $\chi^2 > \chi^2(5, 0.05) = 11.07$

H0 is accepted if  $\chi^2 \leq \chi^2(5, 0.05) = 11.07$

<b>Question</b>	when you received random message, you have won lottery and asked you to access link, how frequently you open link without any detail verification.
<b>Always</b>	3
<b>%</b>	3
<b>Sometimes unknowingly I Open the link</b>	11
<b>%</b>	11
<b>Sometimes knowingly I Open the link</b>	4
<b>%</b>	4
<b>I ignore the message</b>	47
<b>%</b>	47
<b>Never open the link</b>	30
<b>%</b>	30
<b>Report Immediately to bank or Police station</b>	5
<b>%</b>	5

SCALE	Observed (O)	Expected(E)	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
when you received random message, you have won lottery and asked you to access link, how frequently you open link without any detail verification.					
<b>Always</b>	3	25	-22	484	19.36
<b>Sometimes unknowingly I Open the link</b>	11	25	-14	196	7.84
<b>Sometimes knowingly I Open the link</b>	4	25	-21	441	17.64
<b>I ignore the message</b>	47	25	22	484	19.36
<b>Never open the link</b>	30	25	5	25	64.2
<b>Report Immediately to bank or Police station</b>	5	25	-20	400	128.4
				Total	256.8

### Conclusion based on test 2

Thus,  $\chi^2 = 256.8 > 11.07$

Therefore, Reject H<sub>0</sub> at 5% level of significance and accept H<sub>1</sub>.

Hence, from above information it is clear that respondents are not much aware while dealing with cyber fraud.

### TEST 3

**Objective 3: To identify the consciousness of the user in terms of password security.**

H<sub>0</sub>: There is consciousness is found among the user while dealing with the password.

H<sub>1</sub>: There is no consciousness is found among the user while dealing with the password.

Level of significance: 5% (0.05) & Degree of freedom: 4

Decision Criterion:

H<sub>0</sub> is rejected if  $\chi^2 > \chi^2(4, 0.05) = 09.488$

H<sub>0</sub> is accepted if  $\chi^2 \leq \chi^2(4, 0.05) = 09.488$

<b>Questions</b>	Generally, I keep my password same because it is easy to memorize
<b>Neutral</b>	21
<b>Strongly Disagree</b>	15
<b>Disagree</b>	25
<b>Agree</b>	31
<b>Strongly agree</b>	8
<b>SCALE</b>	Observed (O)
<b>Neutral</b>	21
<b>Strongly Disagree</b>	15
<b>Disagree</b>	25
<b>Agree</b>	31
<b>Strongly agree</b>	8

Expected(E)	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
25	-4	16	0.64
25	-10	100	4
25	0	0	0
25	6	36	1.44
25	-17	289	11.56
		Total	17.64

### Conclusion based on test 3

Thus,  $\chi^2 = 17.64 > 09.488$

Therefore, Reject H<sub>0</sub> at 5% level of significance and accept H<sub>1</sub>.

Hence, from above information it is found that there is no consciousness among the user while dealing with the password

### SCOPE OF THE STUDY

In this era with increase the use of digitalization and high dependences on online platform for entertainment, work, study, shopping, payment and hang out purpose and by looking the immediate negative impact related to cyber security the research has been conducted to understand how much youth is aware while using technology. The scope of the study is limited to recruiting 100 volunteers between the ages of 18 and 32. Which will be conducted via google forms.

### Significance of the study

We are living in an era where information technology has bridged the gap between countries. Either it can be any organisations or individuals, everyone now is storing their personal data on world wide web which means that digital footprints are growing on a large scale. This dependency on internet has open the door for hackers and can misuse technology for their advantage.

### Source of Data Collection

**Primary Data:** The form of the survey was created using Google forms and was distributed through WhatsApp groups for students to get access to it. The survey took one month for entire research, a total of 100 valid responders were able to fill the survey without missing data, This sample is sufficient for the analysis of my research topic in their paper where a total 16 questions and are designed. The estimated time required to completely fill google form is 10 to 12 minutes

### LIMITATION OF THE STUDY

- 1.The study is based on only 100 responadent so Sample size small
- 2.The Data collection is through google forms only as are different ways to collect data like interviews, face to face communication, case study, etc. but here its only via google form

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## FINDINGS AND CONCLUSION

Cybersecurity awareness is need of today's lifestyle when most the things are going digital at all level, this is more important for Students as well since they are going to be the future of nation most them will work in IT organizations so it is important to educate them about how to handle internet carefully as they use the internet at their daily activity so, some basic cybersecurity knowledge is needed for every individual. The result of this research indicated that even though the students shown a high level of awareness in some questions like in confidentiality and privacy but they are lacking basic knowledge on the aspect of password management system, phishing, and Two Factor Authentication. This research also shows there is strong need of cyber security related subject included in school curriculum itself.

## FUTURE SCOPE

The future scope of this research is to create cybersecurity awareness programs and also implement it specially for youth. It has been observed that the participants as the results show they are more vulnerable to cyber-attacks so if they slightly pay attention they can move quite safer side.

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## Can an appeal, VOCAL FOR LOCAL make a big difference for Indian Businesses?

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### Abstract:

Addressing the nation, our honourable Prime Minister expressed use of swadeshi goods. He emphasised on not just 'Make in India, but Made in India' through his slogan of **VOCAL FOR LOCAL**. The Prime Minister also added the term **ATMANIRBHAR BHARAT**, which means self-reliance. We Indians again need to propagate, 'The Swadesi Moment' and make our country self-reliant in almost every walk. '**Be Indian, Buy Indian**' needs to be inculcated in the minds of the desi Indian consumers with spirit of love towards the nation. The idea behind such a call is to boost the Indian Economy amidst lockdown. This appeal seems to be in line with the call by the President of USA – 'America First' focusing on the policy of rising trade protectionism for support to local business

The world economy has tumbled down like a flock of cards due to pandemic and India being no exception to this situation. The biggest challenge in front of world leaders is to come out of the situation and inject their economy through reforms and relief packages so that the business can restart. India is facing a big problem of unemployment, poverty, movement of migrant labourers to their natives, closure of most of MSME's, lack of funds etc and to overcome the situation the government machinery needs to take reformative measures to bring the economy back on the tracks.

The concept of Vocal to Local, is promoting Indian products in the Indian markets through persuading marketing so that the Indian consumers impulsive behaviour is put to test through patriotic feeling. The trump card played here is the emotional touch to connect with 135cr citizens of our country during this hard time. It's the time that the Indian goods and services are promoted through digital marketing, advertising and promotions in aggressive manner. It's the time when Indian corporate honchos need to take advantage of the situation by playing emotional trumpet to build a place in the minds of the Indian customers for the Indian goods.

**Key Words:** Vocal for Local, Atmanirbhar Bharat, Pandemic, protectionism etc

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### Introduction:

The concept studies in Indian history repeat itself; yes it's about the nationwide call given by Mahatma Gandhi – '**Swadeshi Moment**'- use of swadeshi goods and boycott of foreign goods to empower the Indians and fight the brutality of the

Britishers by subjugation. So here comes Swadeshi Moment 2.0, with the prime minister of our country appealing to all the Indians to support the Indian industries by purchasing the Indian products as our country is passing through the inevitable phase of slowdown and economic

recession. In the era of extended proliferation, the appeal does not demand for boycott of foreign goods, FII, FDI, or setting of the foreign multinational in our country. The brilliant strategy of **'Vocal for Local'** is to help boost the staggering domestic businesses to be on track. 'Atmanirbhar Bharat' would help particular sector of the economy gain the pace of growth with full acceleration, but again, does not mean that we stop importing the required technology, raw material, energy resources and others required products that are manufactured in other countries. The equations of the global environment have changed drastically due to pandemic and slowdown. The world would slip into new normal with the economies adopting more of protectionism strategies for support of business units. We need to understand that, neither a nation nor a corporate can create globally

competitive product without access to global resources and global markets.

'Vocal for Local' is to empower our small business at rural India, big corporate houses, MSME (Micro, Small & Medium Enterprises) and also to promote entrepreneurial approach for the youths at grass root level through procurement of the Indian products and services, though it might be of substandard quality compared to multinational products. This act of protectionism & patriotism can built confidence in the minds of our business houses and also provides them adequate time frame to heighten the quality and compete with foreign products. It's time now, that we Indians unite and supports our economy through approach of **'Be Indian, Buy Indian'**.

This cut-out emphasis on awareness of the brand ownership of the Indian Products. There is a need to promote and advertise Indian brands among the Indian consumers.



<https://economictimes.indiatimes.com/industry/services/advertising/consumer-cos-go-vocal-about-local-roots/articleshow/75795659.cms?from=mdr>

The below mentioned Info-graphic states the 5 pillars on which India can become self-reliant and also informs us about the bold reforms taken by the Indian Government to make this happen.



<https://www.bmconsulting.in/blog/small-steps-that-india-is-taking-towards-atmanirbhar-bharat/>

The five pillars of self-reliant are essential for global competitiveness and would help India fabricate a strapping economy. Various bold reforms taken at the centre can again make the upright and carry the struggling economy on the running pace.

### Review of Literature:

#### 1. **Vocal for Local: Reviewing Global Experience with an Indian Insight**

This Review Paper tries to find out the emerging problems in Local Governance by exploring Global dynamics from an Indian perspective. In this article, the researcher looked forward to the Local solution in light of Global experience, particularly with an Indian perspective

#### 2. **Vocal For Local – Is India Ready?**

The research conducted by Thinking Hat, through Digital Platform on understanding of the term Vocal for Local and

consumer's perception on it. Nearly 1800 Consumers from the age bracket of 18-50 years from five metro cities were targeted. The study concluded that 75% of the consumers understood term, but with some ambiguity and comprehensive misconception. The consumers were not able to make out the Indian companies compared to foreign due to the marketing efforts.

#### 3. **Being Vocal for Local Brands: A New Mantra of Success for Indian FMCG Companies.**

The researcher focused on the advertisement campaigns used by the Indian as well as the foreign companies to promote their FMCG products. The

foreign companies use the Indian names and Indian slogans to promote their product in the markets which confuses the consumers.

**4. Vocal for Local: Incentive Schemes for Pharmaceutical API Industry.**

The research article emphasises on the further boost of Indian Pharmaceutical Industry due to Governments promotional programmes of boosting the local companies. The article concludes that the dependency of the Indian pharmacy of the foreign companies would reduce with Made in India & Vocal for Local projects.

**Research Methodology:**

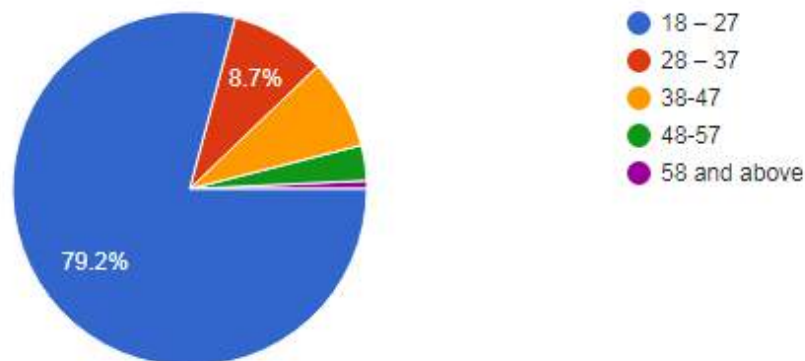
**Objective of the study:**

1. To study & understand the meaning of the term ‘Vocal for Local’
2. To know the means for promotion of local Indian businesses and their products.
3. To understand the suggestive way by which awareness can be created for Indian products among the Indian Consumers.

**Hypothesis of the Study:**

**Age Bracket (in years):**

403 responses



The above pie chart shows the age bracket of the respondents that have filled the questionnaire. Maximum respondents are between the age of 18 to 27years that accounts of 79.2% of the response.

1. **Alternative Hypothesis (H1)** - The consumers are not aware about the origin of the Indian brand and the products.

**Null Hypothesis (H0)** – The consumers are aware about the origin of the Indian brands and the products.

2. **Alternative Hypothesis (H1)**- The consumers are not aware about the origin of the foreign brand and products.

**Null Hypothesis (H0)** – The consumers are aware about the origin of the foreign brands and the products.

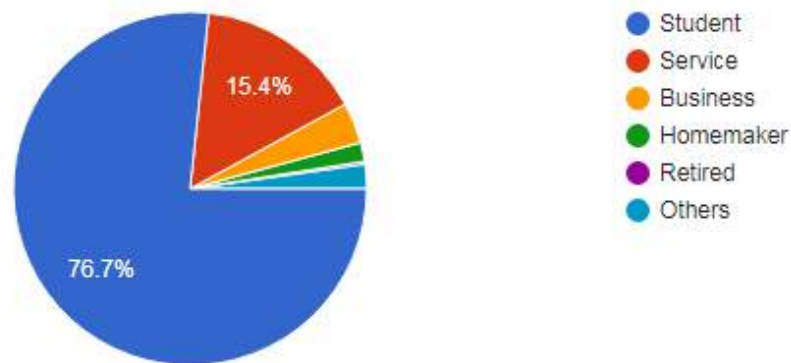
**Data Analysis and Interpretation:**

Researcher took efforts to collect the first hand primary data, for which Google form was created and circulated among the groups. In all 403 respondents filled the questionnaire with their responses. The responses collected were based on demographic questions related to name, age, occupation, contact details etc. and researched based question based on 5 point likert scale were asked to get the responses.

It shows that the young population have taken keen interest in filling the questionnaire.

Occupation:

403 responses

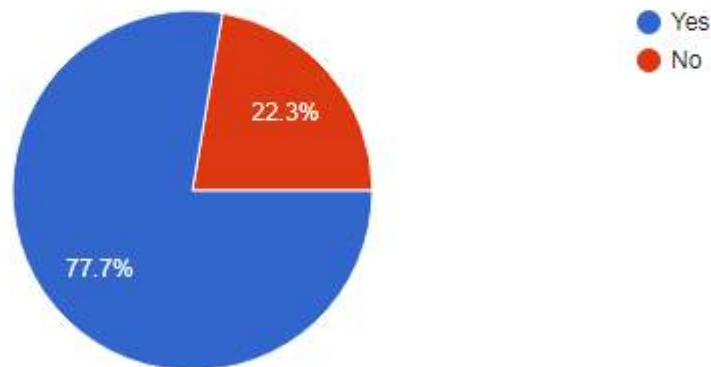


The above pie chart shows the occupation of the respondents. Maximum respondents are students

which accounts for 76.7%, followed by the service class of 15.4%.

1. Have you heard about the Slogan 'Vocal for Local' ?

403 responses

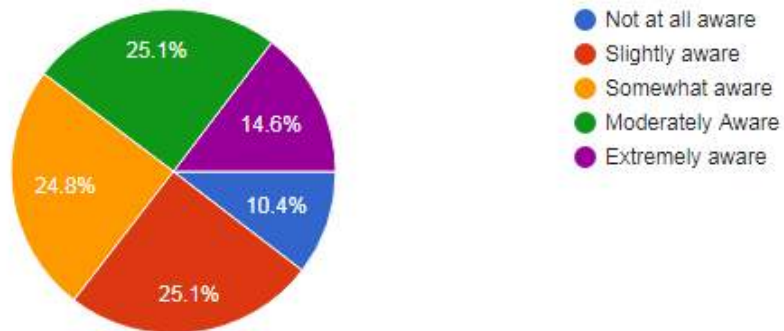


Maximum respondents accounting for 77.7% have heard about the slogan. The researcher was taken by surprise with the responses for the above question, where 22.3% have not yet heard about

the slogan 'Vocal for Local'. Mostly these respondents are from Mumbai Suburbs city, which shows that the government's slogan has not reached to the common masses.

2. Are you aware that the products you purchase are of Indian Origin?

403 responses

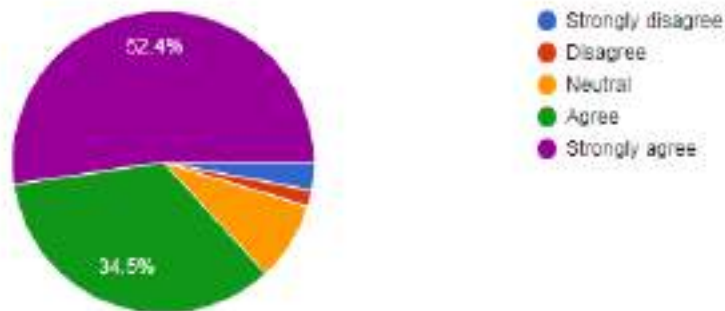


The responses show that 60.3% of the respondents are not thoroughly aware about the origin of the

product. There is a lack of information and awareness about the Indian products.

3. Do you feel that Indian Consumers should purchase and use Indian products to support the economy?

403 responses

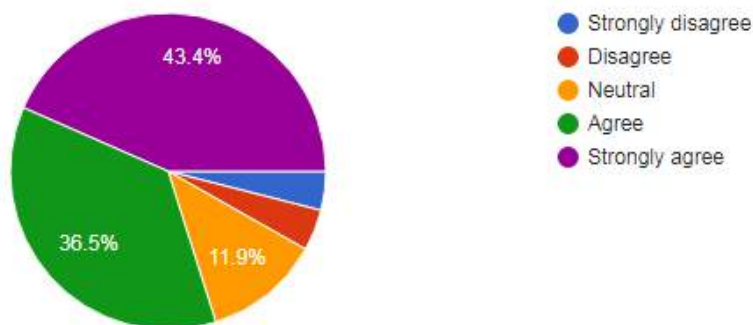


The pie chart shows that 86.9% of the respondents have given their positive response for purchase and use of Indian products to support the economy.

The researcher has asked this question to understand the sentiments of the respondents towards the support to the economy.

4. Do you relate the product as veg/Non Veg with the green and red mark?

403 responses



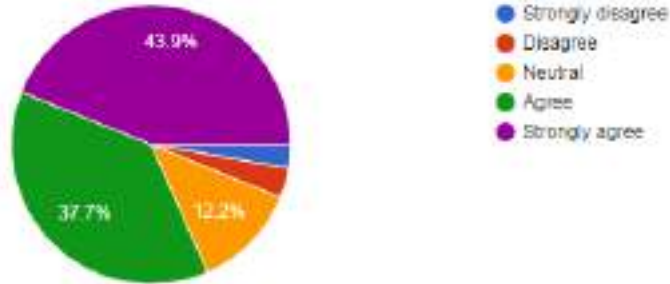
The pie chart shows that 79.9% respondents relate the product as Vegetarian/Non vegetarian with the green and red mark. This shows that special

mark/symbol related or depicted on the product helps in providing information and communicating with the customers. The researcher wants to show

the relation of the mark (green/red dot) which helps the customers while purchasing the products.

5. Should there be separate symbol/mark to identify Indian products compared to foreign products?

403 responses

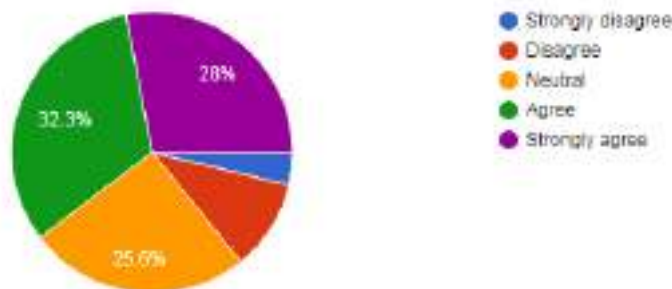


The above pie chart shows that 81.6% respondents have given their positive node for a separate mark/symbol to identify Indian products compared to foreign products. This shows that the

respondents are eager to know the origin of the product and wants some special identification mark for the Indian products.

6. Should there be separate section for Indian Brands and products at the malls and shopping centers?

403 responses



The above pie chart shows that 60.3% of the respondents demand a separate session for the Indian Brands & products at the malls and shopping centres. The researcher also sees that the respondents are very keen to have a separate mark/symbol as well as separate session for Indian products to get the information so that they can

take wise decision to buy the Indian product and support the economy.

**The table below shows the Indian & Foreign Products and the responses about their origin by the respondents.**

Sr. No	Product Name	Indian	Correct Answer %	Foreign	Not Aware	Total	Answer
1	Peter England – Clothing and Fashion	103	25.5583127	259	41	403	Indian
2	Lakme – Cosmetic	166	41.191067	178	59	403	Indian
3	Allen Solly – Fashion and Life Style	115	28.5359801	218	70	403	Indian
4	Franco Leone – Shoes	50	12.4069479	274	79	403	Indian
5	La Opala -high-end tableware	92	22.8287841	177	134	403	Indian
6	Monte Carlo – Woolen Clothing	111	27.5434243	204	88	403	Indian
7	Da Malino High End Leather Products	71	17.617866	227	105	403	Indian
8	Royal Enfield – Automaker	233	57.8163772	112	58	403	Indian
9	Chondan Wine	135	33.4987593	115	153	403	Indian
10	American Swan – Jeans & Jackets	48	11.91067	289	66	403	Indian
11	Munich Polo Kids Wear	93	23.0769231	194	116	403	Indian
12	And Designs – Fashion	108	26.7990074	121	174	403	Indian
13	HiDesign – Leather Goods	127	31.5136476	127	149	403	Indian
14	East India Company -High End Luxury Products	213	52.853598	126	64	403	Indian
15	Flying Machine – Jeans	138	34.2431762	130	135	403	Indian
16	CCD – Coffee Shop	171	42.4317618	159	73	403	Indian
17	Xolo – Smart phones & Laptops	156	38.7096774	140	107	403	Indian
18	Ibibo – Online Shopping	145	35.9801489	138	120	403	Indian
19	Karbons – Computers & Tablets	236	58.560794	91	76	403	Indian
20	Nippo Batteries	196	48.6352357	91	116	403	Indian
	<b>Total</b>	<b>2707</b>	<b>33.5856</b>	<b>3370</b>	<b>1983</b>	<b>8060</b>	

### Hypothesis Testing:

$H_0$  = Null Hypothesis – The consumers are aware about the origin of the Indian brands and products.

$p$  = probability of Awareness about the origin of Indian product (50% = 0.5)

$q$  = probability of Awareness about the origin of Foreign product (50% = 0.5)

$N$  = 100

$P$  = Sample proportion of people awareness about the Indian product from collected data (33.58% = 0.3358)

$H_1$  = Alternative hypothesis ( $p$  not equal to 0.5)

Test statistics under  $H_0$

$$z = \frac{P - p}{\sqrt{\frac{pq}{N}}}$$

$$z = \frac{0.3358 - 0.50}{\sqrt{\frac{0.50 \times 0.50}{100}}} = -3.284$$

$$-2.58 < Z < 2.58$$

-3.284 < -2.58

It is significant at 1% level of significance hence the null hypothesis is rejected.

**Conclusion:** Above result shows that the respondents are not aware or lacks information about the Indian products

**Remark:** We can consider the alternative hypothesis (H1), that the consumers are not aware of the origin of the Indian brand and the products.

	Product Name	Indian	Foreign	Correct Answer %	Not Aware	Total	Answer
1	Brooke Bond TajMahal Tea	329	47	11.662531	27	403	Foreign
2	Yakult – Probiotic Milk	166	148	36.724566	89	403	Foreign
3	MontBlanc – Luxury Accessories	54	241	59.801489	108	403	Foreign
4	Kisan – Jam and ketchup	337	32	7.9404467	34	403	Foreign
5	Annapurna Salt	343	21	5.2109181	39	403	Foreign
6	Kinley Drinking Water	243	94	23.325062	66	403	Foreign
7	Wheel Detergent	309	35	8.6848635	59	403	Foreign
8	Ponds Cosmetic	205	140	34.739454	58	403	Foreign
9	Sony – Computers and Tablets	140	216	53.598015	47	403	Foreign
10	Lifebuoy Soap	249	117	29.032258	37	403	Foreign
	<b>Total</b>	<b>2375</b>	<b>1091</b>	<b>27.07196</b>	<b>564</b>	<b>4030</b>	

The both the above tables given details of the segregation of the Indian and foreign product responses given by the respondents. Out of the total responses of 4030 for various foreign products only 1091 responses (27.07%) has given correct answers. This shows that the respondents are not aware or lacks information about the foreign products as well. There seems to be a problem among the customers (respondents) as they are not having the knowledge or lack awareness about the origin of the product.

**Hypothesis Testing:**

**H<sub>0</sub> = Null Hypothesis - The consumers are aware about the origin of the foreign brands and products.**

p = probability of Awareness about the origin of foreign product (50% = 0.5)

q = probability of Awareness about the origin of Indian product (50% = 0.5)

N = 100

P = Sample proportion of people awareness about the foreign product from collected data (27.07% = 0.2707)

H<sub>1</sub> = Alternative hypothesis (p not equal to 0.5)

Test statistics under H<sub>0</sub>

$$z = \frac{P - p}{\sqrt{\frac{pq}{N}}}$$

$$z = \frac{0.2707 - 0.50}{\sqrt{\frac{0.50 \times 0.50}{100}}} = -4.586$$

-2.58 < Z < 2.58

-4.586 < -2.58

It is significant at 1% level of significance hence the null hypothesis is rejected.

**Conclusion:** Above result shows that the respondents are not aware or lacks information about the foreign products

**Remark:** We can consider the alternative hypothesis (H1), that the consumers are not aware of the origin of the foreign brands and products.

➤ **Chi-Square (χ<sup>2</sup>) test for population variance.**

H<sub>0</sub>= Null Hypothesis -The consumers are aware about the origin of the Indian brands and products.

$$D=(X - \bar{X})$$

$\sigma^2=\sigma_0^2$  If  $x_1, x_2, x_3, \dots, x_n$  is a random sample of size n. from the given population then under the null hypothesis **H<sub>0</sub>**

$$\chi^2 = 20$$

$$\chi^2 = \frac{\sum_{i=1}^n (x_i - \bar{x})^2}{\sigma_0^2} = 20$$

Degrees of freedom= (n-1)=19

Set null hypothesis =**H<sub>0</sub>**

Calculated  $\sigma^2=3553.408367/20$

$$=177.7$$

Degree of freedom	$\chi^2_{0.05}$	$\chi^2_{0.01}$
19	30.144	36.191

**Conclusion:** Since the calculated value of  $\chi^2$  is less than the tabulated value of  $\chi^2$  for 19 d.f. at both 5% and 1% level of significance ,it is not significant, hence H<sub>1</sub> may be accepted and we conclude that above result shows that the respondents are not aware or lacks information about the Indian product.

➤ **Chi-Square  $\chi^2$  test for population variance.**

H<sub>0</sub>= Null Hypothesis- The consumers are aware about the origin of the foreign brands and products.

$$\chi^2 = 10$$

$$D=(X - \bar{X})$$

$\sigma^2=\sigma_0^2$  If  $x_1, x_2, x_3, \dots, x_n$  is a random sample of size n. from the given population then under the null hypothesis **H<sub>0</sub>**

$$\chi^2 = \frac{\sum_{i=1}^n (x_i - \bar{x})^2}{\sigma_0^2} =$$

Degrees of freedom= (n-1) = 09

Set null hypothesis =**H<sub>0</sub>**

Calculated  $\sigma^2=3364.154716/10$

$$=336.4$$

Degree of freedom	$\chi^2_{0.05}$	$\chi^2_{0.01}$
9	16.919	21.666

**Conclusion:** Since the calculated value of  $\chi^2$  is less than the tabulated value of  $\chi^2$  for 9 Degree of Freedom at both 5% and 1% level of significance ,it is not significant, hence H<sub>1</sub> may be accepted and we conclude that Above result shows that the respondents are not aware or lacks information about the foreign products.

**Significance of the Study:**

The study under research signifies the needs of educating and Indian customers about the origin of the product. The study undertaken by the researcher shows that, the respondents lack awareness of the product/brands and are not able to distinguish between the Indian and Foreign

products. The study signifies that there is a need for a special identification mark or a symbol that need to be printed on the packaging material which would help the common masses to distinguish the Indian and foreign product. A separate section for the Indian products, where ever possible, needs to be maintained for the customer knowledge and education. As per the Indian constitution, Right to Information and Right to Education are the fundamental rights, but when it comes to marketing and shopping these rights does not have a significant role in education the customers. The research study signifies that the respondents have a strong mind set to support & retrieve the Indian economy from the pandemic shock, which can be done by purchasing the Indian products and

brands, but due to lack of awareness and knowledge this seems to work negatively. The researcher through his study would like to appeal and suggest the Government officials to help the researcher undertake the research project at national level and then by studying the outcome of the research study find solutions to help the Indian consumers educate.

### Source of Data Collection:

#### Primary Data:

The researcher in his research paper has prepared the questionnaire based on the Likert scale using the tool Google form. The researcher collected the data from 403 respondents. The data mostly is collected from the young population in the age bracket of 18-27 years which account of 79.2% and age bracket of 28-37 which accounts for 8.7% of the sample size. In all, 403 respondents have filled the questionnaire through Google form.

<https://forms.gle/kZbKcWLY1TDVLRV19>

#### Secondary Data:

The researcher has also used the secondary data for the study. The websites of the PMO office, print media, Government agencies including the ministry of Finance, International agency website, report of International organizations etc were surfed, which helped the investigator to comprehend the research title with broader sagacity. Review of the literature helped in finding the gap analysis. The purview of study under the research title is precisely debated &discoursed with eclectic and varied ramifications to Businesses, MSME's, Young Entrepreneur, Government machinery and Agencies etc...

### Limitation of the study:

This study has the following limitations:

1. The study undertaken by the researcher is based on primary data, with limited respondents. i.e 403 responses.
2. The secondary data available through sources was not objective specific and was available in bits and pieces.
3. The biasness of the responded towards the data collected cannot be overlooked.

### Suggestive measures that would help create an environment for Local business.

1. Indian Products needs be to tagged with special mark/symbol or colour (Suggestive

- **Akhand Bharat or Samridha Bharat)**  
The MSME and small entrepreneur business needs to trained in use and rights of Intellectual Property (Patents, trademarks, copyrights, geographical indicator etc)

2. List of Indian companies and their product brands to be circulated, through special app by the government for educating the common masses. A separate session for Indian product and foreign products in super markets and grocery stores
3. Uttar Pradesh's One District One Programme (ODOP) is a success story that has manifested the PM's 'vocal for local' mission needs to be adopted by other states.
4. There should be special discount/Rebate for the consumers for purchasing specific amount of local products by creating a **Loyalty Program Scheme**. (LPS)
5. Geographical Indication (GI), its use & promotion among MSME and rural businesses.
6. Special subsidised rate for advertisement of Indian products to the rural businesses and MSME's.
7. Special concession in import duty and custom duty for purchase of machinery by the MSME for improving production capacity and quality enhancement.
8. Entrepreneurial Development, women empowerment and vocational training camps for the youth in Rural India needs to be taken on priority basis.
9. The Indian personalities who engage in as brand ambassadors for foreign companies, need to come forward and as part of their social responsibility promote the Indian products by not charging any fees or royalty from the companies, especially MSME.
10. The Indian Government need to use the most trusted and widely spread network of Post-offices to promote and deliver the goods of the Indian business from remotes rural markets to urban markets. *Let the Post Office be the carrier vehicle of Vocal for Local.*
11. India should follow the policy of rising trade protectionism for support to local business. Not signing of any free trade deal under the Regional Comprehensive Economic Partnership is a positive sign by the Indian Government to protect the

Indian Industries from tough global competition.

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**AN ANALYTICAL STUDY ON USE OF ARTIFICIAL INTELLIGENCE IN SERVICE  
SECTOR ACROSS INDIA, AS A BOON OR BANE TO THE GENERATION Z JOB  
SEEKERS IN THE FIELD OF HRM.**

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**Abstract:**

In the world of digitally sound and advanced technology - robotics, automation, artificial intelligence, machine learning, data science etc are the new buzz words that have pulled the attention of the common masses towards it. AI has become the basic source of communication and interaction with the customers in the service industry. Introduction of AI in service sector has occupied the conventional jobs which were obtainable by the job seekers. Artificial Intelligence has created a new domain of employment opportunities for the young job seeker who have enhanced their technical skills and made themselves acquaint with the new age technology.

The researcher in his research paper under the title has collected the primary data by circulating the Google form questionnaire. In all 203 respondents responded by filling the questionnaire which helped the researcher in data analysis and interpretation. The researcher framed 3 objectives which were measures and achieved through the data analysis and interpretation. Alternative and Null Hypothesis were tested using the statistical tool. (Z Test), the results showed that the null hypothesis were rejected and alternate hypothesis were accepted. The researcher on the basis of the study have offered suggestion to the young job seekers, corporate houses and policy makers.

**Key Words:** Artificial Intelligence, Service Sector, Employment, Job Seekers.

**Introduction:**

*“Artificial Intelligence is likely to be either the best or worst thing to happen to Humanity” – Stephen Hawking.*

*“Just as Electricity transformed almost everything 100 years ago, Today I actually have a hard time thinking of an Industry that I don’t think AI (Artificial Intelligence) will transform in the next several years” Andrew NG*

*“We’re at the beginning of a golden age of AI. Recent advancements have already led to invention that previously lived in the realm of science fiction – and we’ve only scratched the surface of what’s possible. – Jeff Bezos, Amazon CEO*

The quotes from the famous personalities, precisely states that Artificial Intelligence is the forthcoming gigantic futuristic tactic the world needs to adopt and absorb. The era of digitalization with artificial intelligence, machine learning, data science, crypto-currency, cyber war and so forth are the new normal for the digitally equipped world. Imagine the world in 2100 where for every solution to the problem, for every daily chorus work, and for every project, assignment at your work place etc you are bounded by the artificial intelligence.

The start is always trifling, but this would tend to grow into a new revolution, a revolution of futuristic generation that we have not yet imagined or witnessed. The researcher is sanguine that we might have come across the recorded messages (Artificial Intelligence) on the customer care dials of debit/credit card, movie booking, food chain ordering application ect. Siri, Alexa, Google assistant, Bixby are another example which has shown that Artificial Intelligence have started being use by the customers for their service oriented work, which would give them hassle free environment. For any complaint to be posted on customer care number or any assistance on the services at the companies you have to go through the pre guided recordings. Most of the time our issues/problems or queries get sorted out just by hearing to the pre-recorded messages that are programmed guided source. Here, without any intervention of the humans, we are assisted by the computers. This is what Artificial Intelligence can bring the change to the world. Robots and Machines with advanced level of AI can do ample of work that was considered almost impossible few year ago. This means we are proceeding towards new transformation of every aspect of our personal and professional life.

The status and terms of employment would change for the new job seekers. The world economy would witness changes in almost every sector. India being one of the fastest growing economy, have starting developing high quality digital infrastructure that transform us into developed economy. This is support by constitutional amendments, changes in law, rules and regulations with regulatory framework that would make us more secured, protect our privacy and safe guard our right of freedom of speech. India could emerge as one of the competitive entrant along with western world for Data science, Artificial Intelligence and Machine learning. The use of Artificial Intelligence in service sector has shown increasing trend in the recent past and would have a herculean share on various verticals of these industries like Cyber Security, Banking, Insurance, Telecommunication, Education ect in future. The chatbots, verloop, voicebot, messengers, etc with 24x7 customer services have given a unique vibrant experience to the customers.

The biggest question that lies beneath the new technology is whether it's a boon or a bane, will this technology help us create new employment opportunities for the young enthusiast jobseekers or will prove to be a challenge/hurdle for their growth curve. The researcher has reviewed various articles; newsletter and research papers which have clearly posted their opinion that Artificial Intelligence would take away the full time

## Rate of automation

Division of labour as share of hours spent (%)



Source: Future of Jobs Report 2018, World Economic Forum

<https://www.forbes.com/sites/amitchowdhry/2018/09/18/artificial-intelligence-to-create-58-million-new-jobs-by-2022-says-report/?sh=7ac6d8884d4b>

The above graph states the Rate of Automation which clearly predicts that machines would take more that 50% of the work task hours spent by 2025. The companies expect their 50% of the workforce to shrink due to automation by 2022. This transformation would shake away and bring tremendous impact on global workforce. But the positive sign is that new job roles would be create due to automation. The industries need to reskill and up-skill their employees to take an active approach towards labour force transformation. The World Economic Forum is in constant touch with the world leaders and corporates to design a pathway to incorporate these reformation in the workforce.

However, Implementing AI can also lead to generation of millions of new age jobs. According News headlines European parliament, the data produced by the use of internet would grow to 175 zettabytes by 2025, as compared to 33 zettabytes in 2018. The labour productivity using AI would increase by 11 to 37% by 2035. As per The Economics Times, 35% of jobs in USA would be automated by 2035. The world's super powers can end up having a 'TECH-WAR' by the end of this century. Already the capturing of the data of citizens worldwide thorough AI has started which can be the initial stage for Tech-War. Artificial Intelligence can be rightly called as boon for those who would adopter the technology at early stage and bane for the ones who shy with new technology.

**Review of Literature:****1. Are Robots stealing our Jobs**Eric Dahlin, <https://doi.org/10.1177/2378023119846249>

The researcher has emphasises the fear of use of new age technology which would make humans obsolete at the workplace. The author of the research paper has studies the effect of use of robots in industrial area in US between 2010 & 2015, the findings suggest that for highly skilled and middle skill occupations, industrial robots usage has increased tremendously. The findings also indicate that the new era is the collaboration of humans with robots in their work front.

**2. Artificial Intelligence to create 58 Million New Jobs by 2022.**Report by Amit Chowdhry - <https://www.forbes.com/sites/amitchowdhry/2018/09/18/artificial-intelligence-to-create-58-million-new-jobs-by-2022-says-report/?sh=7ac6d8884d4b>

The report presented shows that the use of automation, machines and algorithms at workplace would make a drastic change in the work culture and displace 75 million jobs with the new age technology and create more that 133 million new jobs. (Report by World Economic Forum). There is a need of reskilling, upskilling the employees at the work front with adequate training to make them prepared for the new roles.

**3. Envolving uses of artificial intelligence in human resource management in emerging economies in the global south: some preliminary evidence.**Nir Kshetri - <https://www.emerald.com/insight/content/doi/10.1108/MRR-03-2020-0168/full/html>

The research has given us the importance of use of AI as a tool in HRM. By deploying AI in selection and recruitment process the subjective criteria of nepotism and favouritism can be taken care off. The findings of the research paper has states that AI has proved to be a boon in HRM and has positive impact on productivity and utilization of the employees.

**Research Methodology:****Objective of the study:**

1. To study the use of Artificial Intelligence in the Service sector.
2. To find out whether young job seeker consider Artificial Intelligence as boon or bane for their employment prospectus.
3. To understand the impact of Artificial Intelligence on employability market.

**Hypothesis of the Study:**

1. **Alternative Hypothesis (H1)** – The service sector promotes the use of Artificial Intelligence as new normal in digitally sound world.  
**Null Hypothesis (H0)** – The service sector does not promote Artificial Intelligence as new normal in digitally sound world.
2. **Alternative Hypothesis (H1)**- The young job seekers in the service industry consider Artificial Intelligence as big challenge or threat for the employment.  
**Null Hypothesis (H0)** – The young job seekers of the service industry does not consider Artificial Intelligence as big challenge or threat for the employment.

**Data Analysis and Interpretation:**

The Researcher has collected the primary data by circulating the Google form in known group of social media for collection of the data. The researcher tried to reach the target respondents and requested them to fill the questionnaire. The questionnaire consist of demographic as well as objective specific question which help the research to verify and measure the objective. Hypothesis testing was done using the statistical tool. The researcher collected 203 respondents, all the respondents responded to the questions based on Likert scale, which help the researcher for data analysis and interpretation.

**Table No. 1. Demographic Data Collection**

Demographics	Particulars	Respondents	Percentage
Gender	Male	94	46.30%
	Female	109	53.70%

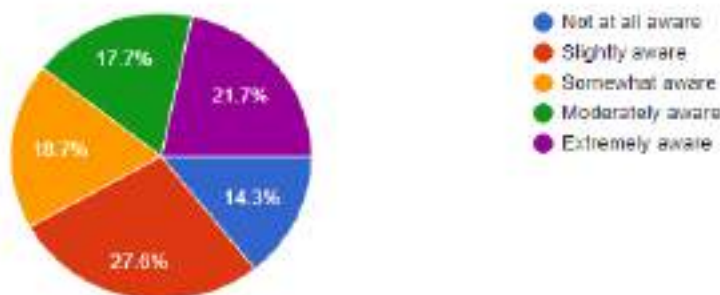
	Total	203	
<b>Age Bracket</b>	18 to 24	141	69.50%
	25 to 31	24	11.80%
	32 to 38	15	7.40%
	39 to 45	15	7.40%
	46 to 52	6	3%
	53 and above	2	1%
	<b>Total</b>	<b>203</b>	
<b>Designation</b>	Principal/Director/Vice Principal	5	2.50%
	HOD/Faculty/Lecturer	41	20.20%
	Student	139	68.50%
	Working Professional/Corporate	11	5.40%
	Homemaker	2	1%
	Others	5	2.50%
	<b>Total</b>	<b>203</b>	

**Source: Primary data**

Table No. 1 shows the demographic data collection of the respondents. Out of 203 respondents who responded to the questionnaire, 46.30% are male and 53.70% are female. The age bracket of the respondent give us a clear picture that out of 203 respondents, 141 respondent (69.50%) are the Generation Z Job seekers which fall in the age bracket of 18years to 24 years. Moving further with the designation of the respondents, it is seen that 139 respondents out of 203 are the students, which accounts for 68.50%, followed by the teaching staff which accounts for 20.20% of the total responses received.

7. Are you aware of the term Artificial Intelligence?

203 responses



**Graph No.1. Source: Primary Data**

The above graph shows that the respondent has less awareness about the term Artificial Intelligence. 45.4% respondents are aware about the AI, where as 14.3% respondents have responded that they are not at all aware of the term AI.

**Table No. 2 Data Collection**

Questions	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree	
		%		%		%		%		%
Due to AI the service sector are able to work 24 hours for stronger customer engagement and services.	7	3.5	10	4.9	50	24.6	109	53.7	27	13.3

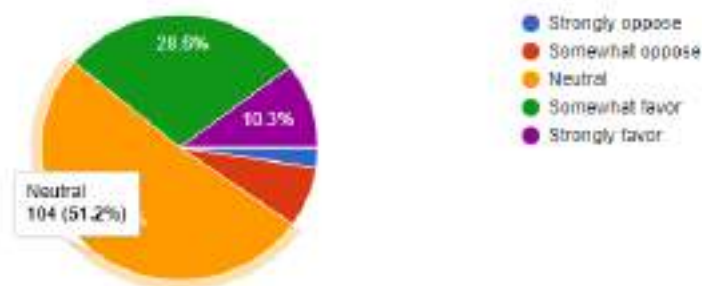
AI is used extensively in education sector for teaching learning process that has help the learners to gain and retain the knowledge.	3	1.5	13	6.4	58	28.6	98	<b>48.3</b>	31	<b>15.3</b>
Digital assistants such as the Google Assistant, Siri, Alexa, and Bixby are getting smarter by the years due to advancement in AI.	4	2	9	4.4	37	18.2	87	<b>42.9</b>	66	<b>32.5</b>
Employability markets would undergo tremendous change due to Artificial Intelligence in next decade.	6	3	7	3.5	50	24.6	87	<b>42.9</b>	53	<b>26.1</b>

**Source: Primary Data**

Table No. 2 shows that Artificial Intelligence has proved to be a boon for the service sector, the respondents almost 67% agree that the sector can serve the customers 24x7 and build better customer engagement. Education sector is also benefitted due to adoption of the AI, 63.6% respondents agree with the statement that due to AI teaching and learning has become more attentive and attractive, due to which the retention and knowledge of the students have increase gradually. Moving further Digital assistant such as Google Assistant, Siri, Alexa and Bixby with their new advanced command version is ruling the hearts of the consumers. The respondents feel that the future employability market would change due to Artificial Intelligence. Almost 69% of the respondents’ i.e 140 out of 203 is of the opinion that Employability markets would undergo changes in near future.

18. AI is reviewed as a BOON for the early adopters and a BANE for the late adopters of new age technology

203 responses



**Graph No.2. Source: Primary Data**

The pie chart depicts that the maximum respondents 51.2% i.e have given their respond as neutral, which is considered to be as negative. This shows that the respondents (61.1%) oppose that AI will be a boon for early adopters or bane for late adopters of technology.

Table No.3 Data Collection (Hypothesis Testing-1)									
Ques.No 9	Are you satisfied with the computer controlled voice messages that guide you on customer care numbers at the service Centre?	Ques No 10	In the bank ATM, you might have experienced computer guided/controlled voice messages that help you complete your transaction	Ques No 11	Due to AI the service sector are able to work 24 hours for stronger customer engagement and services	Ques No 13	Do you agree that AI is used in almost every service sector for better customer satisfaction	Ques No 14	AI is used extensively in education sector for teaching learning process that has help the learners to gain and retain the knowledge
Satisfaction	Frequency	Agreement	Agreement	Agreement	Agreement	Agreement	Agreement	Agreement	Agreement
Not at all	21	Never	17	Strongly Disagree	7	Strongly Disagree	4	Strongly Disagree	3
%	10.3	%	8.4	%	3.4	%	2	%	1.5
Slightly	69	Rarely	42	Disagree	10	Disagree	4	Disagree	13
%	34	%	20.7	%	4.9	%	2	%	6.4
						Some what disagree	12		
						%	5.9		
Moderately	66	Often	25	Neutral	50	Neutral	26	Neutral	58
%	32.5	%	12.3	%	24.6	%	12.8	%	28.6
						Some what agree	47		
						%	23.2		
Very	40	Sometimes	61	Agree	109	Agree	87	Agree	98
%	19.7	%	30	%	53.7	%	42.9	%	48.3
Extremely	7	Always	58	Strongly Agree	27	Strongly Agree	23	Strongly Agree	31
%	3.4	%	28.6	%	13.3	%	11.3	%	15.3

**Source: Primary Data.**

The above tables given details of various question asked to the respondents in regards to use of Artificial Intelligence in the service sector. The researcher is sanguine that the respondents might have come across many such incidents where they encountered with digitally guided response for their problem/queries. The respondent have given their positive opinion for 4 questions out of 5 questions and only one question asked shows the respondents are not satisfied. Out of 1015 responses collected, 588 respondents have given their positive opinion which accounts for 57.93% for the responses. This shows that service sector promotes Artificial Intelligence as the new normal in the digitally sound world.

**Hypothesis Testing 01:**

H<sub>0</sub>= Null Hypothesis – The service sector does not promote Artificial Intelligence as new normal in digitally sound world.

H<sub>1</sub>=Alternative Hypothesis - The service sector promotes the use of Artificial Intelligence as new normal in digitally sound world.

p = probability of promotion about the Artificial Intelligence as new normal in-service sector (50%=0.5)

q = 1- p = 0.5

N = 1015 (Total Responses)

P = Sample proportion of promotion of Artificial Intelligence in Service Sector from the collected data (57.93%=0.5793)

Level of significance = 1%

Test statistics: (under H<sub>0</sub>)

$$z = \frac{P - p}{\sqrt{\frac{pq}{N}}}$$

$$z = \frac{0.5793 - 0.50}{\sqrt{\frac{0.50 \times 0.50}{1015}}} = 5.052854$$

(H<sub>0</sub> is rejected if and only if -2.58 < Z & Z > 2.58)

Z = 5.052854 > 2.58 (Obtained result)

It is significant at 1% level of significance hence the null hypothesis is rejected.

Therefore, alternative hypothesis is selected.

**Conclusion:** Above result shows that the respondents are **aware** that service sector promotes the use of Artificial Intelligence as new normal in digitally sound world.

**Table No.4 Data Collection (Hypothesis Testing -2)**

Ques.No 12	Does young job seekers consider digital automation, machine learning, robotics AI, data science etc as the new age buzz	Ques No 15	AI has helped the job seekers with ample of opportunities of the new age job roles.	Ques No 16	Young Job seekers consider AI as a problem for their profession growth	Ques No 17	Is there a fear that robots are going to steal the jobs?	Ques No 20	Employability markets would undergo tremendous change due to Artificial Intelligence in next decade.
Consideration		Acceptance		Problem		Agreement		Agreement	
Definitely Not	3	Totally unacceptable	4	Serious Problem	21	Strongly Disagree	12	Strongly Disagree	6
%	1.5	%	2	%	10.3	%	5.9	%	3
Not Consider	11	Unacceptable	6	Moderate Problem	63	Disagree	30	Disagree	7
%	5.4	%	3	%	31	%	14.8	%	3.5
		Slightly Unacceptable	11						
		%	5.4						
Neutral	67	Neutral	53			Neutral	53	Neutral	50
%	33	%	26.1			%	26.1	%	24.6
		Slightly acceptable	37						
		%	18.2						
Consider	80	Acceptable	76	Minor Prob	85	Agree	73	Agree	87
%	39.4	%	37.4	%	41.9	%	36	%	42.9
Definitely Consider	42	Perfectly Acceptable	16	Not at all Problem	34	Strongly Agree	35	Strongly Agree	53
%	20.7	%	7.9	%	16.7	%	17.2	%	26.1

**Source: Primary Data**

In the above tables 5 questions were asked to the respondents about whether AI is consider as a hurdle and threat for the employment opportunities to young job seekers. The respondents have given their positive opinion for all the five questions. Out of 1015 responses collected, 618 respondents have given their positive opinion which accounts for 60.88% for the responses. This shows that respondents consider AI as a challenge for the employment prospects for young job seeks.

**Hypothesis Testing 02:**

**Null Hypothesis (H<sub>0</sub>)** – The young job seekers of the service industry does not consider Artificial Intelligence as big challenge or threat for the employment.

**Alternative Hypothesis (H<sub>1</sub>)**- The young job seekers in the service industry consider Artificial Intelligence as big challenge or threat for the employment.

p = probability of threatens/ big challenges of the employment in the young job seekers for considering Artificial intelligence in the service industry (50% = 0.5)

q = 1- p = 0.50

N=1015 (Total No. of Observations)

P = Sample proportion of threatens/ big challenges of the employment in the young job seekers for considering Artificial intelligence in the service industry (60.88% = 0.60887)

Level of Significance: 1%

Test statistics: (under H<sub>0</sub>)

$$z = \frac{P - p}{\sqrt{\frac{pq}{N}}}$$

$$z = \frac{0.60887 - 0.50}{\sqrt{\frac{0.50 \times 0.50}{1015}}} = 6.93705$$

(H<sub>0</sub> is rejected if and only if -2.58 < Z & Z > 2.58)

Z = 6.93705 > 2.58 (Obtained result)

It is significant at 1% level of significance hence the null hypothesis is rejected.

Therefore, alternative hypothesis is selected.

**Conclusion:** Above result shows that the young job seekers in the service industry **consider** Artificial Intelligence as big challenge or threat for the employment.

**Scope of the Study:**

The scope of the study under the given research title covers the following area and domain

1. The increased use of Artificial Intelligence in service sector across India.
2. The challenges to young job seekers due to introduction of the AI in the service sector.
3. Changes in the employability markets in the near future.
4. The Generation Z job seeker need to keep themselves abreast with the new normal age digital technology.
5. The field of Human Resource Management would have the challenge of managing the Robots along with the humans at the work place in future.

**Source of Data Collection:****Primary Data:**

The researcher in his research paper has prepared the questionnaire based on the Likert scale using the tool Google form. The researcher collected the data from 403 respondents. The data mostly is collected from the young population in the age bracket of 18-27 years which account of 79.2% and age bracket of 28-37 which accounts for 8.7% of the sample size. In all, 403 respondents have filled the questionnaire through Google form.

<https://forms.gle/kZbKcWLY1TDVLRV19>

**Secondary Data:**

The researcher has also used the secondary data for the study. The websites of the PMO office, print media, Government agencies including the ministry of Finance, International agency website, report of International organizations etc were surfed, which helped the investigator to comprehend the

research title with broader sagacity. Review of the literature helped in finding the gap analysis. The purview of study under the research title is precisely debated &discoursed with eclectic and varied ramifications to Businesses, MSME's, Young Entrepreneur, Government machinery and Agencies etc...

### **Limitation of the study:**

This study has the following limitations:

1. The study undertaken by the researcher is based on primary data, with limited respondents. i.e 203 responses.
2. The secondary data available through sources was not objective specific and was available in bits and pieces.
3. The biasness of the responded towards the data collected cannot be overlooked.

### **Significance of the Study:**

The study under the research have its implication on the Generation Z job seekers, who need to acquaint themselves with the modern age technology. The coming age of technology would demand interns with the knowledge of Data Science, Machine Learning, and Artificial Intelligence. Automation and robots with advanced level of AI would possess a big threat and challenge to the young job seekers. It is clearly see that the Generation Z are not aware of the new opportunities & new age job roles that AI would provide in near future. The youngsters needs to keep themselves abreast with the dynamics that's going to change the employability market. The young job enthusiast needs to understand that AI can be a boon to the early adopters to the technology, and a bane to those who shy with the technology. Acceptability and adaptability are the mantras for the success in the changing world.

### **Suggestive measures of the research Study:**

1. The researcher would like to suggest the policy makers to introduce the practices that would prepare the Young generation job seekers for the future new age jobs.
2. Based on the study, the research would like to suggest the officials and policy makers in Education sector to acquaint the learners with concept of Artificial Intelligence by introducing it in their syllabus.
3. The researcher would like to suggest the corporate houses to collaboration with universities and other educational institution for preparing the learner for Industry ready.
4. The researcher would like to suggest the Generation Z job seekers, that they need to adopt and adjust with the new age technology of the digital world by getting themselves acquaint with the knowledge.

### **Conclusion of the research study:**

The research would like to appeal the young job seeker to get prepared for the challenging times at employability market. They have to learn and adopt the new age technology. The future of the mankind will be dominated by the machines with advanced level of artificial intelligence. The Robots would take away the conventional jobs and replace them with new job roles. The service sector would be dominated by technological enhancement of Artificial Intelligence. The one who would adopt to the changes brought by the digitalization at early stage would survive and emerge out to be as a leader and the lethargic and stagnant one would loss the battle of employment to digitalization.

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**Special Issue**

**on**

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## **A Study on Curtailment of Unethical Practices Followed by the Learners in Research Projects/Assignments at Graduation and Post-Graduation Levels**

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### **ABSTRACT**

The researcher through this abstract and his piece of research writing intends to create an alarming buzz to curtail the unethical practices followed by the undergraduate and postgraduate while completing their major and minor research projects, work assignments and group presentations, group assignments, etc. The unethical practices followed by the learners include coping from the past research work submitted by the seniors, browsing from the internet, taking paid service for the individuals for completion of the research project work, procurement the research work from the market, sharing files (copy –paste concept) and so forth. All this is followed to earn better grades and complete the project or assignment within the time frame for submission at the college. To understand the ways and means to curtail unethical practices followed by the learners, the researcher through the questionnaire has collected the data which is objective specific.

The researcher has collected the primary data through the Google form questionnaire. **120 respondents** (54 female and 66 male) have responded to the circulated questionnaire. The respondents are mostly learners studying at UG, PG, and Professional Courses levels. Three objectives framed were measurable and achievable through interpretations of research conclusions and findings. The hypothesis framed were tested using the statistical test and tools like the Z test and F test. The researcher has also provided suggestions to the various stakeholders like students, teaching faculties, Board of Studies - University of Mumbai, and the policymakers to curtail unethical practices.

**Keywords:** Unethical, research methodology, plagiarism, major projects, graduates, research culture, etc.

### **INTRODUCTION**

“Some folks believe immoral behaviour is acceptable if it’s done for the right reason. WRONG!” – **Author Frank Sonnenberg.**

Whatever be the case, immoral behavior is not acceptable whether it be at a professional workplace or at an institute where your take knowledge. The teaching-learning process demands the highest level of ethics and moral value, which are preached and followed at the educational institutions. Ethical behavior and culture need to be practiced and followed in a professional way, be it the researcher or the learner at the graduate and postgraduate level. The researcher in this research work would bring the facts and figures collected from the learners about their approach towards the completion of minor/major projects. Cheating of any sort is never and cannot be tolerated under any circumstances in educational institutions. It is a major problem with the youths and a big social concern. Unethical practices can have reach negative impact on their qualification, work-life, mannerism, etiquettes and also their professional career. The main goal of this research paper is to know if the students are aware of the ethics to be followed while also completing their project work and the way and means to curtail the unethical practices followed by the learners. Cheating today can have great implications for your tomorrow. Respondent’s responses showed that they fear punishments and penalties. For them, their behaviour is not at all immoral for completion of their work within the time frame. The unethical behaviour among the learners is just a daily sort of practice and increases frequently during the research project completion, assignment submission, and examinations.

The role of teachers in curbing unethical practices and immoral ways needs to be enforced by the authorities. Illegal collaboration, outsourcing of the assignments, purchase of old assignments, and research projects including means of cheating plagiarism software are on high. Academia needs to adopt such rules where moral ethics, values, positive behavior, and hard work are motivated among the learners. Teaching methodologies by the teachers must be centered on all-around personality development for the learners. As wrong deeds today can lead the learners in trouble tomorrow at their work-life, social life as well as their family. The damages can be worst including financial, relationship and reputation leading to depression, mental trauma, suicidal attempts, loss of appetite, low morale and so forth. One of the main causes of adopting unfair means is the habit of procrastination towards study, assignments, project work and the other is the pressure to get good grades.

The mentor teachers need to walk the extra mile and discuss the progress of work completed in phases so that the learners are compelled to work on their research projects and assignments on daily basis. This practice would help the students in attaining the required skill, knowledge, positive behaviour, and research thirst. To retain the high end of a competitive environment and maintain the fighting spirit, the learners need to be fed with booster doses of energy-packed motivational lectures.

## REVIEW OF LITERATURE

### 1. Unethical Behavior of the Students of the Czech University of Life Science.

**Author(s) – L. Domeova and Andrea Jandrova**

This research paper presented by the above author's states that cheating is a grey area of concern for educational institutions and society at large. This practice of the students can impact their qualifications, job prospects, and professional mannerism. The inquire investigation showed that cheating is a common practice and the frequency increases during exam time. The teachers and the university needs to take efficient steps to stop this unethical behavior among the students.

### 2. Academic Dishonesty of Undergraduates: Methods of Cheating

**Author(s) - Michelle Witherspoon PhD, Nancy Maldonado PhD, Candace H. Lacey PhD**

The research paper presented at the Annual Meeting of the American Educational Research Association is about the frequency of unethical practices adopted by undergraduate students and also the traditional methods of cheating and contemporary cheating methods. The findings of the study reveal that most of the students cheat during their exams, but there are some unashamed students, though small in number, who cheat very frequently that too using contemporary methods.

### 3. Cheating behaviors of college students

**Author - Kathryn Louise Holleque**

This study was conducted on freshman college students and submitted in Montana State University. The thesis presents states that the when the college students were allowed to correct their own examinations, they cheated and there were some proportion of students who would not admit that they adopted the cheating means. The below average students would tend to cheat more as compared to the above average students. The students adopted the means of cheating as a result of perceived importance given by the parent towards grades rather than themselves.

### 4. Influence of Cheating Practice of Graduate Students in IT Courses: What are the Factors?

**Author(s) – Judy Sheard and Martin Dick**

The research paper presented by the authors is an analysis of survey conducted at Monash University on the graduate students in IT Course that aimed on students view about cheating and their knowledge about cheating. Various factors of cheating behaviour and categories of reasons for cheating were found using factor analysis. The factors helped to understand the possible influences on different types of cheating behaviour.

## Research Gaps identified in the proposed field of Investigation

The researcher, from the review of the literature, was able to find the gaps which helped him frame the objective and the hypothesis of the study. The review of various works of literature gave insight into studies undertaken across the globe on unethical practices and cheating.

1. The unethical practices followed by learners for Research Project Work and Assignments were not specifically studied.
2. The researcher came across the fact that no strong emphasis was laid down on teaching professional ethics to the learners at the graduate and postgraduate levels, though studied was on a narrow scale.
3. The link of the research project with the job opportunities, recruitment and selection was studied on a narrow scale.
4. The researcher has not found any literature which highlighted plagiarism check to be taught or made compulsory for the research project works and assignments. It might have been studied in brief at times, but couldn't find impeccable literature.

## RESEARCH METHODOLOGY

### OBJECTIVE OF THE STUDY

1. To know the awareness of the learners towards professional ethics in research work.
2. To understand the reasons for cheating in the research projects and assignments

3. To find out ways to curtail unethical practices from learners' point of view.

### Hypothesis of the Study

1. **Alternative Hypothesis (H1)** – The learners are highly aware of the professional ethics followed in Research work.

**Null Hypothesis (H0)** – The learners are not aware of the professional ethics followed in Research work.

2. **Alternative Hypothesis (H1)**– The learners cheat during their research projects and assignments.

**Null Hypothesis (H0)** – The learners do not cheat during their research projects and assignments.

3. **Alternative Hypothesis (H1)** – Unethical practices can be curtailed by teaching professional ethics to the learners.

**Null Hypothesis (H0)** – Unethical practices cannot be curtailed by teaching professional ethics to the learners.

### Data Analysis and Interpretation

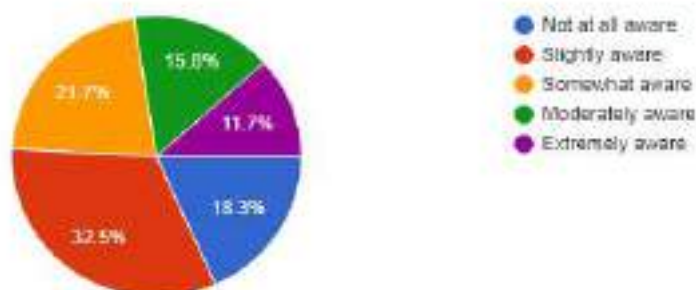
Sr. No	Particulars	Responses	Percentage
1	Gender	Male	66 (55%)
		Female	54 (45%)
2	Plagiarism awareness	Yes	59 (49.2%)
		No	61 (50.8%)
3	Research project linked with Job	Yes	66 (55%)
		No	10 (8.3%)
		May be	44 (36.7%)
4	Awareness of Intellectual Property Rights	Yes	87 (72.5%)
		No	8 (6.7%)
		May be	25 (20.8%)
5	Wish to go for patent	Yes	75 (62.5%)
		No	7 (5.8%)
		May be	38 (31.7%)

Table No.: 1.1 Source – Primary Data

The data in the above table 1.1 shows that 55% of Male and 45% of females have responded to the questionnaire circulated. When asked for the awareness of plagiarism to the respondent, it shows that 50.8% respondents are not aware of plagiarism, which is a sign of concern for the teachers and educationists. Awareness of IPR is high which accounts for 72.5% of the respondents. When asked for the patents, 62.5% of the respondents wish to go for patenting their innovation and concepts which is really a positive sign. The area of concern is the professional ethics and cheating cases.

6. Are you aware about Professional Ethics to be followed while doing research projects/assignments.

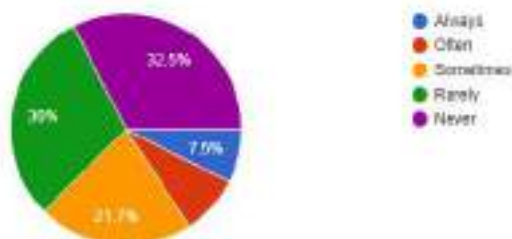
120 responses



The above pie charts show that nearly 72.5% of learners are not properly aware and only 27.5% show awareness about the professional ethics to be followed for research work. Though the learners at UG and PG levels have subjects like Research Methodology, still the awareness is low, which is the area of concern. The reason behind it is that Research Methodology is just considered as a subject for scoring better grades, rather than a practical approach and application of knowledge.

7. Do you cheat for completion of research projects/assignments (be truthful and open)

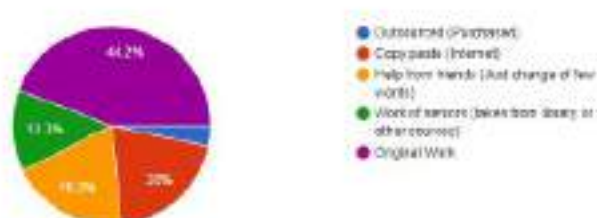
120 responses



The pie chart shows that only 32.5% of the learners have never cheated for their research projects or assignments, which clearly indicates that nearly 67.5% of learners are engaged or involved in cheating during their performance in the research project/assignment. The educators need to find some solution for this issue which has killed the thirst for novel and innovative research in the learners.

8. My research project work is

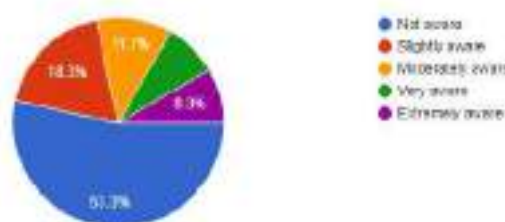
128 responses



The learners' responses to the above question clearly indicate that more than 56% of the research project are copied from some or the other sources. The element of biasness cannot be ignored towards the response of original work. So it clearly indicates that the learners cheat and copy the research projects/assignments.

11. Are you aware of Plagiarism check in research work.

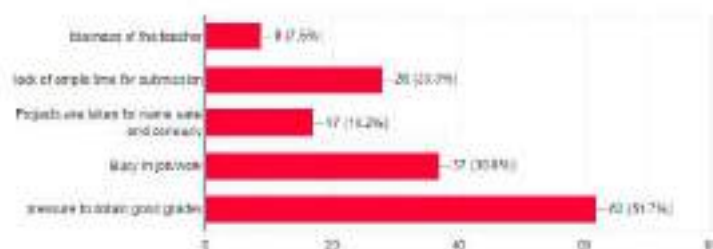
120 responses



The respondents have clearly indicated that their awareness of plagiarism checks is very low. Nearly 83.3% of the respondents have responded negatively to their awareness of plagiarism checks. The learners need to be taught the importance of plagiarism checks and various software used for it.

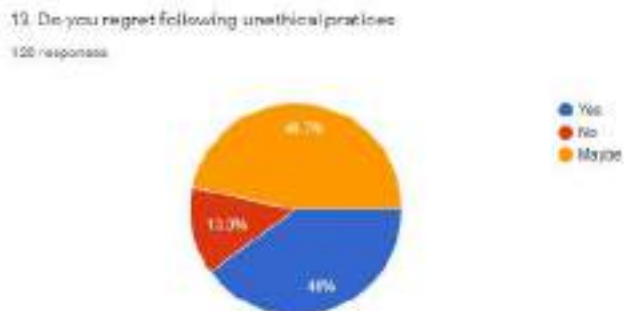
12. Reason for cheating from your view point

120 responses

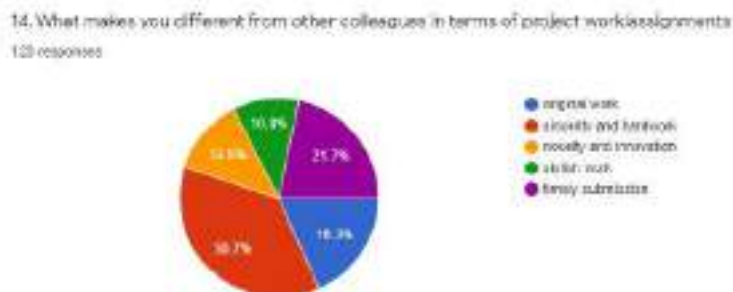


Somewhere the response to this question has really compelled us to think wisely for evaluation systems that are used for assignments and projects works. Out of 120 respondents, 62 respondents (51.7%) has stated that

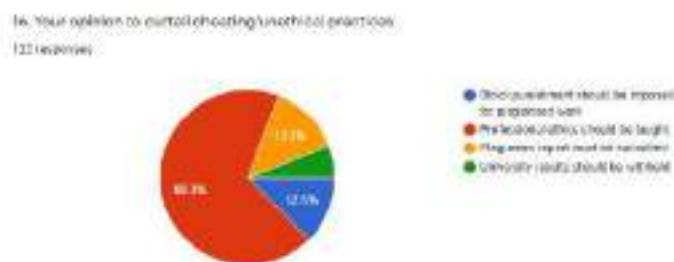
pressure to obtain good grades is the reason for cheating in the research projects and assignments. The responses also indicate that it's high time we change the teaching methods, evaluation patterns, and grading systems which has somewhere hindered the novelty and innovativeness of the learners.



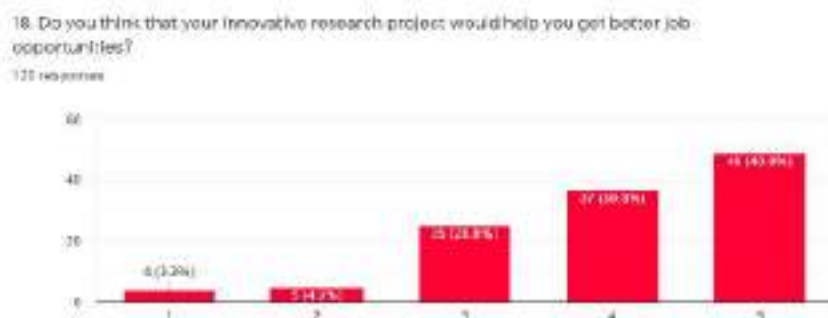
The above pie charts is again an eye-opener for the policymakers and educationist which clearly indicate that only 40% of learners regret the unethical practices that they adopt during their research work. This demands strict rules for change of psychology of the learners towards unethical practices.



The pie chart clearly indicates that novelty and innovation (12.5%), original work (18.3%), has very low responses from the respondents. The learners need to be motivated to bring in new ideas and thoughts for their research work. They should be guided for writing research papers and articles which will help them to explore various themes and areas of research.



When asked for the responses for curtailment of cheating/unethical practices followed in research work, 68.3% of respondents have stated that professional ethics should be taught in colleges. The respondents are not in the favor of strict punishments, university results to be withheld or plagiarism reports must be submitted rather they are very positive in learning professional ethics and applying it in research work. The educationist and college faculties should take note of learners' positive psychology for learning.



The above bar graph shows that respondents are very sure that an innovative research project would provide them ample opportunities for better job prospects. Nearly 71.6% of responses indicate that learners are aware of the novelty of thoughts and out of box ideas can build their career.

### HYPOTHESIS TESTING

**Objective 1: To know the awareness of the learners towards professional ethics in research work.**

H0: The learners are not aware of professional ethics followed in research work

H1: The learners are aware of professional ethics followed in research work

#### Observed Value

	Yes	No	Total
Professional ethics	33	87	120
Plagiarism	59	61	120
Total	92	148	240

### T-TEST

t-Test: Paired Two Sample for Means

	Yes	No
Mean	46	74
Variance	338	338
Observations	2	2
Pearson Correlation	-1	
Hypothesized Mean Difference	0	
Level of Significance	0.05	
df	1	
t Stat	-1.07692	
P(T<=t) one-tail	0.238216	
t Critical one-tail	6.313752	
P(T<=t) two-tail	0.476432	
t Critical two-tail	12.7062	

Since P value is more than Level of significance, therefore, **Null Hypothesis is accepted**

Therefore, we conclude that the learners are not aware of professional ethics in Research work

### ANOVA TEST

ANOVA: Single Factor

SUMMARY						
Groups	Count	Sum	Average	Variance		
Yes	2	92	46	338		
No	2	148	74	338		
ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	784	1	784	2.319527	0.267207	18.51282
Within Groups	676	2	338			
Level of significance	0.05					
Total	1460	3				

Since, P value is more than level of significance, therefore **Null Hypothesis is accepted.**

H0 is accepted. We can conclude that the learners are not aware of professional ethics followed in research work.

### Hypothesis Testing

**Objective 2: To understand the reasons for cheating in the research projects and assignments**

**H0:** The learners do not cheat during their research projects and assignments

**H1:** The learners do cheat during their research projects and assignments

**Observed Data**

	Yes	No	Total
Cheat	81	39	120
Copied	67	53	120
Total	148	92	240

(Use: Z Proportion test)

p = Probability of cheat during the research projects and assignments (50%)

p = 0.05

q = 1 - p = 0.95

N = 240 (Sample Size)

P = Probability of sample proportion of cheat during the research projects and assignments

P = 148/240 = 0.617

Level of significance = 1%

Test statistics: (under H<sub>0</sub>)

$$z = \frac{P - p}{\sqrt{\frac{pq}{N}}}$$

$$z = \frac{0.617 - 0.50}{\sqrt{\frac{0.50 \times 0.50}{240}}} = 3.624$$

(H<sub>0</sub> is rejected if and only if -2.58 < Z & Z > 2.58)

Z = 3.624 > 2.58 (Obtained result)

It is significant at 1% level of significance hence the **Null Hypothesis is rejected**.

Therefore, alternative hypothesis is selected.

**CONCLUSION**

Above results shows that the learners do cheat in their research projects and assignments.

**Hypothesis Testing**

**Objective 3: To find out ways to curtail unethical practices from learners' point of view**

H<sub>0</sub>: Unethical practices cannot be curtailed by teaching professional ethics to the learners

H<sub>1</sub>: Unethical practices can be curtailed by teaching professional ethics to the learners

**Observed Data**

**Total Number of responses: 120**

	Curtail	Uncurtail	Total
Professional Ethics	82	38	120
Good Practices	81	39	120
Total	163	77	240

**ANOVA**

**ANOVA: Single Factor**

SUMMARY						
Groups	Count	Sum	Average	Variance		

Curtail	2	163	81.5	0.5		
Uncurtail	2	77	38.5	0.5		
ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1849	1	1849	3698	0.00027	18.51282
Within Groups	1	2	0.5			
Level of significance	0.05					
Total	1850	3				

Since, P values is less than significance value, thus Ho fall under critical region

Therefore, **Null Hypothesis is rejected.**

Therefore, Unethical Practices can be curtailed by teaching professional ethics to the learners.

### T-TEST

#### t-Test: Paired Two Sample for Means

	<i>Curtail</i>	<i>Uncurtail</i>
Mean	81.5	38.5
Variance	0.5	0.5
Observations	2	2
Pearson Correlation	-1	
Hypothesized Mean Difference	0	
Level of Significance	0.05	
df	1	
t Stat	43	
P(T<=t) one-tail	0.007401221	
t Critical one-tail	6.313751515	
P(T<=t) two-tail	0.014802443	
t Critical two-tail	12.70620474	

Since, P values is less than significance value, thus Ho fall under critical region

Therefore, **Null Hypothesis is rejected.**

Therefore, Unethical Practices can be curtailed by teaching professional ethics to the learners.

### Source of Data Collection

#### PRIMARY DATA

The questionnaire based on the Likert scale using the tool Google Form was created to collect the data for the target respondent studying the undergraduate, postgraduate or professional courses. 120 responses were collected for the data analysis and interpretation. Various questions were asked which were objective specific and helped the research in measuring the objectives. The primary data helped the researcher in understanding the true sense of the problem at study.

<https://forms.gle/6mtrmHHDVZd9GPnt7>

#### Secondary Data

Through the secondary data, the researcher was able to incorporate the subject under study and understand the views of the research scholars who have presented papers on a similar subject. The review of literature help the researcher for gap analysis, which helped in framing the objective and hypothesis of the original work of

research. The scope of study under the research title is precisely argued & discoursed with extensive and has varied implications to policymakers, government authorities, university, and educational institutes management. The students and teachers being the core need to find the solution for the grave situation.

#### **LIMITATION OF THE STUDY**

##### **This study has the following limitations**

1. The study was undertaken with only a limited number of respondents (120)
2. The respondents were mostly from undergraduate colleges, whereas postgraduate college students were not approached in large numbers.
3. The secondary data available in bits and pieces on the internet was only browsed, which was not objective specific.
4. The possibility of biasness of the respondents towards the questionnaire circulated for data collection cannot be overlooked.

#### **SIGNIFICANCE OF THE STUDY**

The study under the research has its repercussion on the evaluation system followed in the mainstream of the education system at the graduate and postgraduate level. The study clearly states that learners are not aware of the professional ethics to be followed in the research project and assignments. The knowledge of plagiarism software is also limited to the learners. The researcher through his study would bring forth the significant fact that learners are not very innovative, novel and original in their research project works. They tend to cheat and follow unethical practices for the completion of the research work. They are grade-oriented and lack a thirst for research in their course. The researcher through his research paper would appeal and plead before the Ministry of Education, University Grants Commission, Universities, Colleges and all other government machinery involved in the education system to take disciplinary action and put forth strong norms, which would motivate the young mind to develop research thirst.

#### **FINDINGS/ SUGGESTIVE MEASURES OF THE RESEARCH STUDY**

1. Plagiarism software app should be taught in the undergraduate, postgraduate and professional levels of education.
2. The learners need to submit the plagiarism report within the prescribed format along with research project work.
3. The universities and colleges should decide for forming stricter norms of penalty for plagiarised work.
4. Professional ethics, research ethics should be taught to each and every learner at UG and PG level along with evaluation tests.
5. The researcher insists that every learner should be asked to compulsorily write at least one research paper before submission of major projects.
6. The academic should collaborate with the industry and request the job providers to demand original research work of the candidate at the time of the Recruitment and Selection Process.
7. University results should be withheld for the non-submission of the original research project along with a plagiarism report.
8. Viva/Voce should be conducted through external referees on pre-set parameters provided by the universities.
9. The learners to be motivated through seminars, webinars, and competitions for novelty and innovative ideas which can be patented in the near future.
10. The current evaluation pattern has created pressure on the learners for scoring high grades. Their focus is more on achieving grades rather than learning the insight of research and applying it in their life for professional growth. This evaluation system needs serious revamping, with the learner-centric approach for enhancing the research culture in education.

#### **CONCLUSION OF THE RESEARCH STUDY**

The research would like to conclude the research study under the given title with the hope that, expected changes in the education system would bring research culture. The implementation of the New Education Policy 2020, is the ray of hope which would bring changes at the grass-root level. Much emphasis needs to be given to

the practicality of the subject for hands-on training. The implementation of NEP would provide a research environment to the young enthusiast for experimenting with their innovative ideas. The study under the title can be taken up at large for understanding ramifications on learners' behavioural and psychological change.

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**A COMPARATIVE STUDY ON WHETHER DIGITAL LEARNING HINDERS OR SUPPORTS ENHANCEMENT OF CRITICAL THINKING AMONG LEARNERS.****Rutika Deoo Malik, Raashid Mehmood Shaikh****Dr. Sanjay Mishra** Guide & Assistant Professor Shree L. R. Tiwari Degree College of Arts, Commerce & Science, Mira Road (E), Thane-401107, Mumbai, Maharashtra, India ::[rutika.malik@slrtdc.in](mailto:rutika.malik@slrtdc.in)**Abstract:**

The COVID-19 pandemic has triggered new ways that of learning. The year 2020 has witnessed the transformation of virtually all the sectors into a virtual one. significantly in Education sector, the impact of this transformation has been so much reaching. In developing countries like Asian nation, teaching-learning method has gone whole virtual. Students have adopted the thought of "Digital Learning". This paper addresses the problem of important thinking and the way Digital learning surroundings will have an effect on the learner. during this study, students, colleges and general individuals ar tested and forwarded form survey to know the opinions regarding relationship between digital learning and demanding thinking. The analysis results conclude that:-

1. Digital learning affects the learners to develop important thinking,
2. Digital learning will show higher positive effects on learning outcome than ancient teaching will, It is expected to mix with current teaching trend and utilize the benefits of digital learning to develop practicable teaching ways for the event of important thinking among the learners.

**Key Words:** Digital Learning, Critical Thinking, Online learning.**Introduction:**

In the past years, the utilization of web and technology created all the individuals tech-savvy. within the COVID-19 pandemic, digital technology has established boon to our society. Digital learning has been accepted everywhere the globe as AN choice to ancient learning. Physical school rooms are replaced by virtual school rooms. lecturers have adopted Digital teaching. Students were ready to manage their studies with digital learning.

According to archangel Scriven & Richard Paul, "Critical thinking is that the intellectually disciplined method of actively and elegantly conceptualizing, applying, analyzing, synthesizing, and/or evaluating info gathered from, or generated by, observation, experience, reflection, reasoning, or communication, as a guide to belief and action". Digital Learning has affected the approach one thinks. it's not solely regarding deep learning. it's a thinking method wherever one thinks a talent of a way to solve the matter by considering all the things. Observation and curiosity ar the characteristics of important Thinking.

**Review of Literature:****1. The role of Critical Thinking in an Online Environment [5] - Kelly Burning.**

This analysis paper addresses the problem of important thinking in a web surroundings. research worker has return up with the numerous ways to include in a web surroundings to develop important thinking among the learners. It states that to develop important thinking, educator has to style courses wherever students are actuated to participate actively within the method of learning. This analysis paper helps instructors to realize important thinking among students by together with completely different methodologies like developing learning community, dividing content into tiny module, inspire students for active participation by asking queries.

**2. Impact of technology on Education - G.N.Wikramanayake**

Technological evolution has result in the event of each sector. This technological evolution has created education sector additional competitive. This analysis paper focuses on the impact of technology in education sector. The study suggests that learner will learn at his own pace. the utilization of ICT helps students to know the ideas in careful manner. Audio, Video, Animation ar few supporting technologies which might be incorporated in teaching to share the data among the learners. ICT plays a crucial role in education by introducing completely different teaching applications, techniques.

**Research Methodology:****Objective of the study:**

1. To study and understand the relationship between Digital Learning and Critical Thinking.
2. To analyze the factors which help in development of Critical Thinking among learners.
3. To evaluate the impact of Digital learning on learners.

**Data Analysis and Interpretation:**

Demographics	Particulars	Respondents	Percentage
<b>Gender</b>	Male	68	57.60
	Female	50	42.40
<b>Age bracket</b>	16-26	52	44.10
	27-37	48	40.70
	38-48	13	11.00
	>48	4	3.40
<b>Designation</b>	HOD/Faculty/Lecturer	39	33.10
	Students	48	40.70
	Others	40	25.40

Table one describes the demographic knowledge analysis. The research worker has collected total 117 responses from Google type form .It shows that fifty (57.60%) of the full respondents (117) belong to Male class and (50) forty two.40% belongs to feminine class. the most respondents belongs to age vary between 16-26 i.e 44.10% (52 respondents). The Designation of the respondents has additionally been collected for higher analysis . Out of total respondents , 33.10 nada has mentioned their profession as HOD/Faculty/Lecturer . Total 40.70 the scholars have skilful the researcher's

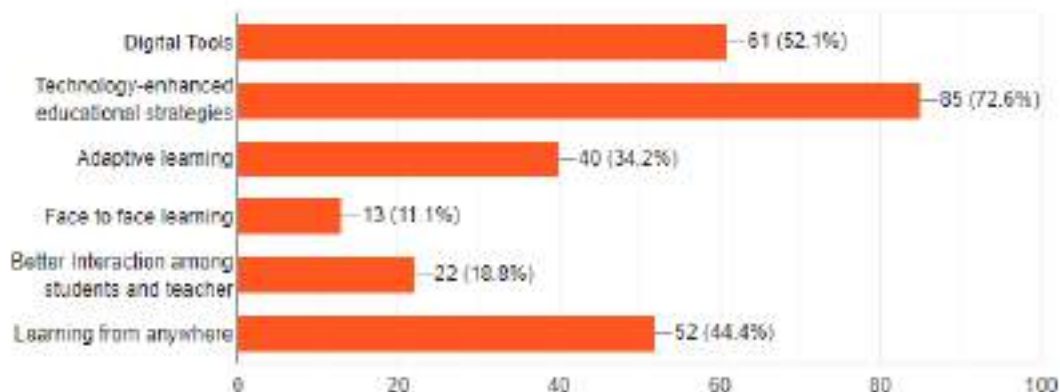
Questions	1) Does digital learning increases problem solving skills among the learners	2) Digital learning develops attitude, decision making capabilities among learners	3) Digital learning environment makes the learner introvert
<b>Strongly Disagree</b>	7	9	5
%	6	7.7	4.3
<b>Disagree</b>	19	26	16
%	16.2	22.2	13.7
<b>Neutral</b>	54	39	45
%	46.2	33.3	38.5
<b>Agree</b>	34	40	37
%	29.1	34.2	31.6
<b>Strongly Agree</b>	3	3	14
%	2.6	2.6	12

form..

The research worker has collected knowledge to review whether or not digital learning develops the important thinking among the learners. 46.2 % are neutral regarding the read on whether or not digital learning will increase drawback resolution among the learners. Hardly third-dimensional (very less) of the full respondents are in favor of initial question.19% of the full respondents have shown their disagreement to the primary question. Question two of table two analysis clearly states that thirty four. two of the respondents have united to question no. 2. 33.3% of the full respondent are neutral.9% of the full respondent are powerfully ail the statement on digital learning develops angle, deciding and capabilities among the learners. 31.6% of the full respondents thinks that digital learning surroundings makes the learners introvert. twelve-tone system of the respondents are powerfully agree regarding the event of introvert angle among the learners thanks to digital learning surroundings.

Digital Learning involves:

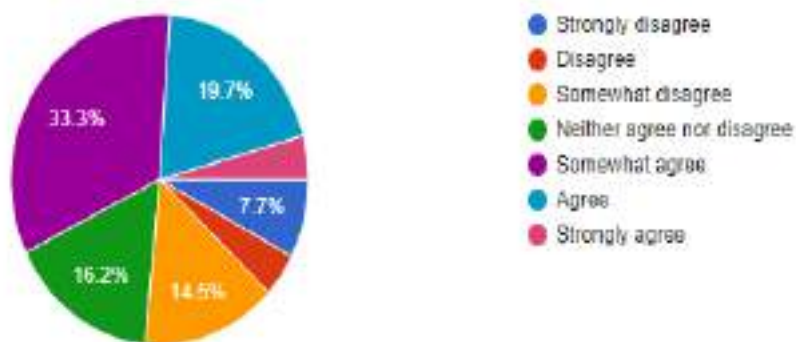
117 responses:



The higher than high bar graph clearly shows that most respondents are aware of the various factors that involves in digital learning. 52.1 %(61) respondents are aware that digital learning involves completely different digital tools. The graph shows that forty four.% (52) respondents have clear plan regarding Digital learning means that learning from anyplace .Technology-enhanced instructional ways are a part of digital learning says seventy two.6% (85) of the full respondents.

Do you think Digital learning is a better way to enhance critical thinking among learners?

117 responses



The above pie chart displays the views of the respondents (in %).The researcher wants the opinion about if the digital learning is a better way to enhance critical thinking. The statistics states that 33.3% of the total respondents are somewhat agree to it. 19.7% of total respondents which is very low are agreed. 16.2 % respondents are neither agree nor disagree about the view whether digital learning is better way to enhance critical thinking.

**Table no.4 Data Collection**

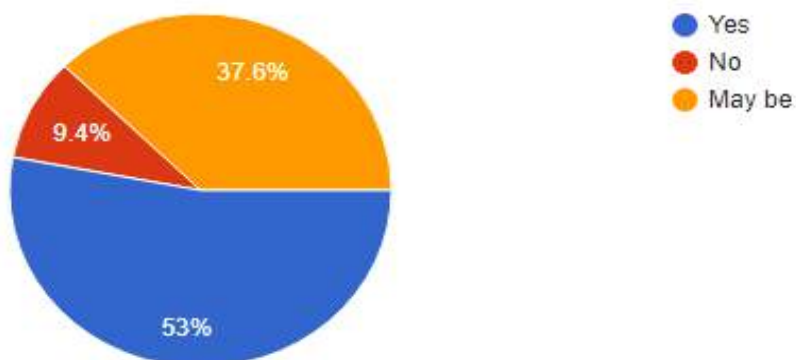
Questions	1) Are you aware of the term Critical Thinking?	Question	2) Digital learning helps you in understanding the concepts in detail?
<b>Not at all aware</b>	11	<b>Never</b>	6
<b>%</b>	9.4	<b>%</b>	5.1
<b>Slightly aware</b>	27	<b>Rarely</b>	16
<b>%</b>	23.1	<b>%</b>	13.7
<b>Somewhat Familiar</b>	36	<b>Sometimes</b>	51
<b>%</b>	30.8	<b>%</b>	43.6
<b>Moderately Familiar</b>	27	<b>Often</b>	33
<b>%</b>	23.1	<b>%</b>	28.2
<b>Extremely Familiar</b>	16	<b>Always</b>	11

%	13.7	%	9.4
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The higher than table represents the opinion of the respondents concerning awareness of the term 'Critical Thinking' and if digital learning helps learner to know the ideas intimately. The information clearly shows that nine.4%(11) of the full respondents(117) aren't in the least aware of the term 'Critical Thinking'. important thinking term is extraordinarily acquainted among thirteen. 1 % respondents has same that they're moderately aware of the term. Digital learning generally helps in understanding the thought intimately says forty three.6%(51) of the full respondents. The Digital learning is never helps respondents in understanding the ideas , as expressed by thirteen.7%(16) of the respondents.

**Is the social interaction amongst the people affected by Digital Learning?**

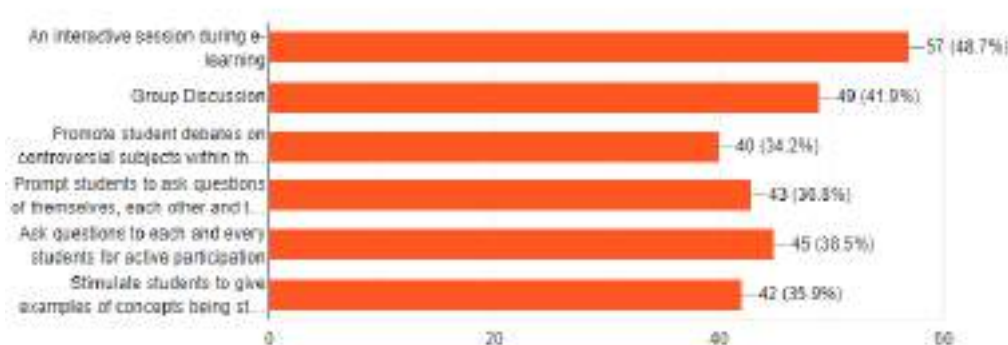
117 responses



The above pie chart represents the views of the respondents regarding social interaction in terms of digital learning. Above statistics clearly states that 53% of the total respondents say that social interaction among the people affected by Digital Learning. 37.6% of the total respondents are not sure about the same.

**Which of the following approaches will help teachers/faculties to develop critical thinking among people with respect to digital learning?**

117 responses



The researcher needs to know what the different ways can be implemented by the instructors in Digital Learning environment to develop critical thinking. Above chart clearly states that 48.7% (57) of the total respondents are of the view that teaching should be interactive so that it creates interest among the students. Group discussion can be conducted during online lectures says 41.9% (49) of the total respondents. Digital learning must encourage active participation by asking questions to each and every students says 38.5% of the total respondents.34.2% (40) of the total respondents thinks that promoting debates among the students can be one of the approach which can be implement during digital learning.

According to you ,How Digital learning impact learners?

117 responses



The above bar graph shows the statistics about the impact of digital learning on learners. Different factors were listed by the researcher.

**Hypothesis Testing:**

**Test 01:**

A. H0: There is no significant relationship between Digital Learning and Critical Thinking.

H1: There is a significant relationship between Digital Learning and Critical Thinking.

B. Level of significance: 5% (0.05) & Degree of freedom: 4

C. Decision Criterion:

H0 is rejected if  $\chi^2 > \chi^2_{(4, 0.05)} = 9.46$

H0 is accepted if  $\chi^2 \leq \chi^2_{(4, 0.05)} = 9.46$

D. Test Static:

(Question: Do you think Digital learning is a better way to enhance critical thinking among learners?)

Likert Scale	No. of Observations	Percentage
Strongly agree	5	4%
Agree	23	20%
Somewhat agree	39	33%
Neither agree nor disagree	19	16%
Somewhat disagree	17	15%
Disagree	5	4%
Strongly disagree	9	8%
Total	117	100%

(Table 01: Data Collection)

Changed Likert Scale	No. of Observations (Observed Frequency 'O')	Expected Frequency 'E'
Agree	28	23.4
Moderately agree	39	23.4
Disagree	14	23.4
Moderately Disagree	17	23.4
Neutral	19	23.4
Total	117	117

(Table 02: Chi-Square calculation table)

Therefore

No. of Observations (Observed Frequency 'O')	28	39	14	17	19
Expected Frequency 'E'	23.4	23.4	23.4	23.4	23.4
(O-E)	4.6	15.6	-9.4	-6.4	-4.4

(O-E) <sup>2</sup>	21.16	243.36	88.36	40.96	19.36
(O-E) <sup>2</sup> /E	0.9042735	10.4	3.776068	1.750427	0.82735
				Total	17.65812
chi-square	17.65812				
Df	4				
Level of Sign.	0.05				
Crit	9.46				
Chi-square > crit					

E. Conclusion:

Since,  $\chi^2 = 17.6581197 > 9.46$

Therefore, Reject H0 at 5% level of significance and accept H1.

Hence, there is a significant relationship between Digital Learning and Critical thinking.

Test 02:

A. H0: Digital Learning does not increase problem solving skill among learner

H1: Digital Learning does increase problem solving skill among learner

B. Level of significance: 5% (0.05) and Degree of freedom: 2

C. Decision Criterion:

H0 is rejected if  $\chi^2 > \chi^2_{(2, 0.05)} = 5.99$

H0 is accepted if  $\chi^2 \leq \chi^2_{(2, 0.05)} = 5.99$

D. Test Static

Likert Scale	No. of Observations	Percentage
Strongly Agree	3	3%
Agree	34	29%
Neutral	54	46%
Disagree	19	16%
Strongly Disagree	7	6%
Total	117	100%

(Table 03: Data Collection)

Changed Likert Scale	No. of observations (Observed Frequency 'O')	Expected Frequency 'E'
Agree	37	39
Disagree	26	39
Neutral	54	39
Total	117	117

(Table 04: Chi-square distribution table)

Therefore,

No. of observations (Observed Frequency 'O')	37	26	54
Expected Frequency 'E'	39	39	39
(O-E)	-2	-13	15
(O-E) <sup>2</sup>	4	169	225
(O-E) <sup>2</sup> /E	0.102564103	4.333333333	5.7692308
Total			10.205128
chi-square	10.21		
Df	2		
level of sign.	0.05		
crit.	5.99		
chi-square > crit			

F. Conclusion:

Since,  $\chi^2 = 10.205128 > 5.99$

Therefore, Reject H0 at 5% level of significance and accept H1.

Hence, Digital learning does increase problem solving skill among learner.

Test 03:

A. H0: Digital Learning does not develop attitude, decision making capabilities among learner

H1: Digital Learning does develop attitude, decision making capabilities among learner

B. Level of significance: 5% (0.05) and Degree of freedom: 2

C. Decision Criterion:

H0 is rejected if  $\chi^2 > \chi^2_{(2, 0.05)} = 5.99$

H0 is accepted if  $\chi^2 \leq \chi^2_{(2, 0.05)} = 5.99$

D. Test Static

Likert Scale	No. of Observations	Percentage
Strongly Agree	3	3%
Agree	40	34%
Neutral	39	33%
Disagree	26	22%
Strongly Disagree	9	8%
Total	117	100%

(Table 05: Data Collection)

Changed Likert Scale	No. of observations (Observed Frequency 'O')	Expected Frequency 'E'
Agree	43	39
Disagree	35	39
Neutral	39	39
Total	117	117

(Table 06: Chi-square distribution table)

Therefore,

No. of observations (Observed Frequency 'O')	43	35	39
Expected Frequency 'E'	39	39	39
(O-E)	4	-4	0
(O-E) <sup>2</sup>	16	16	0
(O-E) <sup>2</sup> / E	0.41025641	0.41025641	0
Total	0.820512821		
chi-square	0.820512821		
Df	2		
level of sign.	0.05		
crit.	5.99		
chi-square < crit			

G. Conclusion:

Since,  $\chi^2 = 0.820512821 < 5.99$

Therefore, do not reject H0 at 5% level of significance.

Hence, Digital Learning does not develop attitude, decision making capabilities among learner

**Significance of the Study:**

The scientist has wrote Hypothesis bas on supported the responses and has performed 'Chi-Square' testing to investigate the research study. The testing signifies that there's a relationship between digital learning and important thinking. The study shows that there's a major relationship between Digital learning and important thinking. The scientist tries to indicate that digital learning helps students in many ways like learner will learn at their own pace, will learn from anyplace however still it doesn't facilitate to develop vital thinking. Instructors has got to incorporate innovative ways

like give-and-take , assignments , follow up queries throughout the training session. The researchers tries to specify that the learners area unit still not in favor of digital learning mode . Study analysis suggests that digital learning has adverse effects on the learner's health. The learners feels that lack of face to face learning, teaching ways employed by the instructors doesn't develop angle, higher cognitive process capabilities among learners. The scientist tries to indicate that instructor's innovative approach of mistreatment completely different teaching technique ways will be useful to develop vital thinking among the scholars. The scientist is of the opinion that vital thinking will be incorporated among the learners if digital learning will be conducted in acceptable manner.

### Scope of the Study:

The study covers the various teaching techniques which may be accustomed develop vital thinking. The Digital Learning is that the art movement approach within the education business. vital thinking helps learners to develop the talents like drawback determination , analyzing , observation, higher cognitive process , therefore digital learning should be conducted in such how that it ought to be facilitate the learners to become dynamic. Digital learning is that the way forward for education and should be incorporated completely different teaching techniques to develop vital thinking among the learners WHO area unit the long run of the country. the event of vital thinking via digital learning should be developed to own a positive impact on learners.

### Source of Data Collection:

**Primary Data:** The researcher has prepared survey form (Google form) questionnaire and circulated among different people. Total 117 respondents have responded to the survey. The data interpretation and analysis of the data is done based on the responses. This survey has helped the researcher to find the outcomes of the study.

**Secondary Data:** The researcher has browsed different websites for the review of literature.

### Limitation of the study:

This study has the subsequent limitations:

1. Not everyone seems to be privy to the term 'Critical Thinking ' , therefore responses may not be excusable.
2. This study doesn't cowl the opinion regarding digital learning in rural areas.
3. Analysis was done among restricted variety of individuals.

### Findings and conclusion of the research paper:

1. Digital learning and important thinking goes hand in hand.
2. Instructor/Faculty should embody completely different innovative techniques to include vital thinking among learners.
3. Study clearly shows that digital learning has health effects on a student, which can cause lack of interest in studies
4. Digital learning if enforced with correct techniques together with completely different teaching ways it'll facilitate learners to develop interest in learning that ultimately cause develop vital thinking among learners.
5. All the respondents area unit well versed with the digital learning.

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# A J O M C

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**Special Issue**

**on**

**Current Research Trends in Management, Science  
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## **A Study on Attraction of Young Investors towards Securities Markets and Crypto Currencies**

<sup>1</sup>Riya Sanjay Mishra and <sup>2</sup>Sanjay Mishra

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<sup>2</sup>Shree L.R. Tiwari Degree College of Arts, Commerce and Science, Thane, Maharashtra

### **ABSTRACT**

The research paper under the study is about the opportunities that the young investors have towards their investment in securities market and crypto currencies. The researcher in her research paper has presented the sorry state of the knowledge among the young investors about the securities markets and Crypto currencies. The researcher has referred various literature, articles and research papers on the related topic and found the gap analysis. Based on the review of literature and scope of the research, the research has framed three objectives which were measured and achieved through data analysis and interpretation.

The researcher has collected the primary data from the potent respondents through Google form, which was circulated among the known groups. 118 respondents responded to the Google form circulated and data was analysed and interpreted through tables, pie charts and graphs. Findings and conclusions were drawn upon based on the interpretations. The researchers found that the knowledge of investment opportunities in securities markets and crypto currencies are low among young investors. The young investors are afraid of taking the risk in the speculative markets. They lack financial assistance and funds for investment.

**Keywords:** Investments, Risks, Profit, Bitcoin, Systematic Investment planning (SIP),

### **INTRODUCTION**

Investments with lucrative offers and high profit margin have always attracted the investors of all ages, be it young or old every investor wants to enjoy the super profits and looks for more. Their search for the investment options takes them towards the securities market which is the barometers for the Indian economy. With various options like Equity, bonds, derivatives, sip's, Debentures etc. the securities market gives options for the small, medium and large investors to invest their funds. Individual and institutional investors exchange billions of shares of stock in over 10,000 firms on a daily basis via securities markets. Individual investors put their own money into investments in order to meet their own financial objectives. With the help of securities markets, the savings of households, business firms and government can be channelized to fund the capital requirements of a business enterprise.

The new buss word in the investment segment is crypto – bitcoins, which has changed the dynamics and have questioned the regulated markets. This unregulated form of investments in the name of crypto currencies are traded on the virtual platform. A crypto currency (or “crypto”) is a digital currency that can be used to buy goods and services, but uses an online ledger with strong cryptography to secure online transactions. The Indian government is now talking to regularise crypto currency in India and also to launch their own crypto.

### **REVIEW OF LITERATURE**

#### **1. A Study on Investment preferences of young investors in the city.**

**Shinki K Pandey, Abhishek Vishwakarma**

There are several investment choices accessible in the market as a result of economic liberalization, and the major goal of this research study is to determine the respondent's preferences among the investment alternatives available in the market. Investment is the process of earning money by putting money into a Financial Asset or a Physical Asset. Because life is unpredictable and the future cannot be anticipated, a person must invest to ensure a secure future. Investors invest their money with several goals in mind, such as profit, security, and appreciation, among others. As a young investor with a decent risk appetite and a long time horizon, he has a variety of possibilities to invest in to earn a fair return on his investment until he reaches the age of 40. Bank deposits, post office deposits, equity market, mutual funds, physical gold, and real estate are only few of the investment options accessible in the market. The study's major goal is to determine the preferences of today's Young Investors, who are between the ages of 21 and 35.

file:///C:/Users/Sanjay%20Mishra/Downloads/5951-Article%20Text-11596-1-10-20210124.pdf

#### **2. Acceptability of Investing In Crypto currencies**

**Eunice M Chua**

Crypto currencies have become a special attraction that most people are aware of, but not everyone understands how they function. With the introduction of this potentially profitable investment alternative, the researchers wanted to learn about the willingness of a small group of people to invest in crypto currencies such as Bit coin and Ethereum. This study used a descriptive-relational research approach to see if there are significant differences in participants' desire to invest in crypto currencies based on age, gender, educational attainment, civil status, monthly income, and employment. The findings revealed that while the participants are not particularly eager to engage in crypto currencies, they are clear in their belief that they should do more study before investing, and that the majority of them see crypto currencies as volatile and dangerous investments. This survey shows that the individuals who are younger are more inclined to invest in crypto currency. The researcher suggests that this study be utilised as a learning tool in classroom discussions on the investment possibilities of Bit coin and Ethereum

[https://www.researchgate.net/publication/344727426\\_ACCEPTABILITY\\_OF\\_INVESTING\\_IN\\_CRYPTOCURRENCIES](https://www.researchgate.net/publication/344727426_ACCEPTABILITY_OF_INVESTING_IN_CRYPTOCURRENCIES)

### 3. A Study on the Factors Influencing Investors Decision in Investing in Equity Shares in Jaipur and Moradabad with Special Reference to Gender

Jeet Singh and Preeti yadav

The current study seeks to identify the elements that have a significant impact on the share investing decisions of a sample of 100 investors in Moradabad, Uttar Pradesh. The introduction and evolution of behavioural finance has resulted in a financial sector revolution. Decision-making while investing Investors just act on the information that is available to them. React appropriately. Before investing in the stock market, a great lot of thought must be given. When investing in the capital market, technical and financial research of the firm, as well as fundamental study of the economy, must be considered. The current article seeks to ascertain male and female investors' perceptions of key issues to be kept in mind while investing in the equities market. The report attempts to condense the attitudes of male and female investors regarding a number of investment options.

<https://amity.edu/UserFiles/admaa/195Paper%209.pdf>

### 4. Stock Market Awareness among the Educated Youth: A Micro-level Study in India

Aabida Akhter and Mohiuddin Sangmi.

The stock market is referred to be an economic pulse or an economic mirror since it reflects a country's economic situation. Investors are said to constitute the securities market's backbone. As a result, their education and awareness are critical to restoring and keeping their interest in the securities market. The idea of stock market awareness is part of the wider concept of financial literacy. This research aims to examine young understanding of several facets of the stock market, such as concepts, goods, procedures, and institutions. The study's findings show that kids have a low to moderate degree of stock market knowledge.

[https://www.researchgate.net/publication/283523732\\_Stock\\_Market\\_Awareness\\_among\\_the\\_Educated\\_Youth\\_A\\_Micro-level\\_Study\\_in\\_India](https://www.researchgate.net/publication/283523732_Stock_Market_Awareness_among_the_Educated_Youth_A_Micro-level_Study_in_India)

#### RESEARCH METHODOLOGY

##### OBJECTIVE OF THE RESEARCH STUDY

1. To understand various factors that attract young investors towards security markets.
2. To explore different types of investment opportunities in security and crypto market.
3. To find different job opportunities available in security markets.

##### Data Analysis and Interpretation

Table no.1 Demographic data collection			
Demographics	Particulars	Respondents	Percentage
Gender	Male	62	52.5%
	Female	56	47.5%
Age bracket	15-30	103	87.3%
	30-45	9	7.6%
	45-60	6	5.1%
	Above 6	0	0

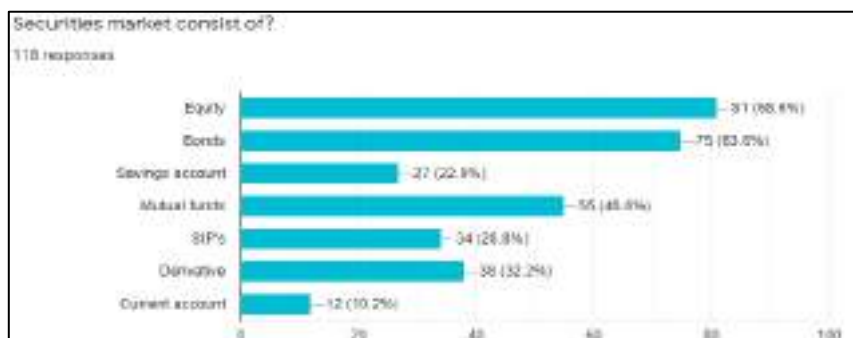
Source: Primary Data.

The above table shows that there are 62(52.50%) male respondents and 56(47.5%) female respondents who have responded through Google form circulated by the researcher. Total 118 respondents responded through the circulation of the Google form. The table also shows that out of 118 respondents 103 i.e. (87.3%) lies in the age bracket of 15-30. And others belong from different age groups.

Questions	Do you trade in securities market or crypto currencies?	Do you think that crypto currencies should be regularized?	Is investing in securities market safe?
<b>Yes</b>	36	53	50
<b>%</b>	30.5	44.9%	42.4%
<b>No</b>	71	16	14
<b>%</b>	60.2	13.6	11.9
<b>Maybe</b>	11	49	54
<b>%</b>	9.3	41.5	45.8

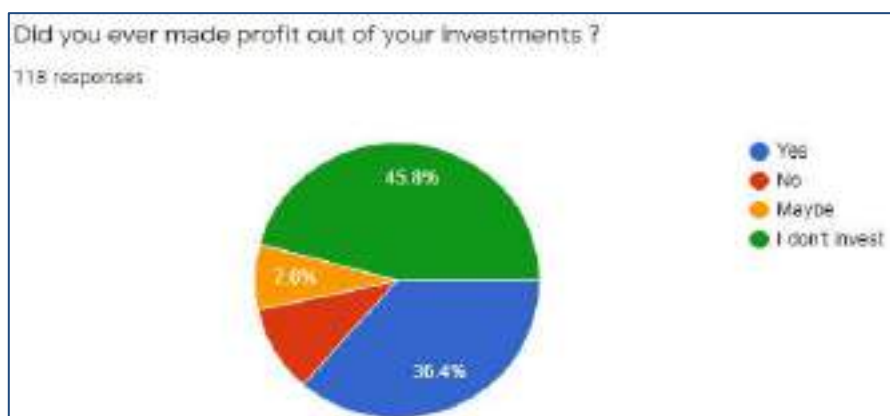
Source: Primary Data

The above table specifies that the respondents are not trading in securities market or crypto currencies because most of the respondents are in the age bracket of 15 to 30 where the earning is limited or almost zero they do not have financial support to invest in the markets. 71 i.e. (60.2%) respondents do not trade in securities market or crypto currencies. Youngsters seems to have limited knowledge about regularized market which bring more safety and security of the investments. 65 i.e. 55.1% of the respondents negative responds towards regularising of the market. Due to less knowledge about the safety and security of the market 68 i.e. 57.7% of the respondents don't not feel safe about investing in the securities market.



Source: Primary Data

From the above bar graph we can find out that the knowledge of securities market among the respondents is somewhat mixed in nature. They are not aware about what exactly the securities market consist of. Due to low awareness 39 i.e. (33.1%) of the respondents have responded that securities market consist of savings and current account. The respondents are aware that the securities market consist of equities and bonds where the percentage is high.



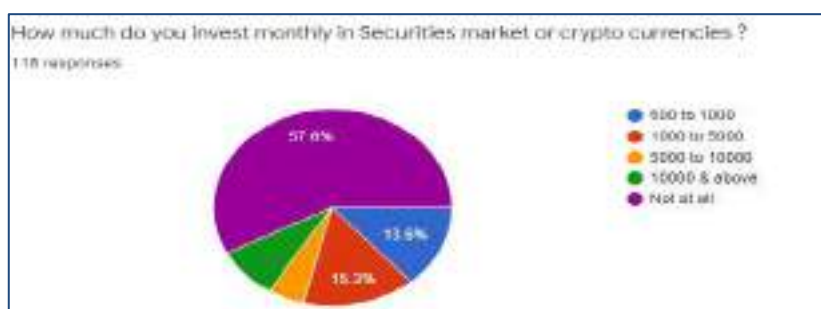
Source: Primary Data

The above pie diagram shows that 54.2% of the respondents invest in the market and 36.4% have made profit out of their investment. The % of the respondents not yet entered in the securities market or crypto currencies accounts to 45.8% this shows that there is a huge potential of investment for the young investors in the market.

Question	Are you aware of the term Securities market and Crypto currency?	Question	Do you agree that Crypto currencies are new generation's lucrative investment option?	Question	Have you ever worked on practicing through paper trading?
Not at all aware	17	Strongly Disagree	8	Never	78
%	14.4%	%	6.8%	%	66.1%
Slightly aware	27	Disagree	11	Rarely	15
%	31.4%	%	9.3%	%	12.7%
Moderately aware	29	Neutral	49	Occasionally	12
%	24.6%	%	41.5%	%	10.2%
Very aware	21	Agree	37	Frequently	9
%	17.8%	%	31.4%	%	7.6%
Extremely aware	14	Strongly Agree	13	Always	4
%	11.9%	%	11%	%	3.4%

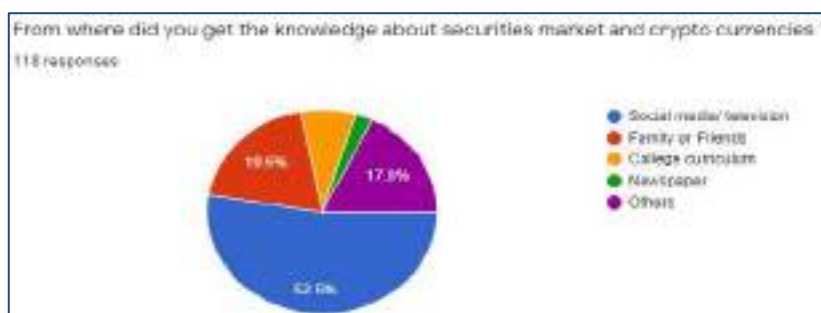
Source: Primary Data

The above table shows that the respondents lack awareness about the securities and crypto market which accounts for 70.4%. Nearly 57.6% of the respondents gave their negative opinion that securities and crypto markets are not lucrative investment options. The above table also shows that young investor (80%) have never learned the concept of paper trading nor are they aware about such term which helps in understanding the securities markets.



Source: Primary Data

The above pie chart shows that 57.6% of the respondents are not at all investing in the securities market or crypto currencies. Due to lack of knowledge about the safety and limited financial earnings youngsters are not willing to invest their money in the markets.



Source: Primary Data

Social media and television (52.5%) are the main source for the respondents to get knowledge about securities market and crypto currencies. The pie diagram shows that the college curriculum does not provide required information about the securities market to the young investors. There is a bit knowledge gap which is the main area of concern and requires due attention of the academician and the government authorities.

### **SIGNIFICANCE OF THE STUDY**

The research signifies on the investment awareness of the young investors. The research emphasises on teaching and motivating the young investors about the investments of their saving in securities market and crypto currencies. The researcher through the research work has shown the true state of awareness about securities market. There is a lack of knowledge transfer which shows a gap between the curriculum and the requirement of the economy. The study is just a granule of the sand in the large dessert and can be taken further with a broader sense and approach to understand the gap. The academicians and government authorities needs to take appropriate steps which would help the young minds to understand the securities and crypto markets in a batter way.

### **SCOPE OF THE STUDY**

- The study under the research title covers various forms of investment options available under securities market.
- Investment opportunities for young investors in securities market and crypto currencies can be explored for good profits.
- The study can be undertaken at broad level to find out the awareness among the investors regarding the crypto currencies and securities markets.
- The scope of study is not just confirmed to young investors, but it can be undertaken for various sect of the society to understand their investment pattern.

### **Source of Data Collection**

#### **Primary Data**

The main source of collecting the data was through Google form. A questionnaire was prepared by the researcher based on the Objectives. In all 118 respondents responded by filling the Google form. Primary data being the first hand data, has helped the researcher in data analysis and interpretation, on the basis of which the findings and suggestion are drawn.

#### **SECONDARY DATA**

The Secondary data was collected by browsing different websites. It gave the researcher different articles and information based on the topic. Review of literature helped the researcher to get a detailed view about the previous studies related to the topic. Gap analysis was done on the basis of review of literature.

### **LIMITATION OF THE STUDY**

#### **This study has the following limitations**

1. The study undertaken by the researcher is based on primary data with limited responses.
2. The secondary was not objective specific and available in bits and pieces
3. The respondents may have been bias in filling the questionnaire which cannot be overlooked.

#### **Findings and conclusion of the research paper**

1. The study undertaken by the researcher shows that people lying in the age group of 15-30 are not so aware about the securities market and crypto currencies.
2. Young investors are not ready to risk their savings by investing in the markets.
3. Due to lack of knowledge they don't see investment in the market as an opportunity to earn profit.
4. There is a bit knowledge gap which is the main area of concern and requires due attention of the academician.
5. To make these young investors understand the pros and cons of the market educational institutions should organise different campaigns and provide practical knowledge to them.

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## IMPACT AND STRATEGIES FOR EDUCATION SECTOR IN INDIA AFTER COVID 19

□ Mr. Kshitijkumar Lalankumar Jha\*

### ABSTRACT

*The Pandemic disrupted higher education sector across the nation. This Pandemic critical determinant of a country's economic future. March 2020, Government began to shut schools, colleges, university to stop spreading of COVID-19 viruses. This is the crucial time for all educational bodies from primary to PhD level program. As days pass the government not able to open colleges, schools because spreading of the virus were on a high pick. This has been definitely impacting on each student career directly and indirectly. The structure of learning, teaching methodologies, the evaluation was the first to be affected by this closure. Now, there are many college (Private or government) started adopting online teaching. Various teaching ads are introduced in the market. On the other side students are still trying to fit themselves in such online learning process. The problem is not with the student side, we have not implemented such ways of the learning environment in our education system on a large scale before. The pandemic has transformed the traditional chalk-board teaching model to one driven technology. This disruption in the delivery of education is pushing us to figure out how to drive engagement at scale while ensuring inclusive e-learning solutions and tackling the digital divide. This paper tries to highlight the problems which are there in our nation relating to E-education program and trying to find the best possible solution, so in future due of any disasters our nations' future (Students) never stop the process of learning.*

**Keyword:** E-Education, Pandemic, E-Learning, Digital divide, COVID-19, Data Analysis.

### INTRODUCTION:

March 2020, Government began to shut schools, colleges, university to stop spreading of COVID-19 viruses. This is the crucial time for all educational bodies from primary to PhD level program. As days pass the government not able to open colleges, schools because spreading of the virus were on a high pick. This has been definitely impacting on each student career directly and indirectly. The structure of learning, teaching methodologies, the evaluation was the first to be affected by this closure.

As per the UNESCO report, about 14

crores primary and 13 crores secondary students are affected during the lockdown. There were certain guidelines issued by WHO to prevent the spreading of COVID-19 virus, which we have been following like: maintain social distance, use face-mask, avoid to visit crowded place, Wash hands etc. Once the lockdown is imposed on country every sector affected with it. Education sector facing lots of problems due to lockdown. All school, colleges became closed, all examination suspended. Undoubtedly the lockdown created problems for students also. Though it is an exceptional situation in the history of education. This pandemic shown us

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the mirror of ongoing Indian education system. COVID-19 has created many opportunities to come out with traditional chalk-board teaching model to E-learning and E-Education mode. This is the right time where we can take important calls for the education system because students are getting into the e-education system, teachers have been changing their teaching tools, their methodologies, government are planning for designing and implementing New education policy.

This is the right time where we educator, educational leaders, educational Leader Developers and policy makers design strategies to implement E-education system in India in an effective manner. No one knows what may happen in future, we are supposed to keep ourselves ready to face such type of situation again in future.

#### AIM OF THE STUDY:

The aim is to study COVID-19 impact on education system and what are the possible strategies we can frame to launch E-education system in Indian to achieving the sustainable development goals.

#### OBJECTIVE OF THE STUDY:

1. To ascertain the impact of online education system in running education system.
2. To ascertain comparison between distance learning experience with physical learning.
3. To understand students' views towards Online education system.

#### METHODOLOGY:

1. The primary data are collected by taking a survey having a large sample size. Chi-square test is used for interpretation of data.
2. The secondary data are presented in this paper are collected from various government and non-government agencies. Information are collected from various authenticate websites.

#### HYPOTHESIS OF THE STUDY:

1. There is no significant difference between learning remotely and learning physically.
2. There is no significant difference between online learning and physical learning for growth in career.

#### DATA ANALYSIS AND INTERPRETATION:

Test 01:

(A) H0: There is no significant difference between learning remotely and learning physically.

H1: There is significant difference between learning remotely and learning physically.

(B) Level of significance: 5% (0.05) & Degree of freedom: 02

(C) Decision criterion:

H0 is rejected if  $\chi^2 > \chi^2_{(2, 0.05)} = 5.99$

H0 is accepted if  $\chi^2 \leq \chi^2_{(2, 0.05)} = 5.99$

(D) Test Static:

Likert Scale	Values assigned	No of Observations	Percentage
Extremely effective	5	5	4.81%
Very Effective	4	14	13.46%
Moderately effective	3	39	37.50%
Slightly effective	2	32	30.77%
Not at all effective	1	14	13.46%
	Total	104	100.00%

(Table 01: Data collection)

Changed Likert Scale	No of Observations	Expected Observation
Effective	19	34.6667
Moderately effective	39	34.6667
No Effective	46	34.6667
Total	104	104.0001

(Table 02: Chi-Square calculation table)

Therefore  $\chi^2 = 0.003470502$

(E) Conclusion:

Since  $\chi^2 = 0.003470502 < 5.99$

Therefore, do not reject H0 at 5% level of significance

Hence, there is no significant difference between learning remotely and learning physically.

How effective has remote learning been for you?  
Test responses



(Figure 01: Graphical presentation of all responses received for Test 01)

Test 02:

(A) H0: There is no significant difference between online learning and physical learning for growth in career.

H1: There is significant difference between online learning and physical learning for growth in career.

(B) Level of significance: 5% (0.05) & Degree of freedom: 02

(C) Decision criterion:

H0 is rejected if  $\chi^2 > \chi^2_{(2, 0.05)} = 5.99$

H0 is accepted if  $\chi^2 \leq \chi^2_{(2, 0.05)} = 5.99$

(D) Test Static:

Likert Scales	Values	No of Observation	Percentage
Strongly Agree	5	9	8.65%
Agree	4	26	25.00%
Neutral	3	29	27.88%
Disagree	2	25	24.04%
Strongly Disagree	1	15	14.42%
	Total	104	100.00%

(Table 03: Data Collection)

Changed Likert Scale	No of Observations	Expected Observation
Agree	35	34.6667
Neutral	29	34.6667
Disagree	40	34.6667
Total	104	104.0001

(Table 04: Chi-Square calculation table)

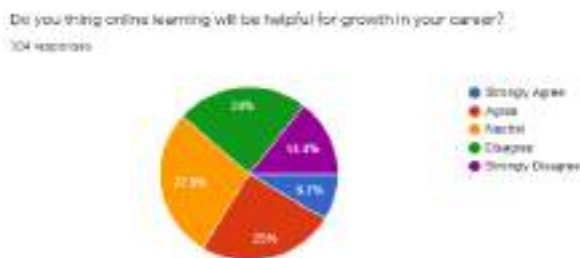
Therefore,  $\chi^2 = 0.41686237$

**(E) Conclusion:**

Since  $\chi^2 = 0.41686237 < 5.99$

Therefore, do not reject H0 at 5% level of significance

Hence, there is no significant difference between online learning and physical learning for growth in career.



(Figure 02: Graphical presentation of all responses received for Test 02)

**DISCUSSION:**

1. A total of 320 million learners in India have been adversely affected by the COVID-19 pandemic and direct them towards e-learning industry, which comprises a network of around 1.5 million schools.
2. E-learning stand for “A learning system based on formalized teaching but with the help of electronic resources is known as E-learning.” For E-learning availability of electricity is very essential. In a recent 2017-18 survey, the Ministry of Rural development found that 47% of Indian households receive more than 12 hours of electricity and more than 36% of schools in India operate without electricity. Therefore, government need to work on ground level, so across nation all students can adapt the changing environment of education without too much delay.
3. Undoubtedly the rapid changes toward e-learning culture has resurfaced long-standing issues of digital divide and inequality between students, so India must

address these problems into future economics and educational policies.

4. India has been trying to move towards digital education from past many years, but due to lockdown the digitalization in education system comes into force on urgent basis, so we (educator, policy maker) should take responsibility to establish quality assurance mechanism, reconstruct teaching tools and methodologies so we can establish e-learning platform very effectively and efficiently way.
5. In this time of crises, a well-rounded and effective educational practice is needed for capacity building of your minds. It will develop skills that drive their employability, productivity, health and well-being in the decades to come.

**STRATEGIES:**

1. If India transit to online education system in the future, there must emphasizing policies that bridge the digital divide and move to achieving the sustainable development goals.
2. Open source digital learning solution (DIKSHA, KHAN Academy, Coursera.org, Open2study, YouTube) and LMS (learning management system) software should be adopted so teacher can conduct teaching online.
3. For theory concepts, we can use online teaching technology and for practical physical approach should be selected, so students will be comfortable (or habitual) for both the ways of learning.
4. The Universities, Colleges should make online certification course compulsory for students’, at least three in a year form SWAYAM, UG/PG MOOCs platform so the students keep gaining knowledge as per their required domain.
5. The Universities, Colleges and Schools should make Academic time table in such a way, where students learn online through E-

PG Pathsala, SWAYAMPRAKASHA in every week.

6. The colleges should keep online webinars, conferences for the students so they can adapt this e-education learning system in well mannered.

#### CONCLUSION:

1. From the above data analysis and interpretation, it is clear that there is no significant difference between learning remotely and learning physically, only we have to reconstruct the current teaching methodologies and pedagogical tools.
2. From the above data interpretation, it is also clear that there is no significant difference between online learning and physical learning for growth in a career.
3. This is the right time to establish an e-education system in a very effective manner but for that the proper plan of action is required.
4. Immediate measures are required to mitigate the effects of the pandemic on job offers, internship program and research projects.
5. The scope of e-learning is enormous and can help realize the potential of each

students. There are opportunities and challenges for both government and private sector and they should overcome with it by making ground level strategies.

6. This is the great opportunities for private sector to invest in e-education technologies. Unacademy, BYJU's, Udemy are growing e-education platform in education sector.

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# Asian Journal of Organic & Medicinal Chemistry

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## Social Media and Youth: A Study of Uses and Impacts

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### ABSTRACT

Virtual entertainment's effect on youth is setting out extra difficulties and open doors. Person to person communication destinations give a stage to conversation on consuming issues that has been ignored in the present situation. The effect of person-to-person communication destinations in the evolving attitude of the young. It was review type exploration and information was gathered through the poll. 300 examined youth fill the survey; non-irregular inspecting method was applied to choose test units. The principal goals were as (1) To dissect the impact of virtual entertainment on youth public activity (2) To survey the advantageous and favoured type of web-based entertainment for youth (3) To assess the disposition of youth towards online entertainment and measure the investing energy in virtual entertainment (4) To suggest some action for legitimate utilization of online entertainment in right course to illuminate and teach individuals. Gathered information was examined in term of recurrence, rate, and mean score of articulations. Following were principal discoveries Majority of the respondents shows the concurrences with these impacts of web-based entertainment. Respondents believe Facebook as their number one virtual entertainment structure, and afterward the like Skype as second famous type of web-based entertainment, the essential spot for them, 46% answered interface virtual entertainment in instructive establishment PC labs, standard answered as enlightening connections share, respondents Face principal issue during utilization of social are undesirable messages, online entertainment is useful for youth in the field of schooling, virtual entertainment disintegrating accepted practices, virtual entertainment is influencing adversely on investigation of youth. Online entertainment advances untrustworthy pictures, video clasps and pictures among youth, hostile to strict post and connections make scorn among people groups of various networks, Negative utilization of virtual entertainment is weakening the relationship among the nations, web-based entertainment is assuming a vital part to make political mindfulness among youth.

Keywords: Virtual entertainment, youth, person to person communication, Facebook, twitter, YouTube

### INTRODUCTION

Virtual entertainment is latest type of media and having many highlights and attributes. It has numerous offices on same channel like as imparting, messaging, pictures sharing, sound and video sharing, quick distributing, connecting with all over world, direct interfacing. it is additionally least expensive quick admittance to the world so it is vital for all period of people groups. Its utilization is expanding step by step with high rate in everywhere. Greater part of youth is moving rapidly from electronic media like as watchers at home and radio audience members to the virtual entertainment among all period of gathering. Youth rate is specially to moving into virtual entertainment so its persuasions are a lot of on youth. This frenzy of virtual entertainment has prompted a large group of inquiry with respect to its effect on society, while it is concurred that the web-based entertainment influences individuals' living styles and it is a continuous cycle to recognize the idea of these impact in each general public and country exceptionally on youth .this concentrate likewise engaged the impacts of online entertainment on youth and their way of life, patterns, instructive and political mindfulness, proactive tasks, public activity, their advancing, etc. Web-based entertainment is a bunch of webs put together application that develops with respect to the philosophical and innovative underpinning of marry and that license the plan and trade of client produced content. Online entertainment, for example, Facebook, Skype, Twitter, YouTube and My Space might have been newly advertised as extraordinary leveller as social affair in what partitions of races, classes, and nationality. Online entertainment is method for associations among individuals in which they make, offer, and trade data and thoughts in virtual networks and organizations. There are some recognizable and most utilizing types of virtual entertainment with their starting points and element presentation uniquely involving in Pakistan at large scale and its utilizing rate expanding step by step in Pakistan and utilization of web-based entertainment is at first stage in Pakistan and a few natural kinds of online entertainment are here which are utilizing.

### IMPACT OF SOCIAL MEDIA ON YOUTH

Virtual entertainment differently affecting youth's life in the two closures some time influences are in the blessing of youth's public activity and once in a while propositions influence are negative to its client. Virtual Entertainment may be in some cases seemed like simply another arrangement of cool devices for affecting youngsters. Once in a while you might utilize it all over alright there are a few pretty cool new devices around

yet the development of online entertainment possibly has a greater effect than that. It influences upon youngsters who are experiencing childhood during a time where media isn't about communicated content from the TV, yet is about intelligence, sight and sound and performing multiple tasks. What's more, it influences upon associations who need to stay pertinent to another age, and who find their own work and designs being changed by changing specialized devices and examples of interchanges. Web-based entertainment influence on youth on the two finishes great and terrible virtual entertainment is one of most impacts affecting source all through the world including Pakistan individuals in all actuality do have these impacts of web-based entertainment which has improved the openness of individuals and make more mindfulness among youth. Youth is exceptionally associated with virtual entertainment. Virtual entertainment devices are woven into numerous youngsters' everyday lives. Youngsters are in discussion and correspondence with their friend bunches utilizing a wide range of media and media gadgets consistently. quite a while back, youngsters might have possibly been in contact with companions and friend bunches while hanging out at school, or meeting up in the neighbourhood. Presently youngsters can be contact through texting, interpersonal organizations, internet games and numerous different instruments. Youngsters are experiencing childhood in a continually associated society.

### **STATEMENT OF THE PROBLEM**

The review was plan to dissected the effect of virtual entertainment on youth, what web-based entertainment is meaning for on youth in various parts of public activity, political mindfulness, strict practices, instructive learning, patterns embracing, sports exercises, etc.

### **SIGNIFICANCE OF THE STUDY**

This study is expedient to apply social media in right direction for youth and create cognizance among youth that proper use of social media become a solid tool to educate, inform and groomed the mentality level of youth social media refine their living style of public especially for youth it is also create a responsiveness that how it is effecting the social life the deteriorate social norm, society standards and ethics of society and create awareness among youth the aspect of social media. This study is practical to apply online entertainment in right course for youth and make discernment among youth that legitimate utilization of web-based entertainment become a strong device to teach, illuminate and prepared the mindset level of youth virtual entertainment refine their living style of public particularly for youth it is likewise make a responsiveness that the way things are affecting the public activity the decay accepted practice, society norms and morals of society and make mindfulness among youth the part of virtual entertainment.

### **HYPOTHESIS OF THE STUDY**

- It is probably going to say that social media is making mindfulness for youth in better living style.
- It is probably going to say that social media is quick wellspring of data and diversion for youth's advantage.
- It is probably going to say that social media is extraordinary facilitator for youth in the field of schooling.
- It is probably going to say that young are using virtual entertainment in sure manner.

### **OBJECTIVES OF THE STUDY**

The objectives of the study were as following:

1. To break down the impact of virtual entertainment on youth public activity
2. To assess bearing of youth to using online entertainment.
3. To evaluate the advantageous and favoured type of online entertainment for youth.
4. To assess the demeanour of youth towards web-based entertainment and measure the investing energy in virtual entertainment.
5. To dissect the reliance of youth via web-based entertainment and it's debilitating in life schedule.
6. To suggest some action for appropriate utilization of virtual entertainment in right course to illuminate and teach individuals.

### **METHODOLOGY OF THE STUDY**

The expressive technique was utilized to convey this review. Furthermore, review type research was led, through the poll general assessment and discernment was segregate about the effect of virtual entertainment on youth and proclamations was created connected with the different part of youth's life and society. There are

numerous hypotheses that may be amazing to help our concentrate however generally appropriate and as per the idea of study that are uses and satisfaction hypothesis and media impact examination and hypothesis.

### DESIGN OF THE STUDY

The spellbinding examination was directed by utilizing the technique review strategy that is a kind of system in sociologies studies.

### POPULATIONS

The number of inhabitants in the review contains on young people of Bahawalpur City.

### SAMPLE

From the above populace of Bahawalpur youth an example of 300 young people was chosen and none irregular examining technique was utilized to choose the example from everywhere populace among youth remembering male and female for Bahawalpur City.

### Implementation of the Research Tool

The survey was conveyed among the example by moving toward them actually. A duplicate of survey was conveyed among each example unit and furthermore give adequate opportunity to fill the poll, as it is 300 duplicates of polls were dispersed among the examples and after culmination was gathered. The pace of return stays up to 97 percent that is appears to be acceptable conduct and premium of youth in research.

### Statistical Analysis

Factual Package for the Social Sciences (SPSS) was utilized for the information investigation and deciphered. All gathered information was placed at SPSS sheet to dissect the information, to division the discoveries and portrayal the information in fitting structure, to draw the graphs and tables.

### Formulas Used to Find Average and Percentage

$$\bar{X} = \frac{((fSA * 5) + (fA * 4) + (fUnc * 3) + (fDA * 2) + (fSDA * 1))}{fTotal}$$

### Data Analysis and Interpretation

The portrayal of information that was placed in unique bundles for sociologies programming and all information was examine as table and diagram and made all rate, frequencies, mean score by applying factual equations.

**Table No. 1.1** Social Status of respondents

	Social status	F	%	Valid %	Cumulative %
Valid	Employee	2	.7	.7	.7
	Student	281	96.9	99.3	100.0
	Total	283	97.6	100.0	
Missing	System	7	2.4		
<b>Total</b>		290	100.0		

Table No. 1.1 shows that among the respondents 0.7% were employees, 96.9% respondents were students while 2.4% respondents did not respond for the statement

**Table No. 1.2** Degree or qualification level of respondent's separation

	degree level of respondents	F	%	Valid %	Cumulative %
Valid	BS	135	46.6	48.9	48.9
	Master	132	45.5	47.8	96.7
	M.Phil	9	3.1	3.3	100.0
	Total	276	95.2	100.0	
Missing	System	14	4.8		
<b>Total</b>		290	100.0		

Table No. 1.2 shows that 46.6% responded for BS Degree, 45.5% responded for Master's Degree, 3.1% responded for M. Phil while 4.8% of the population did not respond for the statement.

**Table No. 1.3** Gender of respondents

	Gender	F	%	Valid %	Cumulative %
<b>Valid</b>	<b>Male</b>	101	34.8	35.6	35.6
	<b>Female</b>	183	63.1	64.4	100.0
	<b>Total</b>	284	97.9	100.0	
<b>Missing</b>	<b>System</b>	6	2.1		
<b>Total</b>		290	100.0		

Table No. 5.3 shows that 34.8% among respondents were male, 63.1% among them were female while 2.1% respondents did not respond for the statement.

**Table No. 1.4** Residence of respondents

	Region	F	%	Valid %	Cumulative %
<b>Valid</b>	<b>Rural</b>	155	53.4	55.2	55.2
	<b>Urban</b>	126	43.4	44.8	100.0
	<b>Total</b>	281	96.9	100.0	
<b>Missing</b>	<b>System</b>	9	3.1		
<b>Total</b>		290	100.0		

Table No. 1.4 shows that among population 53.4% respondents were from rural residency, 43.4% respondents were from urban while 3.1 % respondents did not respond for the statement.

**Table No. 1.5** Age wise division of respondents

	Age wise	f	%	Valid %	Cumulative %
<b>Valid</b>	<b>15-20</b>	85	29.3	30.4	30.4
	<b>21-25</b>	164	56.6	58.6	88.9
	<b>26-30</b>	31	10.7	11.1	100.0
	<b>Total</b>	280	96.6	100.0	
<b>Missing</b>	<b>System</b>	10	3.4		
<b>Total</b>		290	100.0		

Table No. 1.5 shows the division of the population into age groups. Among them 29.3% responded for age group 15-20years, 56.6% responded for age group 21-25, while 10.7 % responded for age group 26-30 years, while 3.4% did not responded for the statement.

**Table No. 1.6** Your favourite form of social media.

	Forms of social media	F	%	Valid %	Cumulative %
<b>Valid</b>	<b>Facebook</b>	143	49.3	50.2	50.2
	<b>Skype</b>	112	38.6	39.3	89.5
	<b>Twitter</b>	25	8.6	8.8	98.2
	<b>YouTube</b>	4	1.4	1.4	99.6
	<b>MySpace</b>	1	.3	.4	100.0
	<b>Total</b>	285	98.3	100.0	
<b>Missing</b>	<b>System</b>	5	1.7		
<b>Total</b>		290	100.0		

Table No. 1.6 shows the statement that your favourite form of social media. 49.3% responded for Facebook, 38.6% responded for Skype, 8.6% responded for twitter, 1.4% responded for YouTube, 0.3% responded for MySpace while 1.7% respondents did not respond for the statement.

**Table No. 1.7** Which place you are using for social media connecting

	User Connectivity places	F	%	Valid %	Cumulative %
Valid	Home network	98	33.8	34.3	34.3
	Computer Lab	134	46.2	46.9	81.1
	Cellular Services	37	12.8	12.9	94.1
	Private Internet Café	11	3.8	3.8	97.9
	any other	6	2.1	2.1	100.0
	Total	286	98.6	100.0	
Missing	System	4	1.4		
Total		290	100.0		

Table No. 1.7 shows that which place you are using for social media connecting. Where 33.8% responded for home network, 46.2% responded for computer lab, 12.8% responded for cellular services, 3.8% responded for private internet cafe, 2.1% responded for any other while 1.4% respondents did not respond for the statement.

**Table No. 1.8** Daily duration that you spend on social media

	Usage Time duration	F	%	Valid %	Cumulative %
Valid	30 Minutes	111	38.3	38.5	38.5
	30-60 Minutes	143	49.3	49.7	88.2
	1-2 hours	21	7.2	7.3	95.5
	3-5 hours	13	4.5	4.5	100.0
	Total	288	99.3	100.0	
Missing	System	2	.7		
Total		290	100.0		

Table No. 1.8 shows that the Daily duration that you spend on social media. Where 38.3% responded for 30 minutes, 49.3% responded for 30-60 minutes, 7.2% responded for 1-2 hours, 4.5% responded for 3-5 hours while .7% respondents did not respond for the statement.

**Table No. 1.9** The internet package you are using

	User packages	F	%	Valid %	Cumulative %
Valid	IUB package	88	30.3	30.6	30.6
	Monthly Package	140	48.3	48.6	79.2
	Weekly Package	34	11.7	11.8	91.0
	Private Café	18	6.2	6.3	97.2
	Others	8	2.8	2.8	100.0
	Total	288	99.3	100.0	
Missing	System	2	.7		
Total		290	100.0		

Table No. 1.9 shows that the internet package you are using. Where 30.3% responded for IUB package, 48.3% responded for monthly package, 11.7% responded for weekly package, 6.2% responded for private internet cafe, 2.8% responded for others while .7% respondents did not respond for the statement.

**Table No. 1.10** Which form of social media is important for you

	Preferred facility of users	F	%	Valid %	Cumulative %
Valid	SMS	126	43.4	43.8	43.8
	Movie Clip	80	27.6	27.8	71.5
	Shared Links	43	14.8	14.9	86.5
	Liked Links	20	6.9	6.9	93.4

	<b>Comment</b>	9	3.1	3.1	96.5
	<b>Others</b>	10	3.4	3.5	100.0
	<b>Total</b>	288	99.3	100.0	
<b>Missing</b>	<b>System</b>	2	.7		
<b>Total</b>		290	100.0		

The Table No. 1.10 shows the Which form of social media is important for you 43.4% responded for SMS, 27.6% responded for movie clip, 14.8% responded for shared links, 6.9% responded for liked links, 3.1% responded for comments, 3.4% responded for others usage while .7% respondents did not respond for the statement.

**Table No. 1.11** You mostly share which links for your contact or friends.

		<b>F</b>	<b>%</b>	<b>Valid %</b>	<b>Cumulative %</b>
<b>Valid</b>	<b>Islamic</b>	74	25.5	25.6	25.6
	<b>Informative</b>	144	49.7	49.8	75.4
	<b>Entertainment</b>	18	6.2	6.2	81.7
	<b>Political</b>	30	10.3	10.4	92.0
	<b>Sports</b>	5	1.7	1.7	93.8
	<b>All</b>	18	6.2	6.2	100.0
	<b>Total</b>	289	99.7	100.0	
<b>Missing</b>	<b>System</b>	1	.3		
<b>Total</b>		290	100.0		

The Table No. 1.11 shows the mostly shared links from contact or friends. 25.5% responded for Islamic, 49.7% responded for informative, 6.2% responded for entertainment, 10.3% responded for political, 1.7% responded for sports, 6.2% responded for all while .3% respondents did not respond for the statement.

**Table No. 1.12** You use social media for entertainment through.

		<b>F</b>	<b>%</b>	<b>Valid %</b>	<b>Cumulative %</b>
<b>Valid</b>	<b>Chatting</b>	128	44.1	44.3	44.3
	<b>Commenting</b>	113	39.0	39.1	83.4
	<b>video clips</b>	23	7.9	8.0	91.3
	<b>funny links</b>	7	2.4	2.4	93.8
	<b>group chatting</b>	18	6.2	6.2	100.0
	<b>Total</b>	289	99.7	100.0	
<b>Missing</b>	<b>System</b>	1	0.345		
<b>Total</b>		290	100		

Table No. 1.12 shows the use of social media for entertainment. where 44.1% respondents get entertainment through chatting, 39.0% responded for commenting, 7.9% responded for video clips, 2.4% responded for funny links, 6.2% responded for group chatting while .3% respondents did not respond for the statement.

**Table No. 1.13** You mostly face problem in using social media.

		<b>f</b>	<b>%</b>	<b>Valid %</b>	<b>Cumulative %</b>
<b>Valid</b>	<b>Unwanted friend request</b>	84	28.97	29.0	28.96
	<b>unwanted messages</b>	129	44.5	44.5	73.4
	<b>political links</b>	38	13.1	13.1	86.6
	<b>unethical links</b>	34	11.7	11.7	98.3
	<b>Defamation of personalities</b>	1	0.3	0.3	98.6
	<b>Fake Ids</b>	4	1.4	1.4	100.0
<b>Missing</b>	<b>System</b>	0	100.0	100.0	28.96
<b>Total</b>		290	100.0		

Table No. 1.13 shows that users mostly faced problems in using social media. Whereas 28.97% unwanted friend request 44.5% responded for unwanted messages, 13.1% responded for political links, 11.7% responded for unethical links, 0.3% responded for defamation of personalities, 1.4% responded for fake's ids.

**Table No. 1.14** Social media is beneficial for youth in the field of education

Sr.	Statement	Response	f	%	Valid %	Cum.%	Mean
14	Social media is beneficial for youth in the field of education	Strongly Disagree	5	1.7	1.8	1.8	4.12
		Disagree	10	3.4	3.5	5.3	
		Uncertain	37	12.8	13.0	18.3	
		Agree	126	43.45	44.4	62.7	
		Strongly Agree	106	36.65	37.3	100.0	
		Total Response	284	97.9	100.0		
		Missing	6	2.1			
	<b>Total</b>	290	100.0				

Table No. 1.14 shows that students were asked social media is beneficial for youth in the field of education, where 43.45% of the respondents agree, and 36.65% of the respondent responded strongly agree. While 12.8% of respondents was uncertain about the statement. 3.4% disagreed and 1.7% was strongly disagreed with the statement. The mean score 4.12 supported the statement while 2.1% of the respondents did not respond for this statement.

**Table No. 1.15** Upon social media chatting, calling, sharing links, liking links is the wastage of time for youth.

Sr.	Statement	Response	F	%	Val. %	Cum.%	Mean
15	Upon social media chatting, calling, sharing links, liking links is the wastage of time for youth.	Strongly Disagree	6	2.1	2.1	2.1	3.75
		Disagree	33	11.4	11.7	13.8	
		Undecided	55	19.0	19.5	33.3	
		Agree	119	41.0	42.2	75.5	
		Strongly Agree	69	23.8	24.5	100.0	
		Total Response	282	97.2	100.0		
		Missing	8	2.8			
	<b>Total</b>	290	100.0				

In the Table No. 1.15 students were asked if upon social media chatting, calling, sharing links, liking links is the wastage of time for youth., where 41.0% of the respondents agree, 23.8% of the respondent responded strongly agree while 19.0% of respondents was uncertain about the statement. 11.4% disagreed and 2.1% respondents were strongly disagreed with the statement the mean score 3.75 supported the statement. So, the majority 41.03% of respondents supported the statement while 2.8% of the respondents did not respond for this statement.

## FINDINGS AND CONCLUSION

### FINDINGS

As indicated by the investigation of gathered information by research review which is drawn from the assessment and reaction of youth about the use and effect of web-based entertainment on youth that 90 is portrayed as follows. The poll which is utilized in this study, containing 31 close finished and two are unassuming inquiries. The example was being finished by 290 respondents up of complete 300 examples. The pace of return is 96.66 percent. As per the discoveries by economic wellbeing greater part of the respondents were understudies while a little rate were representatives in various government and confidential areas associations and divisions among the populace. As per the discoveries by capability level of respondents results greater part of respondents were concentrating on in BS praises and expert degree programs while some expand were in M. Phil Programmers which contained 0.7 percent from test populace of the review. As per the discoveries, most of the respondents in the poll study have a place with female populace with which contained 63.1 percent. The proportion of female and male proportion is around determined as 2:1. This proportion shows that the male respondents were less keen on filling the poll than the female respondents who have purposely obliged this examination. The exploration shows that among populace 53.4% respondents were from rustic residency which demonstrate their more tendency in presenting their reaction to these surveys while the

metropolitan respondents with, 43.4% result show shows the examination have variedly empowers the returning reaction from the provincial respondents while the excess 3.1 % respondents didn't answer for the assertion. It likewise depicts that among the all-out returning of the reactions, 50 % respondents think Facebook as their #1 web-based entertainment structure, 39% answered for Skype, while the leftover 11% respondents favour the other virtual entertainment structures like Twitter, YouTube and MySpace. The exploration demonstrates that most of the respondents use Facebook as their essential looking for the online entertainment organizing. The Skype comes next all together, Twitter at number three, trailed by YouTube and MySpace. The examination explains in light of the inquiry that which place you are utilizing for online entertainment associating. Around 34% answered as home organization associations as the essential spot for them, 46.2% answered as instructive PC labs, 12.8% answered as cell administrations, 3.8% answered as confidential web bistro, 2.1% answered as some other while 1.4% respondents didn't answer for the assertion. The outcomes show that larger part of the testing populace utilize instructive PC labs as their essential hotspot for interpersonal interaction. At the point when gotten some information about the pace of everyday time utilization on the web-based entertainment which you spend length that you burn through, 38% answered as 30 minutes, 49% answered as 30-an hour while the leftover 13.3 percent answered between 1-2 hours, 3-or above, while 0.7 percent didn't address to this inquiry. The estimation shows that the pace of day-to-day time utilization is over the 30 minutes in their everyday use. At the point when gotten some information about the web bundle which a respondent using, 48.3% answered as month-to-month bundle, 30 % answered as IUB bundle, 11.7% answered as week after week bundle, 6.2% answered as confidential web bistro, 2.8% answered for others while .7% respondents didn't answer for the assertion. The computation finds that just about 50% examined populace utilize their month to month home informal communication bundles followed by the college month to month bundle. At the point when gotten some information about that Which component of virtual entertainment is significant for you, around 43% answered as Short Message Services (SMS), 27.6% answered as film cut, 14.8% answered as shared joins, 6.9% answered as preferred joins, 3.1% answered as 'remarks', 3.4% answered as 'others use, while .7% respondents didn't answer for the assertion. The outcomes find that in excess of 40% tested populace use SMS as their #1 element followed by film cuts while 'remarks' highlight got the lowest pay permitted by law in the respondents replying. At the point when gotten some information about the for the most part shared joins for contact or companions; 26% answered as Islamic, half answered as enlightening, 6% answered for diversion, 10% answered as political, 1.7% answered for sports and 6.2% answered for 'all' while .3% respondents didn't answer for the assertion. Most of the tested populace share joins connected with the instructive issues followed by the religion-related posts and connections. The political connections change at number three in the discoveries. At the point when gotten some information about the spot for utilizing of online entertainment for diversion; Approximately 44% respondents help amusement through visiting, 30% answered for remarking, 8% answered for video cuts, 2% answered for interesting connections and remaining answered for bunch talking while .3% respondents didn't answer for the assertion. The outcomes show that greater part of the respondents help diversion through SMS talking followed by interface remarking. At the point when gotten some information about the clients generally dealt with issues in utilizing virtual entertainment; 29% undesirable companion demand 45% answered for undesirable messages, 13% answered for political connections and the excess 12% answered for untrustworthy connections and 0.3% answered for slander of characters, 0.7% answered for phony's ids. The outcomes show that most of the respondents experienced undesirable messages as their key issue. When asked from the understudies were asked web-based entertainment is advantageous for youth in the field of training; 44% of the respondents concur, and 37% of the respondent answered emphatically concur. While 13% of respondents was unsure about the articulation. 3% differ and remaining was unequivocally couldn't help contradicting the assertion. The mean score 4.12 upheld the assertion while 2.1% of the respondents didn't answer for this assertion. At the point when understudies were inquired as to whether upon online entertainment visiting, calling, sharing connections, enjoying joins is the wastage of time for youth; around 41% of the respondents concur, 24% of the respondent answered unequivocally concur while 19% of respondents was dubious about the articulation.

## CONCLUSION

The exploration manages a study on the use of the web-based entertainment organizing in the space of youth. The web-based entertainment referring to which is utilized in the exploration apparatus are Face book, Skype, YouTube, Twitter and MySpace. The survey comprises of 31 close finished inquiries while two inquiries are opening finished. The review was being approach by this specialist to 300 youths. Every one of the members effectively answer this survey. The return normal of the poll was significantly high with 97%. The typical interest of the female respondents is more prominent than the male respondents with 66%. The degree of capability of the respondents shifts from Bachelors to M. Phil projects and them were has a place with various

instructive organizations in Bahawalpur. Greater part of the respondents has a place with rustic regions. This shows that the virtual entertainment is broadly utilized by the provincial youth living in the metropolitan populace while the metropolitan populace used this with underestimated interests as per this example overview. The typical age bunches which are being reached by this scientist were between 1530 years. Most of the respondents were understudies while a more modest extent were individuals having a place with various worker gatherings. This shows that the utilization of virtual entertainment is generally utilized by every one of the divided young people of the general public in Pakistan. The eventual outcomes of the study shows that very nearly 50% clients like face book as their essential and most loved virtual entertainment structure followed by Skype 39% and the 11% clients utilize different types of web-based entertainment like Twitter and MySpace. This exploration finds that the unreasonable clients in the instructive PC labs utilize the web-based entertainment structures for remarks, talking, picture and video sharing and messaging and so on. These normal contacts the close to half of the tested populace. This shows that they overlook their essential spotlight on their review and exploration related exercises while using the office of web in associating with their companions on the virtual entertainment organizing discussions with their typical used time between 30 to an hour. However, the genuine outcomes might cross this most extreme time span while using the online entertainment structures as 13% answered that they use it over 2 hours in a solitary day. Their significant highlights while utilizing online entertainment are SMS, video cuts sharing connections and remarks. The instructive connections and the Islamic connections are generally shared by the example populace of this study for the individual clients. The clients for the most part deal with issues, for example, undesirable messages, undesirable companions demand and dubious political connections and untrustworthy pictures and connections, unessential strict and hostile to strict messages and futile data. Regardless of concur with the contention that web-based entertainment is influencing the existence of the adolescent, the tested youth populace is constantly utilizing the virtual entertainment structures in all the Pakistan remembering for country regions where the web office is accessible. It has intentionally impacted the physical and sports exercises which is being supplanted by virtual entertainment. The negative pictures, messages, video joins, voice messages are making adverse impact in the general public and gatherings at the minor level to enter to weaken the between state concordance in the worldwide relations. The new web-based entertainment uses in Egypt, Libya, Tunisia, Lebanon and a few other Asian, African and Latin American states have undermined the interior as well as outer relations of the states. The online entertainment crusade is making further division in the general public, social and political gatherings, ethnic networks, racial substances and social gatherings. The utilizations of the web-based entertainment are underway since the early long stretches of the 21st hundred years in Pakistan. The virtual entertainment is used by the populace having a place with various age bunches yet the young populace is at the front in the online entertainment destinations in all around the world and particularly in Pakistan. The old impression of the socio-political advancement of the general public in Pakistan through customary elites and the family bunches has fundamentally changed into the new peculiarities of person-to-person communication and web-based conferencing through the online entertainment. The normal practices of the general public have debilitated in the time of online entertainment organization and impact from individual to aggregate collective endeavours and movement. Most of the inspected populace of this exploration concurs with this contention. Greater part of the tested populace is concurred with this contention that the positive utilization of web-based entertainment structures can brought socio-political mindfulness, upgrade the various abilities like increment language capability, foster web-based relational abilities, make more extensive visionary power and network. It is likewise valuable for promoting, position hunting entryways, distributing research articles and different methods and so on.

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## Effect of Work Life Imbalance on Employees in Banking Sector

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### ABSTRACT

Work life balance is the ability to manage balance between work and personal life and to stay productive and competitive at work while maintaining a happy, healthy home life with sufficient leisure, despite having work pressure and endless activities which requires your time and attention. Still there are some factors which affect work life balance of employees in organization. The present paper aims at identifying the effects of work life imbalance of employees in banking sector. The present study would be beneficial for organizations in designing work life policies and programs for employees.

**Keywords:** Work life Balance, effects of work life balance, policies and procedures.

### 1. INTRODUCTION

**Work life Balance:** Work life balance is the ability to manage balance between work and personal life and to stay productive and competitive at work while maintaining a happy, healthy home life with sufficient leisure, despite having work pressure and endless activities which require time and attention. Work life balance is the worldwide phenomenon and requisite of each and every individual. Though each and every organization may have a different work culture, working condition, rules and regulation facilities which vary from one organization to other organization. The purpose of this study is to identify the effect of work life imbalance of banking employees and to determine the causes of work life imbalance in these banks and to provide as insight for employees so that they can plan for proper work life policies and initiatives.

**Banking sector:** Rapid changes in the political, social, and economic scenario have influenced highly both the nature of employment and its relationship with personal life. Managing between professional life and work life is a big challenge. Work life balance is on the priority for choosing on professions by today's generation with the changing role of employees in every sphere of life. The banking industry, vital to our commercial and personal lives, has always been a preferred destination for job. Nowadays banks are more diversified and easily are getting into new products and with the expansion of the banking sector and its coordination with other different sectors such as insurance, NBFC's and Capital markets etc. More number of opportunities are been created to the employees in the banking sector.

**Personal Life:** Personal life is completely different then professional. Both the aspects are different in terms of their comparison. Everyday many working people are struggling and finding it difficult to deal with their personal and professional life. However, with the change in working patterns it is complicated to keep personal life separate from work life. Personal life includes individual health, home, personal relationships, hobbies, interests etc. This jiggling with personal and professional life creates an urge for work life balance.

### 2. OBJECTIVE

- To study the effects of work life balance on employees of private bank.
- To analyze the findings of work life balance.

**3. Significance of Research:** Work life balance is the worldwide phenomenon and it is also a requisite to each and every individual. Though each and every individual or organization has different work culture, working condition, work related policies, rules and regulations to be followed by each employees, facilities provided varies from one organization to other organization. The purpose of this study is to identify the impact of work life imbalance of bank employees in Mumbai region and to provide an insight for employees so that they can take proper work life initiative and frame new policies for maintaining work life balance.

**4. Scope of the Study:** The proposed research work is limited to analyze the impact of work life imbalance of bank employees in private sector in the region of Mumbai. Though they may differ from organization to organization, geographically, demographically and on individual level depending on individual perceptions, attitude, values, personality etc.

**5. Review of Literature:** A review on the previous studies the effects of work-life imbalance of employees and is also necessary to know the areas already covered. This will help to find our new areas uncovered and to study them in depth. The earlier studies made on Work-life balance of employees are briefly reviewed here.

- ❖ **Das and Kushwaha (2013):-** Identifying critical factors of work-life balance and its impact on insurance employees in India- An exploratory factor analysis. This study was conducted in order to identify the factors influencing work-life balance practices of insurance companies and assessing the impact of work-life balance practices on the employee's work domain. The study identified four factors comprising sixteen items having Eigen values of more than 1 which accounted for about 52.9% of variation in data.
- ❖ **Saravanan and Dharani (2014):-**A Study on Factors Influencing Work Life Balance of School Teachers in Coimbatore. This study was conducted to analyze the factors determining the work and life balance with respect to school teachers. Independent sample t-test is used to analyze the effect of independent variables on work life balance with respect to private school teachers. In this authors analyzed that female private school teachers feel more balance between work and life than the male private school teachers and concluded that the factors influencing work life balance of male and female private school teachers is different.
- ❖ **Shobitha and Sudarsan (2014):-** Work Life Balance: A Conceptual Review. In this paper authors made an attempt to compile the previous researches on WLB studies undertaken to search for newer and deeper avenues of future research. Authors find out that the concept of work life balance has attracted the attention of not only different organizations but also researchers and HR practitioners. This mainly could be attributed to ever increasing demands of work along with increased family demands owing to the necessity of spouses to be employed and quest for personal achievements in personal life.
- ❖ **Fisher-McAuley et.al., (2003) in** their paper titled “**Modelling the relationship between work life balance and organizational outcomes**” explain role as the totality of formal tasks, informal tasks and acts as organized by an individual. Each individual is a member of social systems and the expectation as well as demand of one may put pressure on the other. There are two role systems: Role Space and Role Set. Both have a built-in potential for conflict and stress. It may be expected that organizational role stress will operate in interaction with the general ill-being and well-being. There is an expected high relationship of organizational role stress with these two. The stress diathesis model essentially says that the effect of stressors on illness and wellness is not absolute, but a function of moderating factors like inner strength and coping techniques.
- ❖ **Shubham Goswami (2014)** examines the source of conflict from work responsibilities across demographic characteristics and also analyses the impact of work – life imbalance on organizational commitment for employees of IT and ITES industry. Statistics on burnout cited clearly show that IT workers experience time, strain and role based conflicts, and these conflicts have implications for the satisfaction and organizational commitment. The study reveals that work –life imbalance is negatively associated with job commitment in IT – ITES industries

## 6. Methodology and Data Collection

Sample size of 50 were collected for the pilot study on the basis of convenient sampling from the employees of the private banks from Mumbai region. Primary data was collected using the questionnaire. The respondent surveyed with the view to gain information regarding their banking profession from work and personal life perspectives. The questionnaire contained the questions related to effects of work life imbalance. Statistical tools were used to identify the effects of work life imbalance on employees in banking sector using correlation analysis.

## 7. Data Analysis & Interpretation

On the basis of questionnaire filled by the respondent which consist of statements to judge their responses on 5point scale (Strongly Agree, Agree, Neutral, Disagree, Strongly disagree) and giving them score 5 is maximum and 1 is minimum using SPSS software to analyse and interpret the effects of work life imbalance on employees.

Descriptive Statistics on effect of work life imbalance on employees of banking sector.					
	N	Minimum	Maximum	Mean	Std. Deviation
1. I often keep on worrying about work even when I am not at work	50	1	5	3.12	1.573
2. I often feel depressed because of my work and family life	50	1	5	3.76	1.271
3. My job doesn't excite me anymore	50	1	5	3.44	1.387
4. I feel frustrated at work	50	1	5	3.50	1.249

5. I wish people would leave me alone at work	50	1	5	2.86	1.443
6. I communicate in hostile manner in work	50	1	5	2.30	1.389
7. I am always confused	50	1	5	4.20	1.088
8. I get disturbed when there is delay in completion of work.	50	1	5	3.28	1.356
Effects of work life imbalance	50	16.00	33.00	26.4600	5.17533
Valid N (listwise)	50				

## 8. FINDINGS OF THE STUDY

1. For the first parameter I often keep on worrying about work even when I am not at work the mean value is 3.12 and standard deviation is 1.573. Out of 50 respondents 60 % agrees that they keep on worrying when they are at work.
2. 74 percent of respondent agrees that they often feel depressed because the respondents find it difficult to manage their work and family life pressure. The mean value is 3.76 and standard deviation is 1.271 this states that employees feel depressed when they try to manage to balance their work and personal life.
3. 64 percent of respondent feels that their job does not excite them and 36 percent disagrees for the same, the mean value is 3.44 and standard deviation is 1.387 this states that the employees don't find excited to perform their task and go to their job.
4. 64 percent feels frustrated at work and 36 percent disagrees for the same and the mean value is 3.50 and the standard deviation is 1.249, this states that the respondent agrees with the statement.
5. 48 percent respondent wish people should leave alone at work and 52 percent do not agrees with the statement and the mean value is 2.86 this states that almost 50 percent would like to be alone and to communicate less.
6. 32 percent respondent agrees that they communicate in a hostile manner and their mean value is to be 2.30 states that the respondent view do not correlate with the statement.
7. 86 percent respondent always feel they are confused in delivering their duties towards work and family related issues. The mean value is 4.20 which states maximum response by the respondents towards delivering their duties.
8. 60 percent respondent agrees that they get disturbed when there is delay in completion of work and mean value is 3.28 wherein maximum respondent feels that they get disturbed when the things get delayed.

## 9. Suggestions of the study

For further improvement in the work – life balance of bank employees, the HR should follow necessary steps to balance work –life of employees in banks. The present study suggests the following points to balance work- life.

1. Bank should take initiative to provide separate policies for work life balance.
2. Regular exercises, meditation, and other soft skill practices can improve the emotional balance of the employees.
3. Banks should avoid the factors affecting employees like overtime, work on holidays, and negative attitude towards colleagues.
4. Respondents need policies like flexible working time.

## 10.LIMITATION

The study concludes that the work life has become a quest for employees of banking industries both in private and public sector and also it is noticed that the employees can work better when they get time for family and personal interests. Future research much focuses on a wider sample in order to get more generalized result. Moreover, it must be directed at understanding individual differences so that employees' specific initiatives to improve work life balance could be initiated by organizations.

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## **A Study on Advertisement Appeals and its Impact on Consumer Buying Behavior with Special Reference to Fast Moving Consumer Goods Sector in Mumbai**

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### **ABSTRACT**

Advertising is an essential thing of commerce and management. Advertising is a capacity of conversation with the users of a product or service. Advertising is continually present, although human beings might also no longer be aware of it. In cutting-edge world, marketing uses each possible media to get its message through. It does this via television, print (newspapers, magazines, journals, etc.), radio, press, internet, direct selling, hoardings, mailers, contests, sponsorships, posters, clothes, events, colours, sounds, visuals, and even humans (endorsements). Advertising appeals are communication methods that advertising and selling consultants use to grab interest and persuade individuals to shop for or act. Fast Moving Consumer Goods (FMCG) are merchandise that is offered rapidly and at a distinctly low cost. Examples include non-durable family items such as packaged foods, beverages, toiletries, over-the-counter drugs, and other consumables. Many fast-moving purchaser goods have a quick shelf life, either as a result of excessive customer demand or as a result of quickly deterioration. Some FMCGs, such as meats, fruits, vegetables, dairy products, and baked goods are distinctly perishable. Other goods, such as pre-packaged foods, soft drinks, candies, and toiletries have excessive turnover rates. Sales are from time to time influenced through holiday and/or seasonal durations and also by using the reductions offered. The packaging is vital for FMCGs. The business enterprise no longer solely has to be acquainted with the consumer, brands, and logistics, but also, it has to have a sound grasp of packaging and product promotion. The packaging has to be both hygienic and customer-attracting. Logistics and distribution structures frequently require secondary and tertiary packaging to maximize efficiency. Unit or major packaging protects products and extends shelf lifestyles while providing product records to consumers. The profit margin on FMCG products can be fantastically small; however, they are generally offered in massive quantities; thus, the cumulative earnings on such products can be substantial. This research paper will enable the researcher to understand the appeals of advertisement and its impact on consumer buying behaviour through hypothesis testing.

**Keywords:** FMCG Sector, Advertisement Appeals, Food, Packed Goods

### **INTRODUCTION**

In traditional times, Advertising was primarily used to sell products, and in the current scenario, advertising is also used to build brands, create a reputation, and much more. Advertising can be a one way or a two communication that employs that includes celebrity sponsored generalized messages to promote a product, service, or an idea. Sponsors of marketing and advertising are usually businesses wishing to promote their merchandise, such as their products or services. Advertising can influence consumers, manipulate and change the mind-sets of consumers. Advertising can be done for private labels as well as national products. Advertising includes a variety of mass media along with other media such as newsletters, newspapers, magazines, television, and radio, out of home (transit) and marketing through direct mail which can be considered as personal advertising or One-on-one advertising; and new emerging media such as search results, blogs, social media, websites, or textual content. Advertising also plays an influential role in creating a brand out of a product or a service, which can increase brand awareness, brand reputation, and brand image, which will ultimately increase the recall value in consumers' minds.

### **Three main segments of FMCG**

Fast-moving client objects (FMCG) is the fourth greatest area in the Indian economy. There are three essential segments in the vicinity – meals and beverages, which account for 19 percent of the sector; healthcare, which cash owed for 31 percentage of the share; and household and personal care and the rest of the 50% shared has be owed.

FMCG market has been forecasted to improve its worth to more than 10 percent. As per the reports, “FMCG's urban phase grew by approximately 8 percent, whereas its rural phase grew 5 percent in in the year 2019” because of the increase in the rural consumption, increase in the income of rural consumers and less inflation affecting on people's purchasing power.

Rural segment contributes to about more than 45 percent which makes them the larger contributor in the economy. The rural consumers have had a huge demand for the branded products and services which have led the leading manufacturing companies to enhance their produce. The city phase accounted for an earnings share of fifty-five percent of the established earnings recorded with the FMCG quarter resource in India.

In the long term, the analysts have written various research papers in which they have advised the FMCG companies to opt for cost-effective management, which will decrease the amount of money they spend currently. The region witnessed a healthful FDI inflow about 16.29 US Billion Dollars significant from March 2020. There has been considerable growth in the companies' investments made in the FMCG sector to enhance their products in a particular product such as "Vegetable Oil, Toiletries, Sanitation products, and other products as well."

The consumer market has been changing considerably, and the consumer behavior towards purchasing FMCG products are too. Many factors drive consumer behaviors, which have to take into account to enhance their sales. The social infrastructure is the primary concern of the companies in the current scenario, primarily on the medium and small scale enterprises, education sector, and even the health care sector played a significant role in the report of the Union Budget of the year 2019. The rural consumers have witnessed an increase in their disposable income, and specific initiatives have been taken to upgrade this particular sector. The rural sector of India has always been one of the key sectors for the FMCG market to flourish in. However, the companies have to make a lot of effort to establish themselves in the rural sector, initiatives for which have been taken. The consumer behavior is one such topic to be analyzed to understand the impact of FMCG sector and the advertisements pertaining to it.

**Figure 11:** Categories of the market related to fast moving consumer goods



Source: Created by the Author

- **Food and Beverages**

It contributes to 19 proportion of the sector. This segment includes all the processed food. The food and beverage industry is an ever-growing industry. "According to the Indian Council of Agricultural Research (ICAR), the total rate of Indian meal processing business enterprise is predicted to contact USD 194 billion by using 2015 from a price of USD 121 billion in 2012". Packaged ingredients part is anticipated to boost up to 9% annually to come to be a considerable amount of six lakh crore rupee business by the year 2029 in the particular areas of such as "dairy products, snack business, and the processed meat business are some of the products that will boost up" as by the reports of CII-Mckinsey. In the coming four to five years, the beverage industry will supposedly move upwards and reach 2,500 crores; this data has been taking from the "World Tea and Coffee Expo 2013". The companies nowadays are also concentrating on branding their products, which has proved to be very attractive from the consumer's perspective. The soft drink market has also anticipated growth in the current years. The FMCG market has had many contributions from the rural areas, making it one of the essential sectors to be looked into because a massive profit has been generated from this particular sector.

- **Healthcare**

It contributes to 31 percent of the sector. This section consists of OTC products and ethics.

- **Household and Personal Care**

The sector contributes up to more than 50 percent of the entire FMCG sector. The products such as hygiene products and dental health products are the important parts of the care.

The cloth wash market dimension is estimated to be USD 1 billion, household cleaners to be USD 239 million, with artificial detergents' production at 2.6 million tonnes. The demand for detergents has been creating regularly at an annual make a more significant rate of 10 to 11% at some stage in the past five years.

With the alternate lifestyles, prolonged disposable incomes, more considerable product choice, and availability, people turn into more extraordinary alerts about personal grooming. As a consequence, the segment is expected to take off in the coming years. The oral care market can be segmented into toothpaste-60%; toothpowder-23%; toothbrushes – 17%.

### **Problem in hand**

In the current instructive observation, the fast-moving patron desirable industry will benefit by way of appreciation patron conduct and understand which advertisement appeals to be used to persuade the customer to amplify their sales. Fast-moving Consumer Good Industry is one of the very best Gross Domestic Product (GDP) increasing sectors. While appreciation commercial enchantment and it's have an impact on client buying behaviour is vital for an FMCG business enterprise to accomplish its vision.

### **OBJECTIVES**

- To study the growth and development of the sector that is based on the FMCG products.
- To find out the relationship between advertising and sales in FMCG sector.
- To compare the productivity and performance of people in FMCG sector between different companies.
- To evaluate the factors contributing to Consumer Buying behaviour.
- To suggest measures to improve the sales of FMCG sector through advertisement appeal.

### **SCOPE OF RESEARCH WORK**

Research in any challenge of inquiry has four purposes, i.e., describing, explaining, and predicting phenomena, and in the end, controlling events.

- **Describing and explaining**

Research is involved with obtaining knowledge, establishing facts, and growing new methods.

- **PREDICTION**

The phrase prediction in research is termed to be called a hypothesis, which competencies that all unambiguous statements might also be a hassle to differ from the proper search for work or some rejection in the lookup work. In research, the hypothesis is drawn to understand the lookup's acceptance or rejection, which will help the researcher conclude the lookup work carried out in theories or generalization, considering pretty a quantity situation. The predictions or hypothesis helps to arrive at an assumption that given this scenario, then this is probably to show up on the research.

- **CONTROL**

The word manipulates outcomes from our expertise, which acts on the speculation as worthwhile verifications. The period manipulation helps the researcher examine the real troubles and prerequisites in a sensible way toward the research, which allows it to shape the surroundings of business. The research about exterior variables, if understood correctly, will help the organization to manipulate the inner things to do that suit the activity of an organization.

The time duration scope relates to the significant element of the research, which depends on the theme's interpretation to the readers who learn about the study. There are a lot of speculation considering the advertising industry and its connectivity with the FMCG sector in India.

**Following are the scope that has been incorporated by using the researcher, which are as follows:**

- Advertising Appeals
- Consumer Buying Behaviour and FMCG sector
- Productivity and Sales

### **HYPOTHESIS**

**Null speculation No. 1** - There is no direct relationship between advertising and sales

**Alternate hypothesis No. 1-** There may also be a considerable relationship Advertising and sales.

**Null speculation No. 2-** There is no direct relationship between advertising appeals and consumer buying behaviour

**Alternate hypothesis No. 2-** There is a direct relationship between advertising appeals and purchaser buying behaviour

**Null speculation No. 3 -** There is no direct relationship of outlets closer to buyers shopping

**Alternate hypothesis No. 3-** There is a direct relationship of retailers in the direction of buyers shopping.

## CONCLUSION

The most important reason or the purpose of this learning is to understand the commercial enchantment and its impact on patron shopping for behaviour with different reference to fast transferring customer items in Mumbai. Quick shifting consumer items enterprise is a necessary enterprise as it contributes to the country's financial increase. This study may also assist in grasping patron behaviour, which will help the advertisers of the FMCG agencies promote following their goal audience.

The time length speculation is ought to in lookup work, which a researcher has to reflect on consideration as it's the quintessential assumption to take appear at the validity of the lookup work. On the other hand, the hypothesis has to be examined, the utilization of vary of steps and strategies as a place of tips to get the gorgeous outcome.

## REVIEW OF LITERATURE

- **Calfee J Ringold D(1994)** is his learn about "The 70% Majority: Enduring Consumer Beliefs about Advertising" stated that preponderance of 70% humans in the world has now not changed a tad bit about advertising and how legendary and false commitments are made by using the commercial creators. Even in the aggressive commercial era, the customers are very nicely aware of giving their affirmation closer to the suitable product/services. The entire commercial gallant is established on the final 30% of the world's population, which satisfies the whole advertising and marketing business.
- **Chakravarthi Narasimhan et al. (1996)**, in their study "Promotional Elasticity and Category Characteristics," referred to that the relationship between product class characteristics and revenge manufacturer promotional elasticity inside the category. There have been only three kinds of promotion and seven types of features. The effects indicated that promotional elasticity was higher in information for classes with comparatively less variety of brands. Higher penetration into the market and a higher propensity to the warehouse has been witnessed.
- **Ronald E. Goldsmith et al. (1999)**, in their find out about "Fashion innovativeness and self-concept: A replication," noted that the consequences of a survey of 281 women in Florida. Fifteen adjectives were used as pairs of the self-concept of Malhotra's to measure their self-image through scale. A self-report scale which is valid and dependable through scale are measured their trend innovativeness; for reason, figuring out the consumers that mostly buy new fashions majorly when they launch in the market. Out of certain tests, T-tests are the mean ratings on the adjective of self-image pairs between 251 late adopters and 30 innovators. Karl Pearson's correlation was also performed on this research. The result of both T-Test and Pearson's Correlation confirmed that the fashion innovators explained themselves to be more uniquely as umpteen comfortable, different than the later adopters. The effects had been pretty consistent with a posted study of university students, giving self-belief to this approach to profiling fashion creators and giving suggestions that creating and using self-image may want to be a result giving way to appeal to necessary consumers.
- **Antreas D. Athanassopoulos (2000)**, in her learn about "Customer Satisfaction Cues to Support Market Segmentation and Explain Switching Behaviour," states that the clients in Greece are plenty of variety as compared to clients in other parts of the world. The customers continuously long for innovation and convenience, which the product/service carriers may also lack sometimes. The writer emphasizes Customer satisfaction as the primary ingredient to decorate any product into the market as penetration can be manageable; however, survival will become extraordinarily difficult.
- **Ahmad Jamal et al. (2001)**, in their find out about "Consumers and brands: a study of the effect of self-image congruence on brand choice and satisfaction," stated that the self-image product photo congruity (commonly acknowledged as self-image congruence) can impact the preferences of the consumers. The consumers can change their perspective towards a particular brand depending upon a lot of factors. Self-image is something that can change the attitude and beliefs on an individual towards the services offered or the products procured. It also enhances the implications for manufacturer managers to roll their brands in a beautiful way.

- **Marylyn Carrigan et al. (2001)** in their study about "The delusion of the moral client - Do ethics depend in purchase behaviour?" stated that advertising ethics and corporate social responsibility are generally controversial in nature, and years of continue research has come up to a conclusion to current disputes and challenges for entrepreneurs on the value of a socially accountable strategy to advertising activities and functioning. This paper helps in finding out that may or may not the customers care about moral behaviour and investigate the effect of correctly and terrible ethical habits on purchaser buying behaviour. Through the centre of attention team discussions, it turns into apparent that even though we are greater state-of-the-art as customers in the current scenario; there is no translation into behaviour favouring moral corporations and unethical firms are punished. The conclusion of the article is some ideas on how encouragement can be provided by the marketers to the customers for engaging them in an outstanding purchasing behaviour that favours ethical marketing.
- **Watson, Anna et al. (2002)**, in their find out about "Consumer attitudes to utility products: a patron behaviour perspective," mentioned that customer desire was one of the critical motivations underpinning the more than a few public utility privatizations of the 1980s and 1990s, along with bettering the fantastic of provider provided to consumers. This was mostly the case in electricity supply, the place a timetable for the introduction of opposition used to be protected in the original legislation. However, evidence from the enterprise regulator suggests that customers are proving reluctant to exercising choice, no matter the intensity of the furnish companies' instruction and advertising and marketing campaigns.
- **Barry J. Davies et al. (2005)**, in their find out about "Exploring the connections between visible merchandising and retail branding," noted that side theory and creating a method for mapping the relationship between branding (particularly brand recognition) and retailing and available merchandising. The facet principle and SSA software have been mainly splendid for a relationship to investigate retail branding products, services, and visual merchandising. This research stems from a clear and steady approach derived by using this technique to structure the research.
- **Kay Henderson (2005)**, in his study about "Marketing strategies for digital library services," noted how advertising and marketing strategies can be utilized in the digital library context. The creator has used the methodology of an as it should be installed advertising method, with examples of digital library purposes as an illustration of its relevance in practice. It used to be observed out Relationship advertising and marketing affords unique benefits to libraries and can be applied to a specific impact in marketing digital library services.
- **Timothy J. Richards et al. (2005)**, in their learn about "Sales Promotion and Cooperative Retail Pricing Strategies," noted that Supermarket shops make strategic pricing choices in a high-frequency, repeated sport surrounding each in procuring and selling freshly produce goods. In this text, there is some question about whether a non-cooperative equilibrium can emerge that makes margins above the aggressive level. Supermarket pricing outcomes from tacitly collusive equilibrium are supported utilizing trigger fee strategies performed in upstream markets. Upstream activities are, in turn, driven through periodic retail rate promotions. This speculation is tested using a pattern of fresh produce pricing records from 20 US grocery store chains. The consequences aid the existence of tacitly collusive non-cooperative equilibrium in upstream and downstream markets.

#### DATA ANALYSIS AND INTERPRETATION

- **Advertisement Appeals known by the consumers:**

Advertising appeals are communication techniques that marketing and advertising and marketing authorities use to seize interest and persuade humans to purchase or act. Advertisement appeals are an emotional touch to the entire advertisement. People feel connected to the advertisement because of its appeal. It is imperative to recognize which commercial appeals the customer is aware of so that the FMCG quarter can listen on developing advertisements like that.

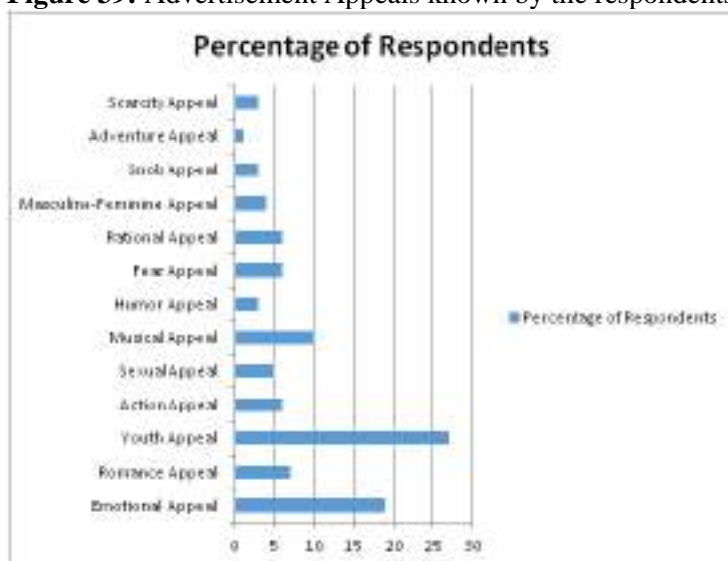
**Table 9:** Advertisement Appeals known by the respondents

Sr. No.	Advertisement Appeals known by the consumers	Number of Respondents	Percentage
1.	Emotional Appeal	100	19
2.	Romance Appeal	40	7
3.	Youth Appeal	140	27
4.	Action Appeal	30	6

5.	<b>Sexual Appeal</b>	<b>25</b>	<b>5</b>
6.	<b>Musical Appeal</b>	<b>50</b>	<b>10</b>
7.	<b>Humor Appeal</b>	<b>15</b>	<b>3</b>
8.	<b>Fear Appeal</b>	<b>30</b>	<b>6</b>
9.	<b>Rational Appeal</b>	<b>30</b>	<b>6</b>
10.	<b>Masculine-Feminine Appeal</b>	<b>20</b>	<b>4</b>
11.	<b>Snob Appeal</b>	<b>15</b>	<b>3</b>
12.	<b>Adventure Appeal</b>	<b>6</b>	<b>1</b>
13.	<b>Scarcity Appeal</b>	<b>15</b>	<b>3</b>
14.	<b>Other</b>	<b>0</b>	<b>0</b>
	<b>Total</b>	<b>516</b>	<b>100</b>

Source: Primary Data Collection

Figure 39: Advertisement Appeals known by the respondents



Source: Primary Data Collection

The above graph shows that 27 percent of respondents have an notion about Youth Advertisement appeal, 19 percentage of respondents have an thought about Emotional Advertisement Appeal, 10 percentage of respondents have an thinking about Musical Advertisement Appeal, 7 percentage of respondents have an concept about Romance Advertisement Appeal, 6 percent of respondents have an thinking about Action, Fear and Rational Advertisement Appeal, 5 percent of respondents have an concept about Sexual Advertisement Appeal, four percent of respondents have an thought about Masculine- Feminine Advertisement Appeal also known as Gender-based Appeal, 3 percentage of respondents have an concept about Humor, Rational and Scarcity Advertisement Appeal and 1 percent of respondents have an notion about Adventure Advertisement Appeal. The important purpose of the question is to understand the consumer understands about on hand Advertisement appeals and how many consumers can differentiate between advertisement appeals. The study is strongly structured on how a commercial enchantment affects purchaser conduct in buying FMCG merchandise for which the client knew of advertisement appeal was essential.

• **Fast Moving Consumer Goods (FMCG) brands:**

Fast-moving consumer goods (FMCG) are merchandise that is bought shortly and at a notably low cost. Examples include non-durable household goods such as packaged foods, beverages, toiletries, over-the-counter drugs, and other consumables. Brands of Fast Moving Consumer Goods (FMCG) are very essential for a customer to make a purchase. Hence, it is necessary to understand which FMCG company a client prefers.

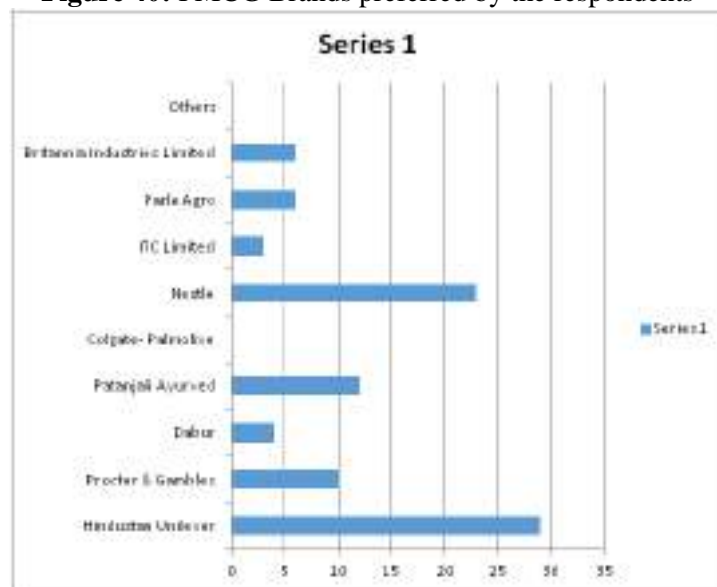
Table 10: FMCG Brands preferred by the respondents

Sr. No.	FMCG Brands	Number of Respondents	Percentage
1.	<b>Hindustan Unilever</b>	<b>150</b>	<b>29</b>
2.	<b>Procter &amp; Gambles</b>	<b>50</b>	<b>10</b>
3.	<b>Dabur</b>	<b>20</b>	<b>4</b>
4.	<b>Patanjali Ayurved</b>	<b>60</b>	<b>12</b>

5.	Colgate- Palmolive	40	
6.	Nestle	120	23
7.	ITC Limited	16	3
8.	Parle Agro	30	6
9.	Britannia Industries Limited	30	6
10.	Others	0	0
	<b>Total</b>	<b>516</b>	<b>100</b>

Source: Primary Data Collection

Figure 40: FMCG Brands preferred by the respondents



Source: Primary Data Collection

In the on top of graph, twenty nine percent of respondents elect their merchandise from geographical region Unilever, twenty three percent of respondents decide their merchandise from Nestle, twelve proportion of respondents decide their merchandise from Patanjali Ayurved, ten percent of respondents choose their merchandise from Procter & Gambles, seven proportion of respondents like buying their merchandise from Colgate-Palmolive, vi proportion of respondents select buying their merchandise from Parle Agro, five p.c of respondents choose buying their merchandise from Britannia Industries restricted, four percent of respondents choose buying their merchandise from Dabur, 3 percent of respondents decide upon shopping for their merchandise from ITC restricted and 1 percent of respondents decide on buying their merchandise from other FMCG industries. The fundamental cause of the query is to apprehend the consumer's desire in buying the Fast Moving Consumer Goods (FMCG) products.

**Q. Advertisements are essential for product sale.**

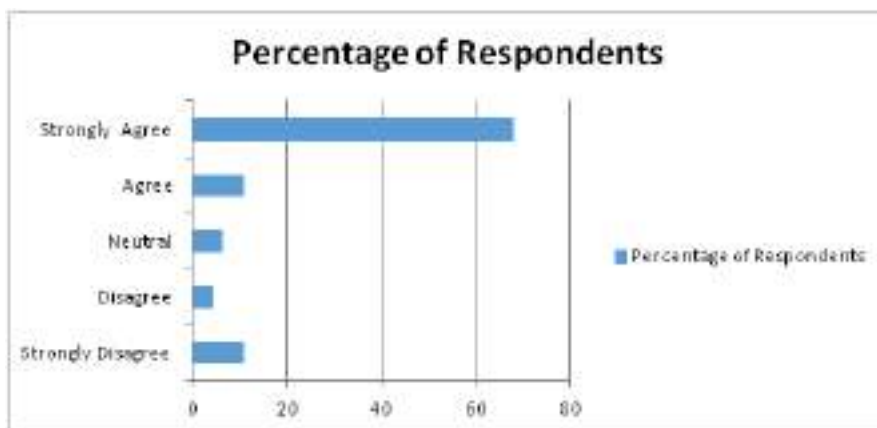
Advertisements have a huge impact on consumer's mind and the companies try to understand consumer preferences and develop an advertisement according to that so that their sales get higher.

Table 11: Opinions of Respondents on Advertisements are essential for Product Sale

Sr. No.	Advertisements are essential for product sale	Respondents	Percentage
1.	Strongly Disagree	55	11
2.	Disagree	21	4
3.	Neutral	30	6
4.	Agree	55	11
5.	Strongly Agree	355	68
	<b>Total</b>	<b>516</b>	<b>100</b>

Source: Primary Data Collection

Figure 41: Opinions of Respondents on Advertisements are essential for Product Sale



Source: Primary Data Collection

With the assistance of the higher than graph, it is taken into thought that sixty eight percent of respondents powerfully agree on the question of sales promotions area unit elementary for product sale, eleven percent of respondents Agree on the question of commercials area unit integral for product sale, eleven percent of respondents powerfully Disagree on the question of commercials area unit elementary for product sale, six percent of respondents had an impartial reaction on the question of sales promotions area unit imperative for product sale and four percent of respondents Disagree on the question of sales promotions area unit integral for product sale. The main purpose of the question is to understand the opinion of the respondents on whether the advertisements are essential for the product sale which will help the FMCG industries to understand consumer behavior and make advertisements according to that.

**Q. Advertisements persuade our purchase of products.**

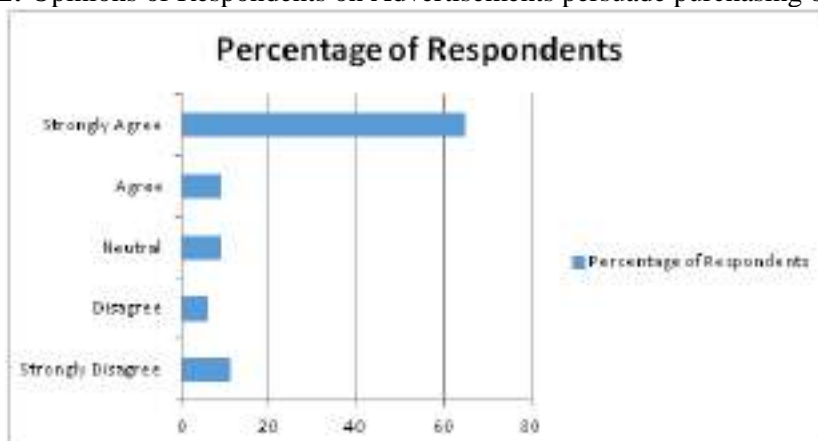
Advertisements are persuasive, and the advertisements' primary aims are to encourage consumers to make a purchase. The advertisements are made after the understanding of the consumer's demand. It's another aim to change the consumers' entire perception so that the customer buys the product or the companies' service. The another aim of the advertisement is to have an effect on the buyer to take action and change brands, attempt a new product, or remain loyal to a present day brand.

**Table 12:** Opinions of Respondents on Advertisements persuade purchasing of products

Sr. No.	Advertisements persuade our purchase of products	Number of Respondents	Percentage
1.	Strongly Disagree	59	11
2.	Disagree	29	6
3.	Neutral	48	9
4.	Agree	46	9
5.	Strongly Agree	334	65
	<b>Total</b>	<b>516</b>	<b>100</b>

Source: Primary Data Collection

**Figure 42:** Opinions of Respondents on Advertisements persuade purchasing of products



Source: Primary Data Collection

With the assistance of the higher than graph, it will be taken into thought that, sixty five percent of respondents powerfully agree on the opinion that the advertisements persuade buying of product, eleven percent of respondents powerfully disagree on the opinion that advertisements persuade buying of product, nine percent of respondents agree and are neutral on the opinion that advertisements persuade buying of product and half dozen percent respondents disagree on the opinion that the advertisements persuade buying of product. The main purpose of the question is to understand the ideology of the consumer in purchasing a particular product. Advertisements play a huge part in shaping up the consumer's buying behavior. Hence, the above question will serve the purpose of understanding whether the consumer gets persuaded by an advertisement or not.

#### Q. Has your shopping experience changed due to pandemic of COVID-19?

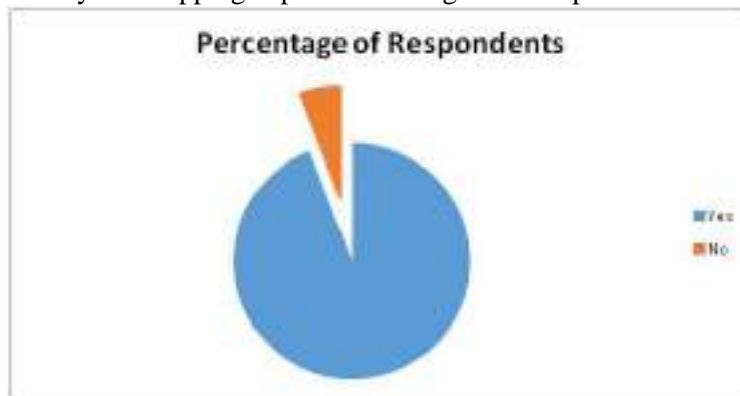
The COVID-19 pandemic in India is section of the global pandemic of coronavirus disease 2019 (COVID-19) brought about by using severe acute respiratory syndrome e coronavirus 2 (SARS-CoV-2). The first case of COVID-19 in India, which originated from China, was stated on 30 January 2020. India currently has the biggest quantity of demonstrated cases in Asia and has the third-highest wide variety of demonstrated instances in the world after the United States and Brazil. Post that, there was a complete lockdown in India which might have totally changed the perception of people towards shopping of Fast Moving Consumer Goods (FMCG). There was a lot of scarcity of FMCG items and their availability was very difficult. Hence, the consumers were facing a lot of problems in purchasing of consumer goods. There were time restrictions and availability restrictions which could have totally affected their shopping pattern.

**Table 13:** Has your shopping experience changed due to pandemic of COVID-19?

Sr. No.	Has your shopping experience changed due to pandemic of COVID-19?	Number of Respondents	Percentage
1.	Yes	497	96
2.	No	19	4
	Total	516	100

Source: Primary Data Collection

**Figure 43:** Has your shopping experience changed due to pandemic of COVID-19?



Source: Primary Data Collection

The on top of diagram indicates that ninety six percent of respondents had associate degree agreeing opinion that affirmative, their shopping for expertise has modified throughout the pandemic of COVID-19, and exclusively four percent of respondents had a disagreeing opinion that no, their shopping for journey has not modified in any respect within the course of the pandemic of COVID-19. The cause of the above question used to be to apprehend that has the purchasing trip of the consumers changed all through the pandemic of COVID-19. There was an entire lockdown in India and there had been FMCG items which are an individual's necessity that had been made handy for the consumers. People had to preserve social distancing and additionally due to the psychological impact on them, human beings started hoarding goods. So, the above question was to recognize their experience of shopping for FMCG goods in the lockdown in the course of COVID-19.

#### Q. In what format do you like to receive your Advertisement?

There are more than a few sorts of formats in which a purchaser can acquire their advertisements. For E.g.: - Newspaper advertising, Magazine advertising, Radio advertising, Television, Directories, Outdoor and transit, Direct mail, catalogs and leaflets, Online, etc. In the modern-day world, there are a lot of preferences for a client to see advertisements and get persuaded by way of them. As radio and television is no longer only the choice in

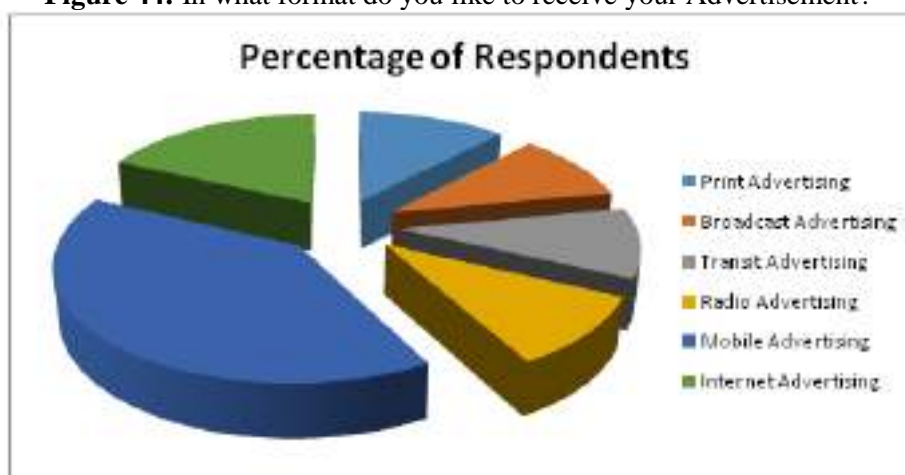
the modern scenario and with cellphones being comfortably accessible with people, the groups have to come up with distinct sort of commercials for the consumers.

**Table 14:** In what format do you like to receive your Advertisement?

Sr. No.	In what format do you like to receive your Advertisement?	Number of Respondents	Percentage
1.	Print Advertising	60	12
2.	Broadcast Advertising	50	10
3.	Transit Advertising	50	10
4.	Radio Advertising	50	10
5.	Mobile Advertising	206	40
6.	Internet Advertising	100	18
	<b>Total</b>	<b>516</b>	<b>100</b>

Source: Primary Data Collection

**Figure 44:** In what format do you like to receive your Advertisement?



Source: Primary Data Collection

The on top of sketch suggests that forty percent of respondents value more highly to line up of their advertisements by Mobile phones, eighteen percent of respondents decide to induce hold of their commercials via net, twelve proportion respondents choose receiving their ads via medium and ten percent of respondents choose receiving their ads by manner of Broadcast Advertising, Transit Advertising, and Radio Advertising. Completely different forms of ads expand the chances for shoppers to look at commercials and get fast-paced goods (FMCG) product. The predominant cause of the above query was to recognize the consumer's preference for receiving commercials in the contemporary scenario.

**Q. Do you get influenced by an Advertisement due to its appeal?**

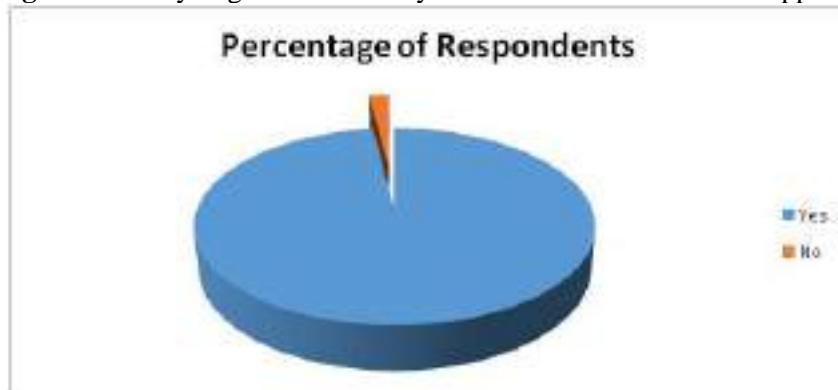
Advertising appeals are conversation techniques that advertising and marketing professionals use to take hold of interest and persuade people to purchase or act. In different words, you (or your communication) appealed to humans because you had been credible, you affected their emotions, or you made logical sense. The seven predominant sorts of marketing appeals include musical, sexual, humor, fear, emotional, rational, and scarcity, which all have the common goal of influencing the way consumers view themselves and the advantages of the products or services being advertised. Advertisement appeals are very essential for an advertisement as it gives a theme to the commercial as well as a storyline with which the viewer generally connects with getting persuaded to purchase the product.

**Table 15:** Do you get influenced by an Advertisement due to its appeal?

Sr. No.	Do you get influenced by an Advertisement due to its appeal?	Number of Respondents	Percentage
1.	Yes	505	98
2.	No	11	2
	<b>Total</b>	<b>516</b>	<b>100</b>

Source: Primary Data Collection

**Figure 45:** Do you get influenced by an Advertisement due to its appeal?



Source: Primary Data Collection

With the assistance of the higher than figure, it is taken into thought that ninety eight percentages of the respondents have united to the question of them being influenced through a business because of its enchantment and a couple of percentages of respondents ail the truth that they are doing not get influenced by persuasion of an advert because of its attractiveness. The foremost purpose of the query was once to apprehend whether or not the consumer's alternate their perception closer to a precise product by using seeing their commercial appeal. Advertisement Appeals play a very important section in a commercial as it shapes the complete advertisement which helps the buyers to purchase a specific product.

**Q. Do you consider T.V. Advertisement is more effective any other form of Advertising?**

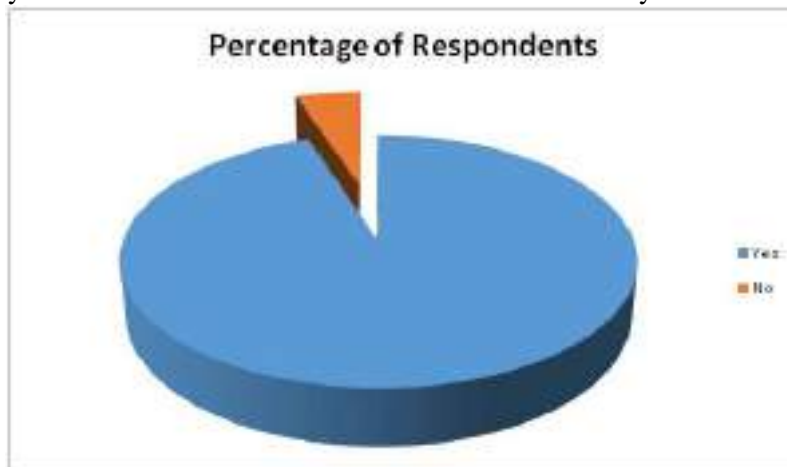
Television advertising potential is conveying a message, generally to market a product or service. Television marketing blessings are TV reaches a plenty large audience than neighborhood newspapers and radio stations, and it does so during a brief period. It reaches viewers when they're the most attentive.

**Table- 16:** Do you consider T.V. Advertisement is more effective any other form of Advertising?

Sr. No.	Do you consider T.V. Advertisement is more effective any other form of Advertising?	Number of Respondents	Percentage
1.	Yes	494	95
2.	No	22	5
	<b>Total</b>	<b>516</b>	<b>100</b>

Source: Primary Data Collection

**Figure 46:** Do you consider T.V. Advertisement is more effective any other form of Advertising?



Source: Primary Data Collection

With the assistance of the higher than figure, it will be taken into thought that ninety five percent of the respondents comply with the actual fact that they realize television packaging to be a lot of high-quality than any completely different completely different structure of advertising and five proportion of respondents afflict the fact that they are doing not realize television industrial to be additional advantageous than any different style

of advertising. The essential reason of the above question used to be to recognize whether the viewer's assume that Television advertising was extra nice than any different form of advertising. Television advertising has proved to be very a lot high quality on the grounds that the time it has been launched because humans register more than looking at instead than reading. Television advertising and marketing is a one-way communication process so it can additionally furnace back. So, the advertisers decide on to take a survey before launching any advertisement so that they recognize what a purchaser would join within an advertisement. They can see the Fast Moving Consumer Goods (FMCG) products depicted in altogether a specific way as compared to print advertising.

## CONCLUSION

- It was observed that the shopping experience of the respondents has changed due to pandemic of COVID-19
- Influencing consumers is one of the essential factors for generating sales and majority of the respondents agreed to the fact that they get influenced by an Advertisement due to its appeal.
- There are different types of advertising mediums available for companies to advertise their products out of which a lot of respondents agreed to the fact that T.V. Advertisement is more effective any other form of Advertising for them.
- Fast Moving Consumer Good products are considered to be essential products which are used by consumers on daily basis and it is essential to find out whether the consumers buy FMCG products by viewing advertisements to which they responded with high numbers.
- According to the respondents, Advertisements do help in generating sales in FMCG industry. FMCG industry is one of the vast industries and the advertisements play a very important role in their sales generation.
- Campaigning has a long term impact on the minds of the people and campaigning of FMCG products changes the choices of the consumers as per the changing advertisements and its appeals. Advertisements are essential for product sale.
- Advertisements persuade our purchase of products and According to the majority of consumers, youth and emotional appeals are best suited for toothpaste.
- Finance is one of the key factors whilst making a purchase. It was observed that respondents are considerate about their financial condition while making a purchase.
- Brand influences a lot of people while making a purchase. Hence, Even if the consumers are a brand conscious person, he/she will switch to other products due to their advertisement appeals. Advertisement appeals have a huge impact on the minds of the people.
- Sample size products are a very vital form of sales promotion. It has proved to one of the most effective form of advertising. It was observed that a lot of respondents also agree to the fact that they will use sample size product first rather than full size.
- There are two ways of shopping available for an individual which are traditional form and online form of advertising. Due to the pandemic, in the initial times online facility was not available for the consumers hence, the consumer prefers online method of purchasing over offline but due to the pandemic offline method had become much more popular.
- Decision making process is very critical process that a consumer has to make before making any purchase. A lot of respondents agreed to the fact that their purchase decision majorly depends on Advertisements they see.
- Family is the first social contact that an individual has. Hence, all the values, cultures and traditions imbibed in an individual shape a mindset of an individual. It was observed that the family culture of an individual affects their buying behavior. Human being is a social animal, hence a lot of respondents agreed to the fact they care about other people's opinions before making a purchase.
- Local shopkeepers are one of the important factors to be considered while traditionally shopping of FMCG products. Hence, a lot of respondents purchase their FMCG products primarily based on the service provided by the shopkeeper and not the product and if purchasing from Traditional shops, they prefer

buying from local shopkeepers.

- Ambiance and Aesthetics are also considered to be one of the importance factors whilst purchasing a FMCG product through traditional shopkeepers. Hence, Ambiance and Aesthetics of the retailing store matters to the respondents during Fast Moving Consumer Goods product purchase. The vicinity (Distance) of the retailing store also matters to the consumers while making a purchase of FMCG products while buying products from the local retailer stores.
- Consumers have been very aware of the products that they purchase especially the products for consumption. Hence, it was found out that they check the ingredients while purchasing a FMCG product.
- As per the respondents, products from brands such as HUL, P&G, Dabur, Patanjali, Palmolive, Nestle etc. are readily available in the local retail stores as compared to other FMCG brands and FMCG products are readily available as compared to other products.
- Discounts are one of the important elements of sales promotion and the respondents check for Discounts regularly during the purchase of FMCG products.

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## **Industry 4.0 “ A Transition from MAA To TECHNOMAA”**

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**Abstract:** To make a Choice between staying at home taking care of children and going for work is really a very difficult task for the mothers. It has been observed that working mothers are more self-confident, Independent, socially and financially strong but there are guilt pangs among them as they feel that they deprive their children of early development & training.

The researcher through this research work has shown that how this gap has been abridged by the “TECHNOMAAS” with the help of New Age Technology. How these “MAAS” have transformed themselves into “TECHNOMAAS”. Researcher has coined the word “Technomaa “ for working mothers who are making use of technology in upbringing of their children.

In this piece of research work ,the researcher intends to show that is very important to be technosavvy for mothers to perform their multitasking role efficiently & to become a great parent in today’s scenario of Industry 4.0

The researcher has collected the primary data through the Google form questionnaire from 60 respondents which have given a detailed understanding of the title under research study. The respondents are working mothers from various sectors like corporates, government offices, teaching professions, lab technicians, Engineers and self employed. Three objectives framed were measurable and achievable through interpretations of research conclusions and findings. The hypothesis framed were tested using the statistical test like chi-square, ANNOVA etc.. The research based suggestions are also given at the end of the paper

**Keywords:** TECHNOMAA, Working Mothers, Children, New Age Technology , etc.

### **Introduction**

*“God could not be everywhere & therefore he made mothers.” – Jewish Proverb.*

Mother is the most precious gift of God. She plays an important role in the holistic development of a child. She acts as a guide, teacher & a best friend for her child. The prime responsibility of the mother is to take care of her child since birth and nurture him or her to stand on his or her feet. It In today’s modern society, she is not just a house manager but also an income earner for her family. Hence her role becomes more tougher & time consuming. she has to be multitasking, Today’s working mother has taken an Avtar of Goddess Durga with number of electronic gadgets in her hand. Variety of electronic gadgets are available in the market which will make the work of the working mothers

easier. New age technology is proving to be a helping hand to the working mothers. New age technology is not just making them efficient but enable them to spend quality time with their children. There are many questions in the mind of the researcher related to the role of technology in working mothers lives – Does really a technology helpful to the working mothers? Are they aware about the technological enhancements? How much they are depended on Technology to do their routine work? How technology has helped them to become a great parent? To find the answers to all these questions the Researcher has conducted a survey. It is essential to know that inspite of so many disadvantages of technology, how technology has proved to be a boon for working mothers?

### **Review of Literature**

- 1. Title: “Plight of working mothers & their children in Madurai city, a diagnostic study.”- Anuram, P.M**

The researcher through this study has thrown light on difficulties faced by working mothers in Madurai City. Researcher has identified that there exists a correlation between employments, sociopsychological implication & problems faced by working mothers under study. Researcher has discovered that there are many problems in working mothers life like health issues, gender discrimination, psychological frustration, guilt Feelings, lack of family support etc. Researcher has suggested that working mothers can overcome these difficulties with the Organisational, governmental & family Support &Self help.

- 2. Title: “Guilt Complex & knowledge on adoptive measures of child care among working mothers”. – Ms. J. Mercy Jennifer.**

The focus of the study was to assess the impact of Information, Education & Communication module on guilt complex between Primi & Multiparous working mothers of underprivileged community at Valparai, Coimbatore district. The Researcher found that working mothers had guilt complex & inadequate knowledge on adoptive measures of child care, after intervention of IEC Module there was significant improvement & proved that this module was effective in decreasing guilt and improving knowledge on adoptive measures of child care.

- 3. Title: “ An Exploration of Person Environment Fit Gender Ideology Job Life Satisfaction and Turnover Intention Among Indian Working Mothers A Work Life Balance Perspective”- Kumar Khusboo**

The working mothers of Indian Capital Region is the focus of this research. The researchers investigates the work- life experiences through person environment fit,& gender ideologies perspectives. It has included factors such as job satisfaction,

turnover intention, work family conflicts, family work conflicts etc. The researcher has discovered person environment fit factors are positively associated with perceived work life balance satisfaction, job satisfaction & overall satisfaction of life. The study has theoretical, practical implications which enable employers to design policies in order to reduce attritions satisfaction of working mothers.

**4. Topic : ICT & It's Impact On Women A Study in Two Districts Of Odisha – by Mahapatra, Seema.**

The Researcher has presented the importance of ICT to women & also highlighted the concept called as “Digital Divide”. Which means irregular distribution of technologies & leads to division between the people or group who do not have access to information & one of this group is women who do not have an equal access to technology which act as barrier in their Growth & Development. The researcher has also given Suggestions to different Stake holders of the society to expand scope of potential use of ICT for Women Empowerment.

**Research Methodology**

**Objective of the study**

1. To Study the Role of Technology in lives of working mothers.
2. To find dependency of working mothers on New age technology in parenting.
3. To identify the demand of technological enhancement in future by working mothers .

**Hypothesis of the Study**

1. **Alternative Hypothesis (H1)** – The Technology plays an important role in the lives of working mothers.

**Null Hypothesis (H0)** – The Technology doesn't plays an important role in lives of working mothers.

2. **Alternative Hypothesis (H1)**- The working mothers are depended on New Age technology in parenting.

**Null Hypothesis (H0)** – The working mothers are not depended on New age technology in parenting.

3. **Alternative Hypothesis (H1)** – There is a demand for technological enhancement from working mothers in future.

**Null Hypothesis (H0)** – There is no demand for technological enhancement from working mothers.

**Data Analysis and Interpretation**

Sr. No	Particulars	Responses	Percentage
1.6	How Many Children do you have ?	One	(48.3%)
		Two	(46.7%)
		More Than Two	5%
2.7	Are you a Techno Maa?	Yes	(83.8%)
		No	(16.7%)
3.8	Do you believe that Technology has made your life easier?	Strongly dis agreed	2(3.3%)
		Disagree	10 (8.3%)
		Neither agree or disagree	5 (3.3%)
		Agree	24(40%)
		Strongly Agree	29(48.3%)
4.9	Does electronic gadgets & new age digital technologies enable you to be great parent?	Totally Unacceptable	4 (6.7%)
		unacceptable	2(3.3%)
		Slightly unacceptable	2(3.3%)
		acceptable	23 (38.3%)
		Perfectly Acceptable	13(21.7%)
5.12	Do you feel that technology enables you to spent quality time with your child or Children	Strongly Disagree	4(6.7%)
		disagree	11(18.3%)
		Neither agree nor Disagree	11(18.3%)
		agree	17(28.3%)
		Strongly agree	17(28.3%)

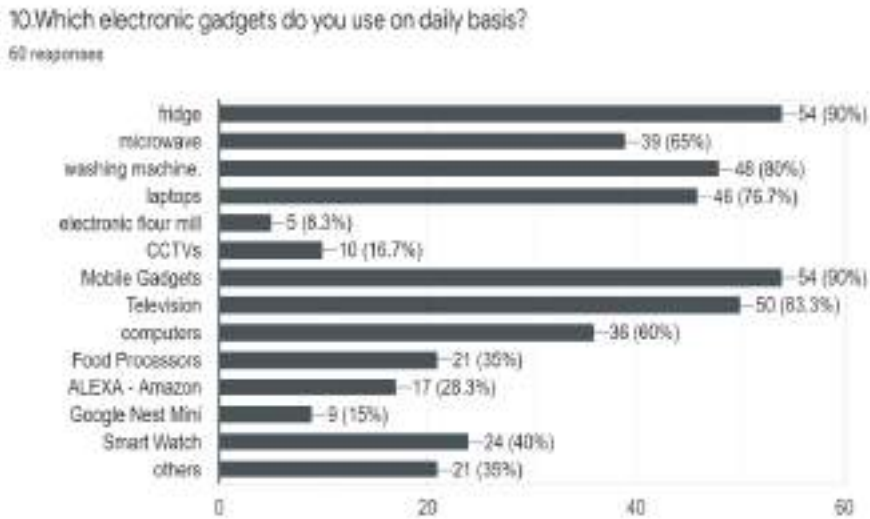
Table No.: 1.1 Source – Primary Data

The data in the above table 1.1 shows that 48.3% of the 60 respondents have one child, 46.3% have two children & only 5% have more than two children have responded to the questionnaire circulated. When asked for the Are You a Technomaa, it shows that 83.8% respondents are Technomaas and 16,7% are not Technomaas, which shows that this 16,7% are not using technology in upbringing of their children. When asked for Has technology made their lives easier 48.3% respondents strongly agreed, When asked digital gadgets & New age technology enables them to become a great parent, 38.3% of working mothers accepted it & for 3.3 % it was unacceptable. Further when it was asked does technology

enables them to spent quality time with their children out of 60 respondents 28.3 % has agreed and 28.3% has strongly agreed. This Shows that technology has really a boon to working mothers in upbringing of their children.

10.Which electronic gadgets do you use on daily basis?

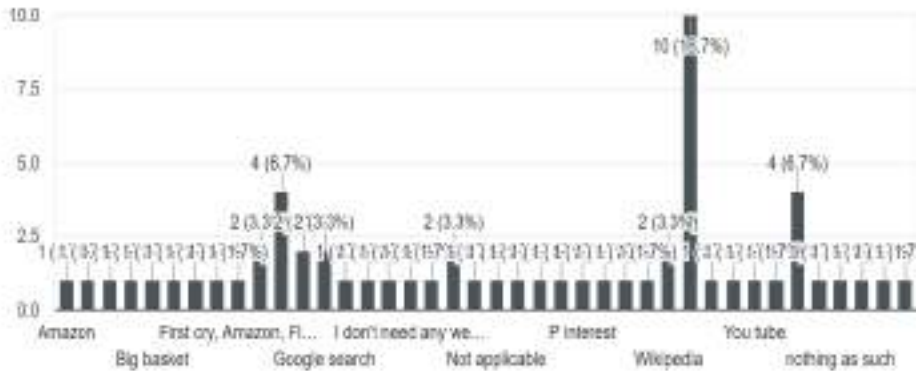
60 responses



The researcher has tried to find out which electronics gadgets are used by working mothers on daily basis the figure shows that 90 %(54) of the respondents uses Refrigerator& television while 65%(39) uses microwave,80%(48) uses washing machines & 60%(36) uses computers. This shows these gadgets are serving as a helping hand for the working mothers.

11. Which websites are frequently visited by you to robust your motherhood?

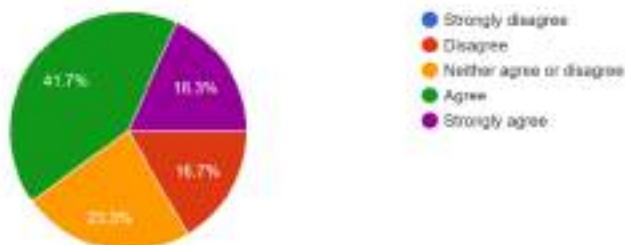
60 responses



When it was asked which websites are used by working mothers to robust their motherhood the maximum respondents has chosen Amazon, Google search, Wikipedia & you tube.

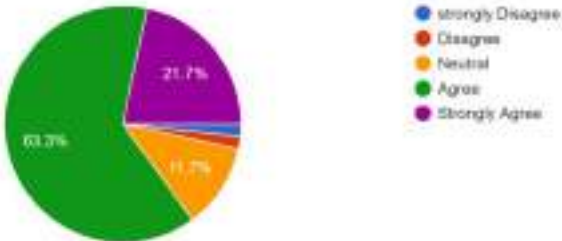
13. Do You believe that Technology has Prevented motherhood from becoming an obstacle to fulfilment of women's aspirations.

60 responses



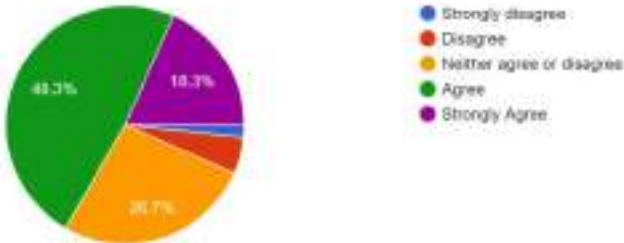
41.7% of the respondents are agreed that technology has prevented motherhood from becoming obstacle to fulfill their aspirations.

14. Is Technology really a helping hand for working mothers?  
60 responses



63.3% have agreed that technology is really a helping hand.

17. Technology reduces moments that trigger the "working mothers' guilt pangs"  
60 responses



48.3% have agreed that technology helps to reduce guilt feelings in working mothers.

18. Which App do you use or will use for your child's or Children's studies?

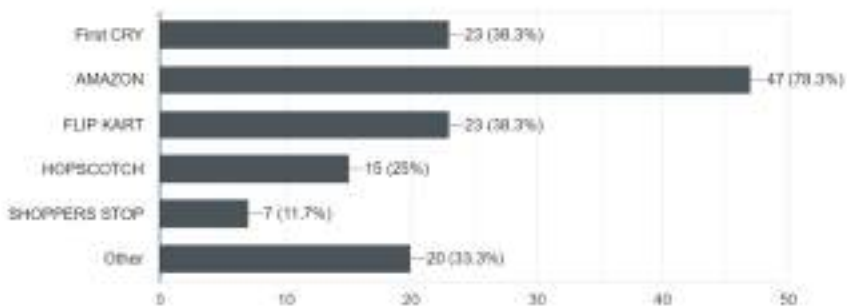
60 responses



The researcher has also tried to find out on which apps are working mothers depended for their children's studies. The above statistics shows that 58.3%(35) respondents uses google classroom & 51.7%(31) uses WHATSAPP. There are also responses in favour of BYJUS, DIKSHA & others.

19. Which Apps & Website do you prefer for your Child's or Children's Shopping?

60 responses



The 78.3 % (47) respondents prefers Amazon for their children's shopping, 38.3%(23) prefers first cry & flip kart.

20.What technological Enhancement do you demand for future?  
60 responses



A very interesting question was asked by the researcher to identify demand for the technological enhancement of working mothers in future. The above pie chart shows that 31.7% of the total respondents want a life assistant app & 35% of the respondents want the technology to make their husband more efficient, whereas no one has answered none. This indicates that the respondents aspire to become more technosavvy.

**Hypothesis Testing :Objective 1: To Study the Role of Technology in lives of working mothers.**

H0: The Technology doesn't play an important role in lives of working mothers.

H1: The Technology plays an important role in lives of working mothers.

Total Number of respondents (Sample size): 60

**Actual Data**

	Favour	Against	Total
Technology Made life easier	53	7	60
Digital Technology	36	24	60
Total	89	31	120

**Expected Data**

	Favour	Against	Total
Technology Made life easier	45	15	60
Digital Technology	44	16	60
Total	89	31	120

**Data Analysis and Interpretation**

Using Chi-Square Test

	Level of Sign.	Df	Value	p-value
Chi-square test	0.05	1	3.84	0.00084

**Conclusion**

Since P-value is less than level of significance.

Therefore, Null Hypothesis falls under critical region

Hence, Null Hypothesis is rejected & Alternative is accepted.

Therefore, The Technology plays an important role in lives of working mothers.

**Objective 2: To find dependency of working mothers on new age technology in parenting.**

H0: The working mothers are not depended on new age technology in parenting.

H1: The working mothers are depended on new age technology in parenting.

Total Number of respondents (Sample size): 60

**Actual Data**

	Agree	Disagree	Total
Gadgets and Digital Electronics	36	24	60
Websites	53	7	60
Quality time	34	26	60
Psychological Support	46	14	60
Total	169	71	240

**Data Analysis and Interpretation**

Level of significance: 0.05 (5%)

Using ANOVA Test

ANOVA: Single Factor

SUMMARY						
Groups	Count	Sum	Average	Variance		
Column 1	4	169	42.25	78.9167		
Column 2	4	71	17.75	78.9167		
ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1200.5	1	1200.5	15.2122	0.00798	5.98738

Within Groups	473.5	6	78.9167			
Total	1674	7				

**Conclusion**

Since P-value is less than level of significance.

Therefore, Null Hypothesis falls under critical region

Hence, Null Hypothesis is rejected & Alternative is selected.

Therefore, the working mothers are dependent on new age technology in parenting.

**Objective 3: To identify the demand of technological enhancement by working mothers for future .**

H0: There is no demand for technological enhancement by working mothers for future.						
H1: There is demand for technological enhancement by working mothers for future.						
Actual Data				Expected Value		
	Yes	No	Total		Yes	No
Demand	60	0	60	Demand	30	30
Note: No one has responded "None".						
Data Interpretation and Analysis						
Level of Significance:		0.05 (5%)				
Using Chi-square test						
	Level of Sign.	df	Value	p-value		
Chi-square test	0.05	1	3.84	0.0000000000000094857		
Conclusion:						
Since, P-value is less than level of significance.						
Therefore, Null Hypothesis falls under critical region						

Hence, Hypothesis rejected.	Null is							
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Source of Data Collection :

**Primary Source : The researcher has created google form and circulated in the known whatsapp group. Sixty responses were received.**

**Secondary Source : The researcher has browsed different websites for collecting data.**

**Limitation of the study**

This study has the following limitations:

1. This study has undertaken to know the role of technology in lives of working mothers in upbringing their children but has not taken into consideration the role of technology in the lives of non-working mothers.
2. The secondary data collected through sources was not objective specific.
3. The biasness of the respondents towards the data collected cannot be ignored.

**Significance of the Study**

The study shows that a technology plays a vital role in the lives of working mothers to become a great parent. The New Age technology has not only helped the working mothers to do their job efficiently but also enable them to spend quality time with their children. Thus helping them to maintain their work life balance.

**Conclusion of the research study**

The researcher would like to conclude that, the word “TECHNOMAA ”coined by the researcher makes a true sense. As majority of respondent shave positively accepted that technology has really enabled them to be become great parent. They are using technology in each and every aspects of their life be it a small video on you tube about how to bath a new born baby or a google search for their studies or attending PTA meet or just shopping online or having a fun with their kids playing online games etc. The technological gadgets are the helping hands which enables them to give justice to their parenthood.

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# Asian Journal of Organic & Medicinal Chemistry

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**Special Issue**

**On**

**Current Trend on Research in Applied Science,  
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## **A Comparative Analysis between Traditional and Online Shopping and Its Impact on Consumer Buying Behaviour**

**Puja Ahuja Gupta and Rambhavan Yadav**

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### **ABSTRACT**

In today's market scenario customers are considered to be the king of the market. In earlier time there was monopoly of the marketer, hence marketer use to increase the price and reduce the service. But now customers are having many options. Hence customers are key to business success. In today's world marketer has to identify the customers need and desire and produce accordingly. Marketer need to study consumer's buying behavior for the effective sell of products and services. Consumer buying behavior also helps to understand the likes and dislikes of the customers. Cloths are the basic need of the human beings. As the world is becoming trendy peoples are preferring fashionable and trendy cloths. In this growing world peoples focus has been shifted from non-branded clothes to branded clothes. If the marketer want to increase the sale of branded apparel and want to sustain in the market then he should focus on consumers buying behavior. The main purpose of this study is to understand the consumers buying behavior towards traditional shopping and online shopping of branded apparel. The study also observes preference of customer regarding branded apparel. To meet the objective primary data is collected with the help of questionnaire and secondary data is collected through online platform.

Keywords: Consumer Behaviour, Online Shopping, Traditional Shopping

### **INTRODUCTION**

#### **Consumers Buying Behavior**

A buyer, often known as a consumer, is a person who buys products and services for his or her own personal use. In other world Consumers are those who buy goods and services for immediate use or consumption. The study of when, why, how, and where consumers buy or don't buy a product is known as consumer buying behaviour. Consumer purchasing behaviour is largely influenced by consumer psychology. It investigates individual consumers' demographics and behavioural characteristics in order to comprehend their desires. It investigates individual consumers' demographics and behavioural characteristics in order to comprehend their desires. Consumer buying behaviour refers to the actions performed by customers before purchasing goods or services (both online and offline).

### **OBJECTIVE**

- 1) To study consumers buying behavior towards traditional shopping of branded apparel.
- 2) To study consumers buying behavior towards online shopping of branded apparel.
- 3) To study preference of consumers regarding branded apparel. [ online and traditional shopping]

### **RESEARCH METHODOLOGY**

#### **I] Data Sources:**

The research is done with the help of questionnaire through online.

#### **II] Sampling Design:**

The sample size selected for the study is 100 and it was selected through simple random sampling.

#### **Importance/ Need of Study of Consumers Behavior**



### Major factors Influencing Consumer Behavior

- 1) Psychological Factors
- 2) Social Factors
- 3) Cultural factors
- 4) Personal Factors
- 5) Economic Factors

### Online Shopping

Online shopping, often known as e-shopping, is a type of electronic commerce that allows customers to buy goods or services directly from vendors over the internet via a web browser or a mobile app.

### Traditional Shopping

Traditional shopping is a type of shopping in which customers go to a store and buy the products and brands they want. In other words, end-consumers can walk into a shopping centre and decide whether to buy in cash or on credit after seeing and choosing a product.

### Branded Apparel:

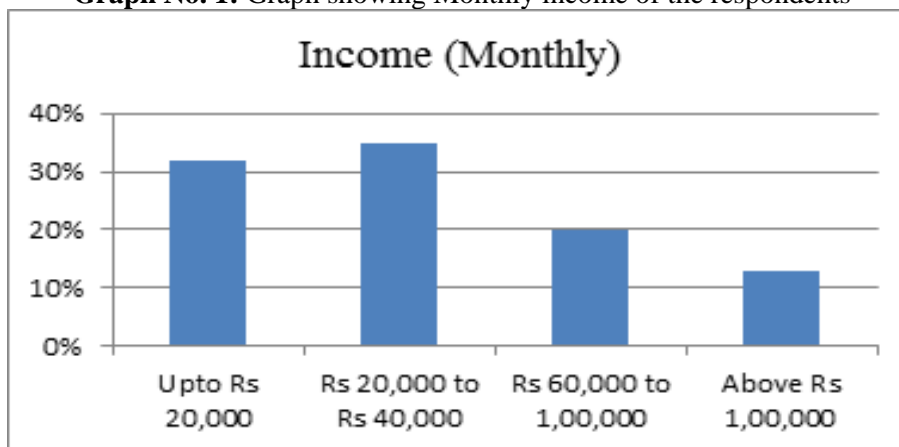
Rather than being sold under a store's name or the garment's own name, branded apparel bears the company's brand name. Those apparel which hold company's brand name those apparel are known as branded apparel.

### Data Analysis and Interpretation

**Table No. 1:** Showing Monthly Income of Respondents

Monthly Income	Percentages (%)
Upto Rs 20,000	32%
Rs 20,000 to Rs 40,000	35%
Rs 60,000 to Rs 1,00,000	20%
Above 1,00,000	13%
<b>Total</b>	<b>100%</b>

**Graph No. 1:** Graph showing Monthly income of the respondents

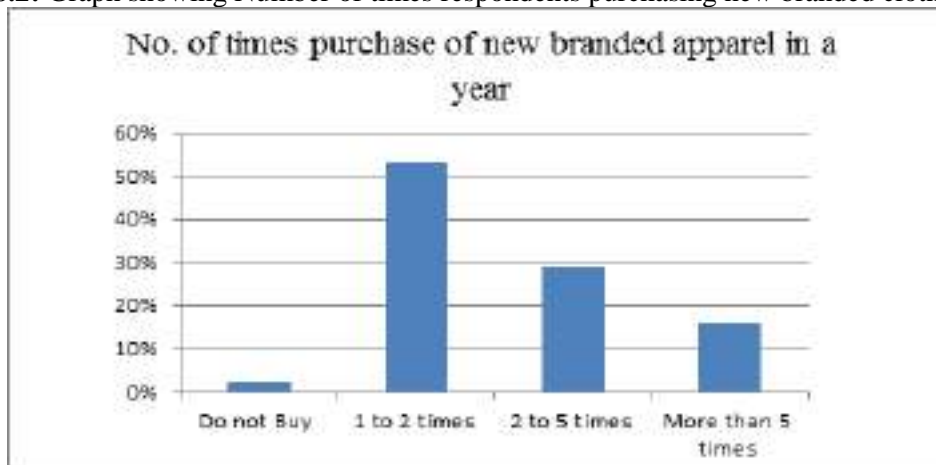


Above Table and Graph reveals that 35% respondents has monthly income of Rs 20,000 to Rs 40,000, 32% respondents has monthly income upto Rs 20,000, 20% respondents monthly income is Rs 60,000 to 1,00,000 and 13% respondents monthly income is above 1,00,000.

**Table No.2:** Table Showing Number of times respondents purchasing new branded clothes in a year

Opinion	Percentages (%)
Do not Buy	2%
1 to 2 times	53%
2 to 5 times	29%
More than 5 times	16%
<b>Total</b>	<b>100%</b>

**Graph No.2:** Graph showing Number of times respondents purchasing new branded clothes in a year

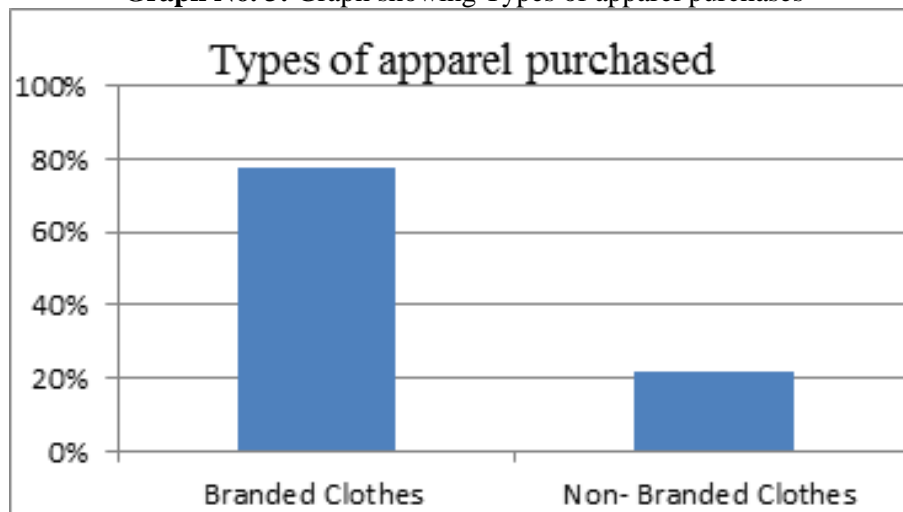


Above Table and Graph highlights that maximum 53% of the respondents purchase new branded apparel 1 to 2 times a year, 29% respondents purchase new branded apparel 2 to 5 times a year, 16% respondents purchase new branded apparel more than 5 times a year and 2% respondents do not buy new branded apparel.

**Table No.3:** Table showing Types of apparel purchases

Types	Percentages (%)
Branded Clothes	78%
Non-branded Clothes	22%
<b>Total</b>	<b>100%</b>

**Graph No. 3:** Graph showing Types of apparel purchases

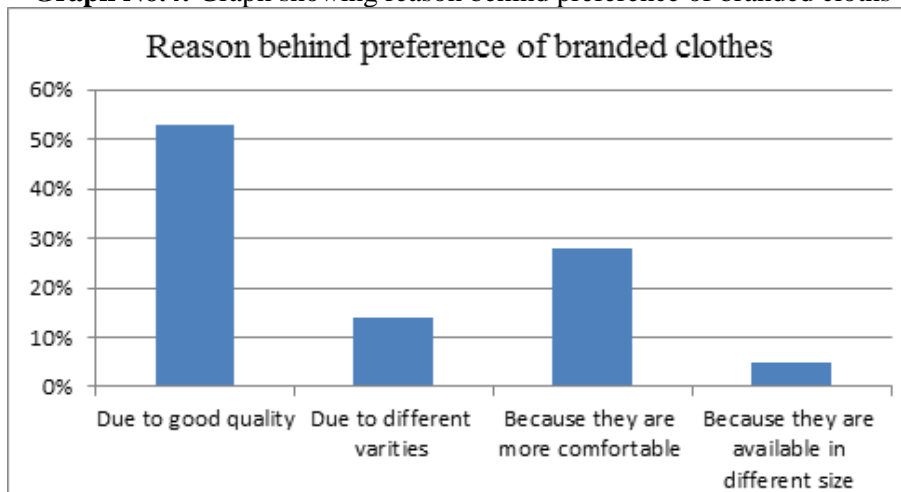


Above Table and graph shows that maximum respondents i.e 78% purchases branded apparel and 22% respondents purchases non- branded apparel.

**Table No. 4:** Table showing reason behind preference of branded cloths

Opinion	Percentages (%)
Due to good Quality	53%
Due to different varities	14%
Because they are more comfortable	28%
Because they are available in different size	5%
<b>Total</b>	<b>100%</b>

**Graph No.4:** Graph showing reason behind preference of branded cloths

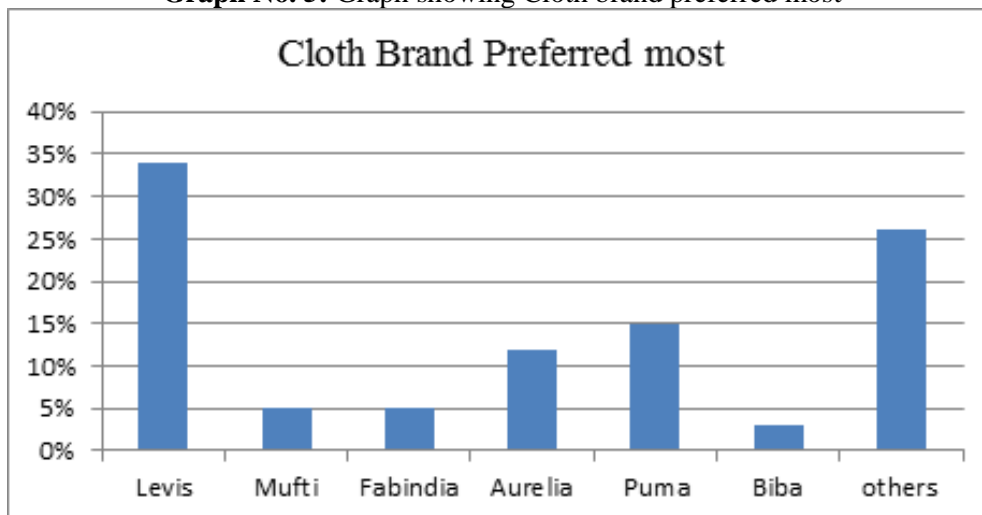


Above Table and Graph highlights that maximum 53% respondents prefer to buy branded clothes due to good quality, 28% respondents prefer to buy branded clothes because they are more comfortable, 14% respondents prefer to buy branded clothes due to different varieties and 5% respondents prefer to buy branded clothes because they are available in different size.

**Table No.5:** Table showing Cloth brand preferred most

Cloth Brands	Percentages (%)
Levis	34%
Mufti	5%
Fabindia	5%
Aurelia	12%
Puma	15%
Biba	3%
Others	26%
<b>Total</b>	<b>100%</b>

**Graph No. 5:** Graph showing Cloth brand preferred most



Above Table and Graph indicates that maximum 34% respondents prefer levis, 26% respondents prefer other brands , 15% respondents prefer puma, 12 % respondents prefer Aurelia , 5% respondents prefer Mufti , 5% respondents prefer Fabindia and 3% respondents prefer Biba.

**Table No. 6:** Table showing Mode preferred frequently to buy branded clothes

Mode	Percentages (%)
Online shopping	41%
Traditional Shopping(Retail Shop)	59%
<b>Total</b>	<b>100%</b>

**Graph No.6:** Graph showing Mode preferred frequently to buy branded clothes

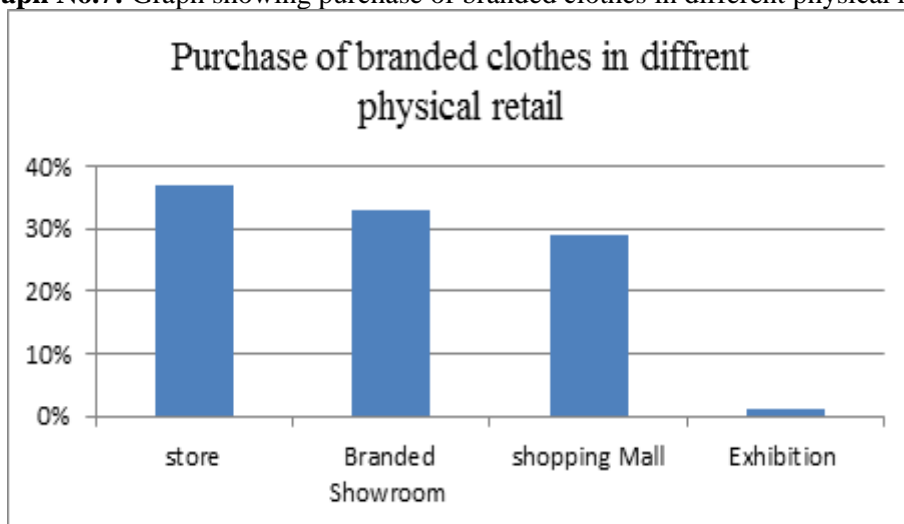


Above Table and graph reveals that maximum 59% respondents prefer traditional shopping mode for frequent purchase of branded clothes and 41% respondents prefer online shopping mode for frequent purchase of branded clothes.

**Table No. 7:** Table showing purchase of branded clothes in different physical retail

Different Physical retail	Percentages (%)
Store	37%
Branded Showroom	33%
Shopping mall	29%
Exhibition	1%
<b>Total</b>	<b>100%</b>

**Graph No.7:** Graph showing purchase of branded clothes in different physical retail



Above Table and Graph indicates that maximum 37% respondents purchase branded clothes form store, 33% respondents purchase branded clothes form branded showroom, 29% respondents purchase branded clothes form shopping malls and 1% of respondents purchase branded clothes form exhibition.

**Table No. 8:** Table showing does the respondents prefer to buy branded clothes online

Opinion	Percentages (%)
Yes	36%
No	33%
May be	31%
<b>Total</b>	<b>100%</b>

**Graph No. 8:** Graph showing does the respondents prefer to buy branded clothes online

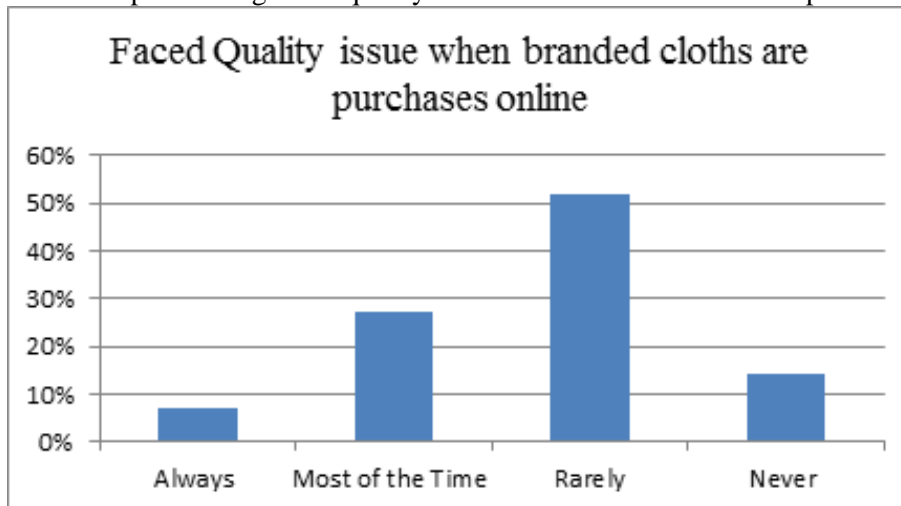


Above Table and Graph shows that maximum respondents i.e 36% prefer to buy the branded clothes online, 33% respondents do not prefer to buy branded clothes online and 31% respondents they may buy branded clothes online.

**Table No.9:** Table showing faced quality issue when branded clothes are purchases online

Opinion	Percentages (%)
Always	7%
Most of the time	27%
Rarely	52%
Never	14%
<b>Total</b>	<b>100%</b>

**Graph No.9:** Graph showing faced quality issue when branded clothes are purchases online



Above table and Graph reveals that maximum 52% respondents rarely face quality issue when branded clothes are purchased online, 27% respondents face quality issue most of the time when they purchase branded clothes online, 14% respondents has never faced quality issue when they purchase branded clothes online and 7% respondents always face quality issue when they purchase branded clothes online.

**Table No. 10:** Table showing Are Branded clothes are expensive then non-branded clothes

Opinion	Percentages (%)
Highly expensive	19%
Expensive to some extends	63%
Less Expensive	13%
Not at all expensive	5%
<b>Total</b>	<b>100%</b>

**Graph No.10:** Graph showing Are Branded clothes are expensive then non-branded clothes

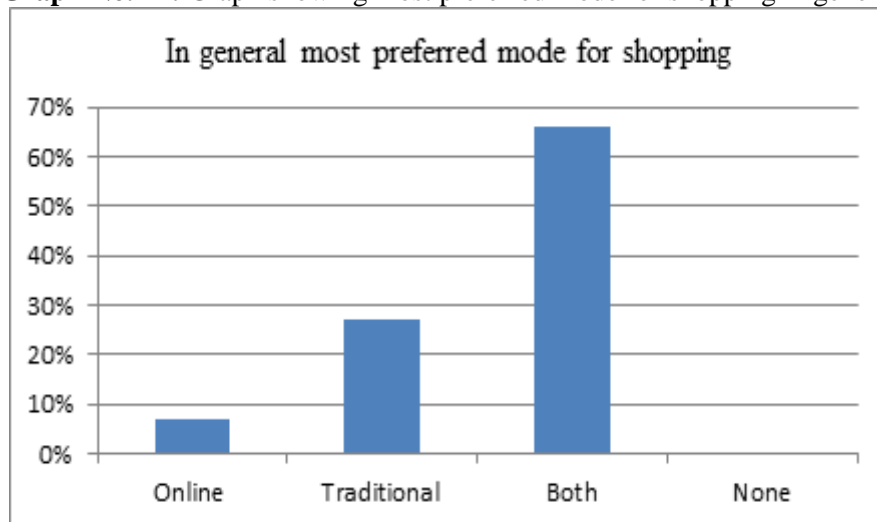


Above Table and Graph highlights that maximum 63% respondents feels that branded clothes are expensive to some extends, 19% respondents feels branded clothes are highly expensive, 13% respondents feels branded clothes are less expensive and 5% respondents feel branded clothes are not at all expensive.

**Table No. 11:** Table showing most preferred mode for shopping in general

Types	Percentages (%)
Online	7%
Traditional	27%
Both	66%
None	0%
<b>Total</b>	<b>100%</b>

**Graph No. 11:** Graph showing most preferred mode for shopping in general



Above Table and Graph indicates that maximum 66% respondents prefer both online and traditional mode for shopping, 27% respondents prefer traditional shopping and 7% respondents prefer online shopping.

**Table No. 12:** Table showing which mode satisfies more while shopping

Types	Percentages (%)
Online	6%
Traditional	37%
Both	57%
None	0%
<b>Total</b>	<b>100%</b>

**Graph No.12:** Graph showing which mode satisfies more while shopping



Above Table and Graph reveals that maximum 57% respondents are satisfied which both online and traditional shopping, 37% respondents are satisfied by traditional shopping and 6% respondents are satisfied by online shopping.

### FINDINGS

1. 35% respondents have monthly income Rs 20,000 to Rs 40,000.
2. 53% respondents purchase new branded apparel 1 to 2 times a year.
3. 78% respondents purchase branded apparel.
4. 53% respondents prefer to buy branded clothes due to good quality.
5. 34% respondents prefer levis.
6. 59% respondents prefer traditional shopping mode for frequent purchase of branded clothes.
7. 37% respondents purchase branded clothes form store.
8. 36% respondents buy the branded clothes online.
9. 52% respondents rarely face quality issue when branded clothes are purchased online.
10. 63% respondents feels that branded clothes are expensive to some extends.
11. 66% respondents prefer both online and traditional mode for shopping.
12. 57% respondents are satisfied which both online and traditional shopping.

### DISCUSSION AND CONCLUSION

Through above research, it is summarized that peoples prefer branded apparel then non- branded apparel. Due to increase in purchasing power of peoples they prefer branded apparel and people think branded apparel are not too expensive they are expensive to some extend and they can afford it. The reason behind more preference of branded apparel is its good quality and its comfort level. People give more preference to the quality then price. Hence, they prefer branded apparel. Most famous and preferred brand among people is levis. As the technology has upgraded just by one click customer can get products at their home due to this for general shopping people prefer both online and traditional shopping. But for the purchase of branded apparel people prefer traditional mode because when they purchase online branded apparel rarely, they face quality issue. People gets fitting problem, color problem and size problem. Hence, they prefer more traditional shopping mode for the purchase of branded apparel.

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## **An Analysis of the Changing Consumer Behaviour towards Different Brands with Special Reference to Telecommunication Industry**

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### **ABSTRACT**

India has a huge number of telecommunication users compared to other nations. The telecom industry is facing severe competition which has led to just three major players in this sector. This turbulent competition began after JIO started offering free services which compelled the others to either shut their services or merge. In this paper, the researcher has tried to find the major factors that caused switching from a previous provider to a new provider in this Industry. The paper intends to study the factors responsible for brand switching behavior. This study will help understand the drivers of brand switching in this sector

Keywords: brand switching, price, network, promotion

### **INTRODUCTION**

Telecommunication services is an integral part of our daily lives. Whether work or entertainment, data and network plays a very important role in lives of people. The era has come where a mobile handset is almost owned by everybody and for most people it's impossible to survive without network and connection of mobile services from the young kids to the older generation. This is one sector where switching is not as easy as switching a shampoo or an FMCG product. However still people switch for better facilities and one such big wave of switching happened after JIO entered the market with free services in India.

This caused major prominent long time players to merge or shut as they couldn't face the intense competition from the new entrant that came with a very low price strategy and captured almost the entire market.

Brand switching is basically when the consumers switch from one product to the other or one provider to the other in case of services. Apart from switching it's also important to retain consumers as it is rightly said that one consumer retained is one consumer gained. It's important to make consumers loyal to a brand which is possible only if the services given delight the consumers and give them way beyond what they expect.

### **Hence the Objectives for the Study Are –**

1. To find the factors that have driven the consumer to switch their telecommunication brand.
2. To find is there is any relation between gender of a consumer and his reason to switch.

### **SCOPE OF THE STUDY**

1. This study intends to understand the reasons why a consumer has switched his telecommunication brand.
2. It also tries to find if there is any relation between gender and the reason for switching.
3. The study is conducted in Mumbai Region
4. The study can be of use to telecom industries to devise strategies to retain consumers or poach consumers from the competitors.

### **Limitations of the Study**

1. The study is restricted to Mumbai Region.
2. The findings are based on the sample under study
3. The study is limited to the behavior post entry of Reliance JIO

### **LITERATURE REVIEW**

David Mazursky & Hebrew University Priscilla LaBarbera New York University, 1987 "When consumers switch brands" indicated a considerable difference among experienced consumers' cognitive processes with respect to whether switching behavior is attributed to extrinsic motives (price, discount, coupon). It also speaks about intrinsic incentives which is a desire to try a new brand. In case of extrinsic incentives, the consumers are excited to switch even though they have higher level of satisfaction with the earlier brand, as compared to switching caused by intrinsic motives.

Kamat, Dinesh 2013 “” critical evaluation of customer satisfaction Pune” observed the reason for choosing a service provider differs across the demographic segment. The results from this study clearly explained some interesting and important consumer behavior and attitude of respondents. It was seen that majority of respondents preferred their current service provider because of high-quality ‘network coverage’. The analysis supported the claim of different aspects influences in selecting service provider. This research showed that consumers always prefer a service provider having good network coverage, economical and quality of service followed by value- added services.

Ching-chow Yang (2003) “Establishment and applications of integrated model of service quality measurement, stated that customer satisfaction measurement in this study explains the strength and the area of improvement in the quality of product. Continuous improvement is one of the key secrets for a firm to practice to ensure best quality for its products. Through the constant improvement in performance, the enterprise can enhance customer satisfaction and upraise profits.

M. Satish, K.J Naveen, V. Jeevananthan, (2011), A Study on Consumer Switching Behavior in Cellular Service Provider: A Study with reference to Chennai recognized the factors that influence the consumers to switch the service providers. It is stated that is a relation between switching the service provider and the factors like customer service, frequent network trouble, soaring high call rates of the providers.

### RESEARCH METHODOLOGY

The sampling technique used in this research is convenience sampling. There were 300 responses taken out of which the study was conducted only on those who switched their providers.162 respondents said that they had switched the provider.

The Data analysis done was of **descriptive and inferential type**. The researcher constructed the entire tool for the study which questions on what drove the consumer to switch his provider for which exploratory factor analysis was applied on the data of 162 responses to extract the major drivers that caused switching tendency.

### Descriptive Analysis

The description of the sample is as follows –

**Table 1: Scheme of Telecom Service**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BOTH PREPAID AND POSTPAID IN TWO DIFFERENT NUMBERS	1	.6	.6	.6
	Post Paid	36	22.2	22.2	22.8
	Prepaid	124	76.5	76.5	99.4
	WIFI CALLING	1	.6	.6	100.0
	<b>Total</b>	162	100.0	100.0	

**Table 2: Switching pattern**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	More than Thrice	9	5.6	5.6	5.6
	Once	99	61.1	61.1	66.7
	Thrice	10	6.2	6.2	72.8
	Twice	44	27.2	27.2	100.0
	<b>Total</b>	162	100.0	100.0	

**Table -3 Occupation**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government employee	7	4.3	4.3	4.3
	housewife	10	6.2	6.2	10.5
	Private employee	43	26.5	26.5	37.0
	Retired	1	.6	.6	37.7
	Self employed	22	13.6	13.6	51.2
	student	79	48.8	48.8	100.0
	<b>Total</b>	162	100.0	100.0	

**Table 4: Marital Status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	married	40	24.7	24.7	24.7
	Unmarried	122	75.3	75.3	100.0
	<b>Total</b>	162	100.0	100.0	

**Table 5: Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	95	58.6	58.6	58.6
	2.0	67	41.4	41.4	100.0
	<b>Total</b>	162	100.0	100.0	

### Inferential Analysis

Factor analysis was applied on all the variables that were likely to have caused switching of the provider with the intention to extract the major factors that caused switching.

**H1-** The correlation matrix is identity matrix

**H0-** The correlation matrix is not identity matrix

**Table 6**

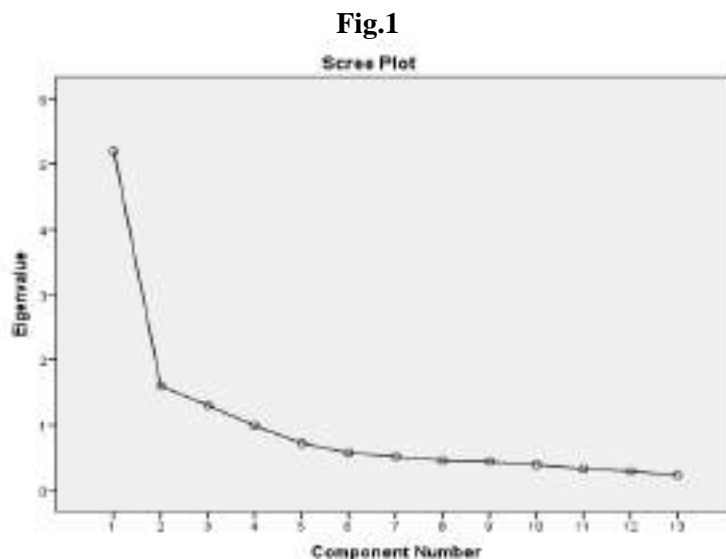
<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.857
Bartlett's Test of Sphericity	Approx. Chi-Square	872.674
	df	78
	Sig.	.000

The KMO Bartlett's indicates that the sample size is adequate and the model is fit

Mean values of all the variables

**Table 7**

<b>Descriptive Statistics</b>			
	Mean	Std. Deviation	Analysis N
price	4.123	1.0140	162
free data	4.123	1.1077	162
problem of calldrop	3.957	1.0476	162
faster internet speed	4.617	.8124	162
better offers	4.191	1.0663	162
value added services	3.685	1.2334	162
better customer support	3.975	1.1526	162
better callconnection	4.389	.9859	162
more roaming service	3.981	1.1873	162
peer pressure	3.031	1.3441	162
brand image	3.519	1.2719	162
previous provider shut	2.698	1.5883	162
network	4.259	1.3493	162



The above scree Plot indicates three factors extracted where the Eigen values are >1

Extraction Method: Principal Component Analysis.

**Table 8**

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.198	39.987	39.987	5.198	39.987	39.987	3.461	26.626	26.626
2	1.593	12.253	52.240	1.593	12.253	52.240	2.471	19.009	45.636
3	1.298	9.984	62.224	1.298	9.984	62.224	2.156	16.588	62.224
4	.987	7.589	69.813						
5	.718	5.524	75.337						
6	.570	4.387	79.724						
7	.513	3.944	83.668						
8	.455	3.501	87.169						
9	.436	3.357	90.526						
10	.388	2.982	93.508						
11	.326	2.508	96.016						
12	.289	2.223	98.239						
13	.229	1.761	100.000						

Extraction Method: Principal Component Analysis.

All the factors explain up to 62 % of the variance and as you can see in the table 3 factors were extracted which had Eigen Value more than 1.

**Table 9**

**Component Matrix<sup>a</sup>**

	Component		
	1	2	3
value added services	.774		
more roaming service	.774	-.315	
better customer support	.762		
brand image	.728		-.391
better offers	.689		.305
faster internet speed	.671		
free data	.646	.426	.303
better callconnection	.616	-.610	

peer pressure	.590	.443	-.386
problem of calldrop	.572	-.407	
price	.546	.541	.392
previous provider shut	.436		-.582
network			.463
Extraction Method: Principal Component Analysis.			
a. 3 components extracted.			

**Table 10**

Rotated Component Matrix <sup>a</sup>			
	Component		
	1	2	3
better callconnection	.865		
more roaming service	.770		
better customer support	.717		.308
problem of calldrop	.699		
faster internet speed	.692	.360	
value added services	.540	.405	.381
price		.848	
free data		.777	
better offers	.342	.697	
network		.343	-.318
previous provider shut			.764
peer pressure		.344	.752
brand image	.413		.692
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 4 iterations.			

Three factors were extracted which were as follows –

**1. Quality of Service**

**2. Value for Money**

**3. Brand Image and word of mouth**

H2- There is a significant difference between gender of a consumer and switching due to factor X where X is

a.1. (Price),a.2.(faster internet)a.3. (speed) a.4.(better offer)a.5.(value added service) a.6.(better customer support) a.7(better call connection) a.8(peer pressure), a.9.(more roaming service) a.10 problem of call drop, a.11.(free data)a.12. (network)

H0- There is no significant difference between gender of a consumer and switching due to factor X where X is

a.1. (Price),a.2.(faster internet)a.3. (speed) a.4.(better offer)a.5.(value added service) a.6.(better customer support) a.7(better call connection) a.8(peer pressure), a.9.(more roaming service) a.10 problem of call drop, a.11.(free data)a.12. (network)

**Table11**

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
price	Equal variances assumed	1.048	.308	.043	160	.966	.0069	.1623	-.3136	.3274

	Equal variances not assumed			.041	127.812	.967	.0069	.1667	-.3229	.3368
faster internet speed	Equal variances assumed	3.211	.075	-1.109	160	.269	-.1436	.1295	-.3994	.1122
	Equal variances not assumed			-1.122	148.002	.264	-.1436	.1280	-.3965	.1093
better offers	Equal variances assumed	.916	.340	-1.075	160	.284	-.1827	.1700	-.5185	.1531
	Equal variances not assumed			-1.099	152.268	.274	-.1827	.1663	-.5113	.1459
value added services	Equal variances assumed	5.292	.023	-1.703	160	.090	-.3332	.1956	-.7196	.0531
	Equal variances not assumed			-1.752	154.385	.082	-.3332	.1902	-.7090	.0426
better customer support	Equal variances assumed	8.379	.004	-1.480	160	.141	-.2712	.1832	-.6330	.0907
	Equal variances not assumed			-1.531	156.254	.128	-.2712	.1771	-.6210	.0787
better callconnection	Equal variances assumed	4.619	.033	-2.117	160	.036	-.3295	.1556	-.6368	-.0221
	Equal variances not assumed			-2.193	156.684	.030	-.3295	.1502	-.6261	-.0328
peer pressure	Equal variances assumed	2.226	.138	.957	160	.340	.2053	.2145	-.2182	.6289
	Equal variances not assumed			.974	150.401	.331	.2053	.2108	-.2111	.6218
more roaming service	Equal variances assumed	5.843	.017	-2.776	160	.006	-.5152	.1856	-.8817	-.1486
	Equal variances not assumed			-2.892	158.025	.004	-.5152	.1781	-.8670	-.1633
brand image	Equal variances assumed	.137	.712	.218	160	.828	.0443	.2035	-.3576	.4462
	Equal variances not assumed			.216	137.023	.830	.0443	.2056	-.3622	.4508
problem of calldrop	Equal variances assumed	.093	.761	.320	160	.750	.0536	.1676	-.2774	.3846

	Equal variances not assumed			.317	138.290	.752	.0536	.1689	-.2804	.3875
free data	Equal variances assumed	.493	.483	.039	160	.969	.0069	.1773	-.3432	.3570
	Equal variances not assumed			.039	144.459	.969	.0069	.1765	-.3419	.3557
network	Equal variances assumed	8.039	.005	-1.379	160	.170	-.2960	.2147	-.7199	.1279
	Equal variances not assumed			-1.443	158.879	.151	-.2960	.2051	-.7011	.1091

Table 12

Group Statistics					
	@2Gender	N	Mean	Std. Deviation	Std. Error Mean
price	1	95	4.126	.9480	.0973
	2	67	4.119	1.1081	.1354
faster internet speed	1	95	4.558	.8343	.0856
	2	67	4.701	.7788	.0951
better offers	1	95	4.116	1.1191	.1148
	2	67	4.299	.9850	.1203
value added services	1	95	3.547	1.3028	.1337
	2	67	3.881	1.1081	.1354
better customer support	1	95	3.863	1.2344	.1266
	2	67	4.134	1.0135	.1238
better callconnection	1	95	4.253	1.0515	.1079
	2	67	4.582	.8555	.1045
peer pressure	1	95	3.116	1.3980	.1434
	2	67	2.910	1.2641	.1544
more roaming service	1	95	3.768	1.2670	.1300
	2	67	4.284	.9971	.1218
brand image	1	95	3.537	1.2447	.1277
	2	67	3.493	1.3186	.1611
problem of calldrop	1	95	3.979	1.0312	.1058
	2	67	3.925	1.0775	.1316
free data	1	95	4.126	1.1227	.1152
	2	67	4.119	1.0944	.1337
network	1	95	4.137	1.4776	.1516
	2	67	4.433	1.1312	.1382

The above test results state alternate hypothesis is accepted for value added services, better call connection, better customer support and more roaming services and network as the P value is  $\leq 0.05$  where its seen with this sample that females have switched due to the above factors compared to male.

#### FINDINGS AND MANAGERIAL IMPLICATIONS –

One customer retained is one customer gained. In this era of competition where consumer enjoys ultimate benefit out of the competition, it's important to implement adequate strategies to avoid brand switching and retain the consumer and ultimately make the consumer loyal to the brand. On this study the Exploratory factor analysis gave results stating that three factors are most important which drove the consumers to change their provider –Value for money, Brand image and word of mouth, Quality of service. The providers must ensure that they delight the consumers with their service on aspects like calling, service, customer care which will in turn develop a good brand image that will cause a favorable word of mouth promoting the brand and inducing the customers to switch. Also as in the telecommunication sector switching is not as easy as switching an FMCG

product extreme value for money strategies can induce the customers to switch as customers are constantly looking out for value. Hence whether a telecommunication provider wants to retain consumers or is looking at poaching consumers of the competitor it's important to give value for money, amazing services and create a distinct and positive brand image by either providing free services or positioning very well in the minds of consumers.

Also the retention strategies should be more female centric as it's clearly seen that females have switched more due to service parameters. Hence the companies can look at strategies to retain female consumers by special offers during specific days like mother's day, woman's day related to female such that they could build brand loyalty among the female consumers.

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## ROLE OF AI ENABLED APPS IN STUDENTS' EDUCATION

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### ABSTRACT

COVID-19 pandemic situation all schools and studies were on online platforms. Students are relying on mobile app and computer apps based tools for study and entertainment. This paper is focused on research of positive and negative impact of AI enabled apps on student education. Also student's rights to use mobile apps or computer apps for their school study. If these apps designed properly, e.g AI enabled learning apps have been shown to improve student's thinking, problem solving view, and students can be very useful for students with learning disabilities.

**Keywords:** Student study, COVID, Pandemic, school study, AI, online study risks, online study opportunities.

### 1. INTRODUCTION

Today's generation is a rapid development towards the technology oriented focus and its applications. In Computer Science research areas, Artificial intelligence helps to make the application more autonomous and human friendly because its actual working is similar to the human brain. Due to COVID Pandemic, the actual effect on student's education is to start learning only online by using electronic devices such as Mobile phones and Laptop etc. This research paper focuses on use of online apps and its application during student learning education in pandemic situations.

This paper also covered one survey to search for the role of online apps in student education

1. Are online apps being useful for school study?
2. How much hours does your child spend daily on their smartphone?
3. How much hours does your child spend daily on smart TV?
4. Are video games helpful to improve child creativity and thinking?
5. Which application is mostly used by student for watching videos and listening to music?
6. Are the student's rights NEEDED when using online applications?
7. Is online app awareness being important in students?
8. Is an online app Useful in teaching?
9. Do you think apps make students smart?
10. Are you aware about online app-enabled crimes?
11. Are you aware of cyber security?

Online apps will impact student's in many ways. Today, in a pandemic situation all schools and studies are on online platforms. Students are relying on online apps for study and entertainment. Today's generation is the AI generation. In [1] the Healthcare area and its delivery need the help of new technics like AI, IoT, Big Data and Machine Learning to overcome and do against the new diseases and prepare peoples for prevent and avoid with COVID-19 and other pandemics. In [2] presents medical and AI researchers with a comprehensive view of the existing and potential applications of AI technology in combating COVID-19 with the goal of inspiring researchers to continue to maximize the advantages of AI and big data to fight COVID-19. The Online applications and its impact are discussed in [3] to combat against COVID pandemic situations. In [4] describes different techniques of ML that have been used in the prediction, detection and management of

various infectious diseases, and how these tools are being brought into the fight against COVID-19. While [5] explore how online AI apps are being used during the pandemic, as reported in the literature. Thus, it is the first review that explain and list features of the identified AI techniques and data sets used for their development and validation.

In this paper we organized the paper in 3 sections, the first section discussed online apps based study opportunities, while the second section focused on the risk of online study and finally discussed the impact of online apps on student study by showing graphical representations.

## 2. STUDY THROUGH ONLINE APPS OPPORTUNITIES

### Education

Online gadgets and tools are useful for students to do their study, homework, playing games, listening to stories, music, problem solving, developing creativity, imagination etc. Students will not depend on parents and teachers to ask their queries and doubts about study.

### Health

The Healthy development of children is very important for future society.

AI tools play an important role in student's development. Here children's mental or emotional health and physical health is considered. AI driven bots are useful to mental health support those who are unable to access traditional forms of treatment. Students who suffer a high level of stress, virtual counselors help them to back out from stress. Smartphone that can translate spoken word to written word or vice-versa for a blind child.

### Social communication

Nowadays , children are active on social media sites or online platforms. They are familiar with Facebook, twitter, WhatsApp etc. Social media is used by students to express themselves creatively, and interact and learn with online audiences to share ideas and learning material.

## 3. STUDY THROUGH ONLINE APPS RISKS

### Personal information Protection

Students when using online tools there is chances' of identity theft – personal information, Financial information, social information, location detection etc .

### Harmful content

There is also a bad effect of online apps on the mental health of children. Social media is with some harmful content about ethics, moral, sex.

### Addiction of video games

If a student spends more time playing video games then he may suffer from depression, anxiety, obesity, sleeping disorders, stress.

### Individualism

Like YouTube or other live streaming channels solely promotes individualism. Lack of face-to-face interaction between teachers and students.

### Reliability

Not every online app comes with a reliable source. Some tools are just for the sake of business.

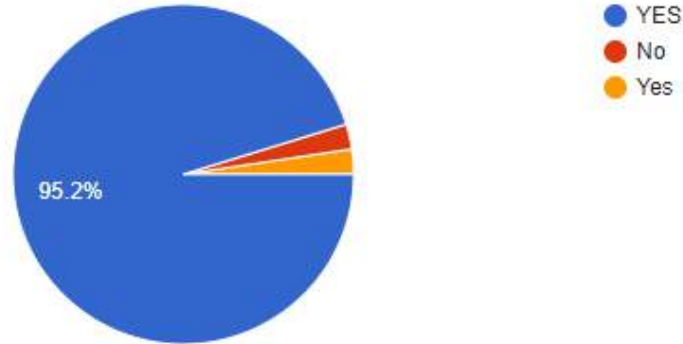
### Online apps enabled crimes and cyber security

Large-scale black mail, AI-authored fake news, denial of access on online activities, face recognition etc.

## 4. Survey Questions and its impact with study through online apps

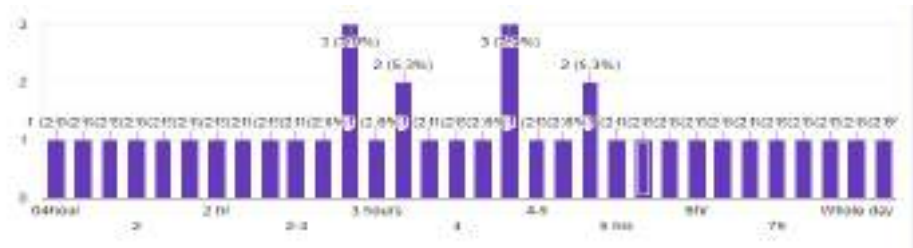
In this section we discuss the important question that is asked to parents that students actually use AI applications for their learning stage in COVID pandemic.

**1. Are online apps useful for school study?**



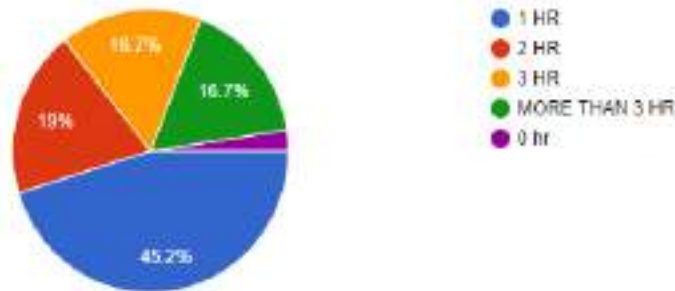
96 % parents agree on online apps useful for school study..

**2. How much time does your child spend daily on their smartphone?**



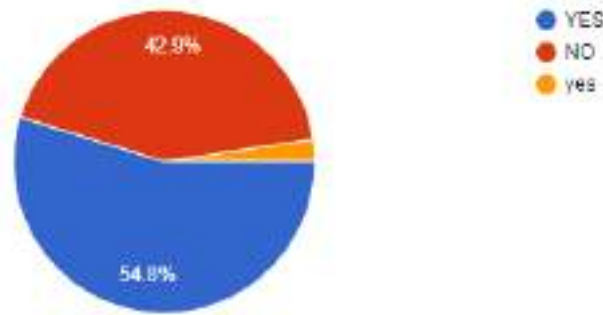
Average 4 Hrs. students spending on smart phone.

**3. How much time does your child spend daily on smart TV?**



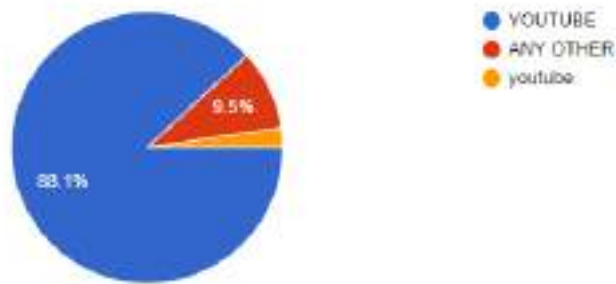
Average 2 Hrs. students spending on smart TV.

**4. Is video games helpful to improve child creativity and thinking?**



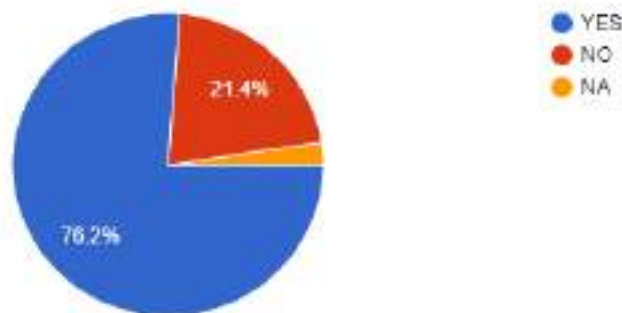
56% parents agree on video games are helpful to improve child creativity and thinking.

**5. Which application is mostly used by children for watching videos and listening to music?**



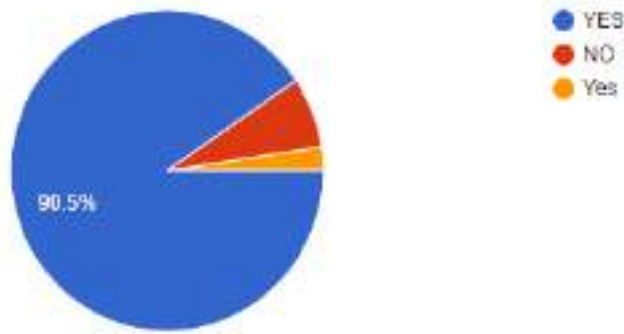
90% students are using YouTube.

**6. Are the student’s rights NEEDED when using online apps?**



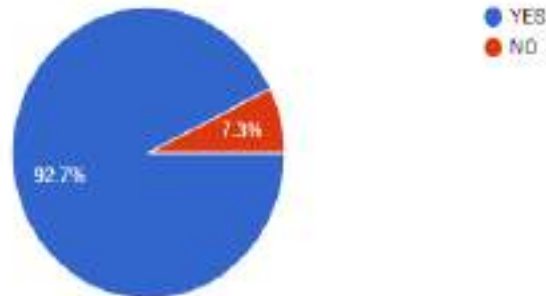
77% parents agree on the children's rights NEEDED when using AI applications

**7. Is online apps awareness important in students ?**



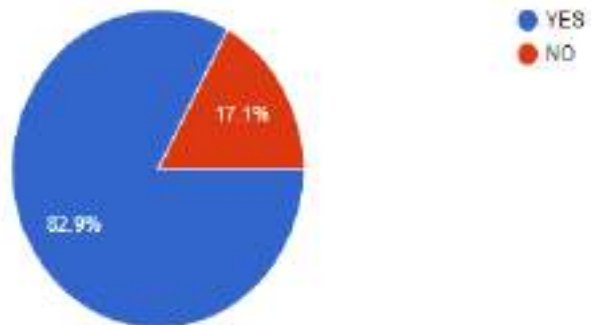
92% parents agree on online apps awareness important in students.

8. Is an online apps Useful in teaching ?



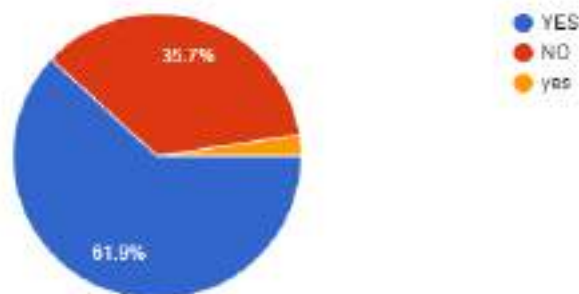
93% parents are agree on online apps Useful in teaching.

9. Do you think online apps make students smart ?



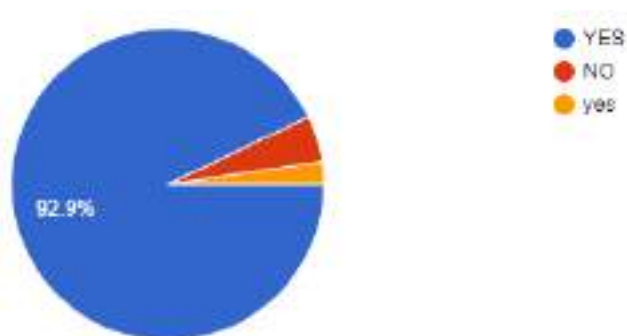
82.9% parents agree on online apps make students smart.

10. Are you aware about online apps -enabled crimes?



36% parents are not aware about online apps-enabled crimes.

#### 11. Are you aware of cyber security?



93% parents are aware of cyber security

#### CONCLUSION

Online apps will impress every student in positive and negative ways. There are opportunities and Risks also. Awareness between children using online apps is very important. Tell them what to do and don't.

1. Don't disclose your personal information on the internet.
2. Keep your email account password secret.
3. Keep face-to-face communication with parents and teachers.
4. Prepare a time table of playing video games, watching live streaming channels, etc.
5. AI tools are only for help, not complete solutions.
6. 36% parents are not aware about online apps-enabled crimes. School or colleges have to take sessions for parents to spread awareness about online apps-enabled crimes.
7. 96 % parents agree on online apps useful for school study. Online apps plays an important role in study.

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**AN ANALYTICAL STUDY ON GREEN MARKETING AND ITS IMPACT ON  
SUSTAINABLE DEVELOPMENT OF SMALL SCALE INDUSTRIES**

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**Abstract:** Change is a very common occurrence that can be observed in any field, including business, economics, or anything else. It may occur at random or in a cyclic manner at other times. In the modern era of globalization, it has become difficult to retain customers and consumers while also safeguarding our natural environment—a pressing need at the present time. Customers are also aware of environmental problems like global warming and the effects of pollution in the environment. The concept of green marketing has emerged as an important one in India and has gained particular significance in the contemporary market. Environmental concerns have recently and inconsistently emerged alongside marketing management discipline. Sustainability across all business spheres constitutes green marketing's foundation and essential components. Marketing a product or service with eco-friendly features and the goal of creating a win-win situation for both consumers and businesses is known as green marketing. The study on green marketing is important because humans call the environment their home. The human race contributes to environmental pollution for short-term gain. Thus, the endeavours of corporate in accomplishing manageability are concentrated on through green advertising techniques of sturdy products producing area. The world must be developed in accordance with the needs of the people, but sustainable development must be an all-encompassing process. Making qualitative models to meet citizens' socioeconomic needs and interests while eliminating or significantly reducing impacts that threaten or harm the environment and natural resources is the goal of sustainable development. Companies that care about the environment and natural resources for the sake of business and profits also realize that they are making a significant contribution to the protection of the environment. Companies that are green are prepared to deal with the natural environment. Because it reflects the practical support for the implementation of the philosophy of sustainable development of mankind, green marketing is the primary segment of social marketing. It covers the protection and preservation of the values that are necessary for the survival, existence, and development of man as a human being. Businesses have begun to modify their procedures in an effort to address the new issues facing society as a result of the growing concern that people have for the natural environment. Environmental management and aligning waste minimization with organizational activities are examples of recent challenges or changes that some businesses have readily accepted. As a result, green marketing is becoming one of the most important business strategies companies use to gain a competitive advantage, ensure sustainable product consumption in markets, and benefit from sustainable development in the future. People, the environment, and profit make up the triple bottom line, with people coming first. Green marketing can be a profitable endeavour for sustainable growth, which is something marketers must now understand. Green marketing is not just about charity. This paper focuses primarily on the impact of green marketing on sustainable development because it recognizes the significance of green marketing to sustainable development. In conclusion, environmentally conscious marketing is crucial to any nation's sustainable economic growth and environmental management. In the interest of sustainable development, businesses are investing a significant amount of money in research and development in order to introduce eco-friendly products to the market.

**Keywords:** Competitive Advantage, Triple Bottom Line, Green Marketing, Social Marketing, and Sustainable Development

## **1. Introduction**

Environmental marketing and green marketing are examples of innovative marketing strategies that don't change, expand, or regulate traditional marketing practices but rather challenge them and offer a very different point of view. More specifically, eco-marketing, green marketing, and environmental marketing are examples of approaches that attempt to reconcile the social and ecological realities of the larger marketing environment with marketing as it is currently practiced.

“Green marketing is the marketing of products that are presumed to be environmentally safe,” states the American Marketing Association. "It involves developing and promoting products and services that satisfy customers' want and need for Quality, Performance, Affordable Pricing, and Convenience without having a negative impact on the environment."

Ferrell and Pride (1993). Green advertising additionally on the other hand known as natural showcasing and maintainable showcasing, alludes to an associations exertion at planning, advancing, estimating and circulating items that won't hurt the climate".

According to Polonsky (1994), "green marketing" refers to any and all activities that are intended to generate and facilitate any exchanges intended to satisfy human needs or wants in such a way that these needs and wants are satisfied with the least amount of negative impact on the natural environment as possible.

### **• Green Companies**

Companies that help preserve the environment through biodiversity, produce products that are good for the environment, conserve energy, water, and natural resources, protect the climate, maintain schools, roads, and parks, aid the underprivileged and rural communities, and so on and so forth

Companies have acknowledged that they are accountable to the environment and have a duty not to harm it. As a result, products and manufacturing procedures become cleaner, and more businesses "go green" as they realize they can simultaneously reduce pollution and boost profits (Hart, 1997).

### **• Changing Consumer behaviour Towards Green Products**

Change is a very natural thing that happens in nature and in humans. There are a variety of factors that contribute to changes in consumer behavior, including shifts in income, lifestyle, and other factors. However, it is also evident that there are certain shifts in consumer purchasing attitudes that are based on their knowledge, awareness, and education of the environment. This knowledge also alters the consumer's mind, as evidenced by their intentions to purchase ecological or green products. Green products become more in demand as consumers' attitudes toward them shift, creating an environment for the green market. In the case of green consumer purchase behavior, psychographic rather than demographic criteria are more important. Additionally, the study demonstrates that consumers are willing to pay a premium or high price for green products, indicating a demand for them. Since its inception in 1970, environmental concern has grown in importance in relation to sustainability during the Cenozoic era. The expectation of green products is frequently harmed by the perception that these products are of low value and have not lived up to their environmental claims. On the other hand, the perception of green perceived risk would have a negative impact on both the green trust and the green purchase intention. Consumer scepticism is the problem, and it needs to be addressed properly if it is to be eradicated. There is need of additional promising solid organizations the individuals who can make dependable commitments connected with the green item. Numerous managers have sought information on responsible purchasing practices in response to the growing demand for environmentally friendly goods and the need to maintain competitiveness. Negative findings also discourage green marketers, such as consumers' lack of environmental concern in their purchasing decisions, which may be due to a lack of marketing strategies or other factors.

## **2. Component of Marketing**

The profession of marketing management places an emphasis on the effective operation of marketing strategies and the management of a company's marketing resources and activities. Businesses have quickly expanded their marketing efforts beyond their home nations as a result of the rapidly

expanding forces of globalization. As a result, international marketing is an essential component of a company's marketing strategy. Companies must have a comprehensive and objective understanding of their own business and the market in which they operate in order to develop a cost-effective marketing management plan (Kevin & Peter, 2000). When looking at these issues, the fields of marketing management and strategic planning often come in last.

A "social process by which individuals and groups obtain what they need and want through creating, offering, and exchanging products and value with others" is the best way to describe marketing.

### **3. Concept of Green Marketing**

"Green Showcasing" alludes to all-encompassing promoting idea wherein the creation, showcasing utilization a removal of items and administrations occur in a way that is less negative to the climate with developing mindfulness about the ramifications of an unnatural weather change, nonbiodegradable strong waste, unsafe effect of contaminations and so on., The need to switch to green products and services is becoming increasingly apparent to consumers and marketers alike. In spite of the fact that switching to "green" may initially appear to be costly, in the long run, it will unquestionably prove to be essential and cost-effective. Pride and Ferrell (1993) define green marketing as an organization's efforts to design, promote, price, and distribute environmentally friendly products. Other names for green marketing include environmental marketing and sustainable marketing. Customers' perceptions, attitudes, actions, and awareness fluctuate frequently. Companies can use the findings of this paper to gain a better understanding of consumers' attitudes and perceptions of green marketing and sustainable development and to develop effective strategies for meeting customer needs, increasing customer loyalty, gaining a competitive advantage, securing a large market share, and promoting sustainable development.

A wider range of organizational activities are included in green marketing, such as product modification, production process modifications, packaging and delivery modifications, and other modifications Praskash (2002) used the term "green marketing" in his survey "to refer to the strategies to promote products by employing environmental claims either about their attributes or about the systems, policies, and processes of the firms that manufacture or sell them." Posonsky (2007) defines green marketing as "all activities designed to generate and facilitate any exchange intended to satisfy human need or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment." Environmental marketing has been described as "the holistic management process responsible for identifying, anticipating, and satisfying the requirement of customers and society, in a profitable and sustainable way" by other researchers. 2001, Karna et al.

According to Soonthonsmai (2007), green marketing is the practice of providing environmentally friendly goods or services to customers in order to satisfy them and address environmental issues.

Green marketing is the process of making and promoting products and services that don't harm the environment and meet customers' needs for performance, quality, convenience, and affordable prices. Green marketing is growing because more and more people are willing to spend their money on environmentally friendly products. Companies are actually harming their brands by exposing their non-green products and services that are produced using non-green practices, and it would appear that the general public is sceptical of the green claims made by the businesses. Green wash in is the practice of portraying a product or service as environmentally friendly when it is not.

### **4. Evolution of Green Marketing**

Green marketing has developed into a significant idea over time. Peattie stated in 2005 that green marketing has gone through three stages. The initial phase was referred to as "ecological green marketing," and during this phase, environmental issues were identified and solutions offered. The second phase, which was referred to as "environmental" green marketing, focused on green and clean technology. Innovative products produced with the least amount of waste and pollution were

prioritized. The third phase of green marketing, known as "sustainable green marketing," is currently underway in industries. Since the beginning of 2000, this phase has become more significant.

### **5. Sustainable Development: Definition and Principles**

Sustainable development was defined as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs" by the United Nations General Assembly in 1987.

The Brundtland Commission's definition of sustainable development is the one that is used the most frequently (Cerin, 2006; 1998; Dernbach, J. C. 2003; Dernbach, J. C. 2011 Stoddart). The scope of sustainability is not constrained by this expansive definition, which will be utilized in this dissertation. Intergenerational equity, on the other hand, is mentioned in the explanation. One major difference between traditional environmental policy, which also aims to internalize the externalities of environmental degradation, and sustainable development policy is this idea of conserving resources for future generations. The long-term stability of the economy and the environment is the overarching objective of sustainable development (SD); This can only be accomplished by incorporating and acknowledging economic, social, and environmental considerations into the decision-making process.

In the use of this meaning of supportable turn of events, one issue concerns the substitutability of capital. There are a few kinds of capital: social, normal, and man-made. According to the definition of weak sustainable development, the only factor that matters is the total level of capital: An adequate substitute for natural capital is capital made by humans, or manufactured capital. On the other hand, strong sustainability acknowledges the distinctive characteristics of natural resources that cannot be substituted for manufactured capital. The strong definition of sustainability is supported by the majority of environmentalists and ecologists (Stoddart, 2011).

This definition of sustainability is based on a number of other important principles in addition to substitutability. Intergenerational equity, which is included in the standard definition of sustainable development, acknowledges the scale of sustainability over the long term in order to address the requirements of upcoming generations (Dernbach, J. C., 1998; 2011 Stoddart). Additionally, according to the polluter pays principle (Dernbach J. C., 1998, p. 58), "governments should require polluting entities to bear the costs of their pollution rather than imposing those costs on others or on the environment." As a result, environmental costs ought to be internalized whenever possible as a result of government policy; Additionally, this helps to reduce externalities.

The incorporation of environmental, social, and financial considerations into all aspects of decision-making is the fundamental tenet of sustainable development that underpins all other principles. Integrated decision making is at the heart of every other principle in the SD framework (Dernbach, J. C., 2003; Stoddart, 2011). Sustainability stands out from other forms of policy thanks to this ingrained notion of integration.

Sectoral ministries and departments typically constitute the institutional structure of government organizations. Until the system encounters something extremely comprehensive and deeply ingrained in nature, like sustainable development, this works pretty well. In practice, sustainable development necessitates the integration of social, economic, and environmental goals across generations, sectors, and territories. Therefore, fragmentation must be eliminated in order to achieve sustainable development; Specifically, in order to move toward truly sustainable development, environmental, social, and financial considerations must be incorporated into decision-making processes.

### **6. Review of Literature**

**Singh (2015)** carried out research under the heading "Green marketing: a fundamental shift in conventional marketing with the goal of comprehending ecological processes, environmentally sustainable marketing, and green marketing. After conducting a conceptual study, the researcher

discovered that numerous businesses employ green marketing. One major flaw is that businesses that use green marketing must ensure that their actions do not deceive customers. Companies should also clearly and comprehensively define the environmental benefits, according to the findings.

**Hasan and Ali (2015)** conducted research on the topic "The impact of green marketing strategy on the firm's performance in Malaysia" with the goal of presenting the findings of various studies and analyses of two factors that will affect the firm's performance—green innovation and green promotion. The researchers discovered that green innovation and promotion boost a company's performance.

**Lekhanya (2014)** concentrated on the title „The Level of consciousness of green showcasing and its administrative ramifications among chose South African assembling Little, Medium and Miniature Endeavors (SMMEs) in KwaZulu-Natal“ with targets to investigate the mindfulness levels among SMMEs in KZN, about green advertising and the resulting administrative ramifications. The review demonstrated that SMMEs in the review know about green promoting and its administrative ramifications. In addition, the Environmental Act and the Consumer Protection Act of South Africa were found to have an impact on business.

**Kinoti (2011)** led a calculated report on the point „Green promoting Intercession Techniques and Practical Turn of events: A Conceptual Paper to learn about green marketing intervention strategies for addressing global environmental issues. The researcher came to the conclusion that green marketing and specific green marketing strategies are addressing the issue, resulting in improved organizational performance and a better physical environment, both of which will contribute to sustainability.

**Ottman (2011)** reveals the encouraging news that eighty percent of Americans are currently a green colour. Based on this and additional guidelines from the Greendex Survey (2012), it can be predicted that Indians, who topped the global survey on green behavior for the third time, are entirely green. Be that as it may, this isn't sufficient to be aware above truth, as to work on the force of shade of green areas of strength for the ought to come from Green Advertisers and Controllars.

**Gian and Deborah (2010)**

conducted research on "Green labels and sustainability reporting." The purpose of this paper is to better understand corporate sustainability reporting strategies and communication tools that are increasingly being used to promote green market outlets from the perspective of the building materials supply chain. The interest and response in the building materials supply chain are highlighted, with an emphasis on ornamental stones, ceramic tiles, cement, and concrete producers in relation to the current situation in Italy.

**Bryson and Lombardi (2009)** conducted an investigation into the topic of "Balancing Product and Process Sustainability against Business Profitability: This paper looked at the activities of two UK-based property development companies and identified sustainability as a competitive strategy in the process. The selected property development companies' eco-friendly agenda serves as a model for incorporating sustainability into their respective businesses to gain a competitive advantage. Differentiation in the market is provided by the businesses' association of distinct individual competencies, established business practices, and new routines. This coordination requests the improvement of a legitimate construction for adjusting supportability and related frameworks against more spotlight worries with making do on benefit. This study identifies a model and the unique ways in which these businesses have developed a profit-making strategy. The business model strikes a balance between values and making money.

**Alsmadi (2007)** A high level of environmental consciousness can be seen in Jordanian consumers' environmental behavior. Sadly, however, this positive trend and preference for "green" products does not appear to have any effect on the final decision. This is evidently due to the fact that these consumers have more faith in conventional products and less faith in green claims. Numerous businesses' lack of environmental consciousness and the wide range of prices for the same product, many of which included an impulsive estimate of environmental responsibility, exacerbate the

aforementioned challenges. Other studies have also demonstrated the same phenomenon (Ottman, 2004; 2005 Donaldson; Cleveland et al, 2005).

**Brahma M. & Dande R. (2008)** According to an article in the Mumbai edition of The Economic Times, Green Ventures India is a subsidiary of Green Ventures International, an asset management firm based in New York. The latter recently announced a \$300 million India-focused fund to support carbon credit trading and promote renewable energy products.

**Prothero A. & Fitchett J. A. (2000)** argues that by utilizing the characteristics of commodity culture to further advance environmental goals, capitalism can ensure greater ecological enlightenment. As a key player in the propagation and operation of commodity discourse, marketing bears a significant responsibility to contribute to the development of more environmentally friendly forms of society.

**Oyewole P. (2001)** In his paper, he makes a conceptual connection between industrial ecology, environmental justice, and green marketing. It argues that green marketing should incorporate a greater awareness of environmental justice. Finally, a research plan is suggested to find out how aware consumers are of environmental justice and how willing they are to pay for it. According to Elkington (1994), a "green consumer" is one who avoids products that are likely to harm the consumer's or others' health. cause significant environmental damage during production, use, or disposal; spend an excessive amount of energy; generate excessive waste; use materials got from undermined species or conditions; involve the abuse or unnecessary use of animals; negatively impact other nations. Joel Makeover, a writer, speaker, and green marketing strategist, says that green marketing has a lot of problems because there aren't enough standards and people don't agree on what it means to be "green."

**Prothero A. (1998)** introduces a number of papers on green marketing that were discussed in the "Journal of Marketing Management" issue from July 1998. This incorporates; a reference of the need to survey existing writing on green showcasing, an experimental investigation of US and Australian promoting supervisors, a depiction of what a green union resemble practically speaking in Extraordinary England, ecotourism and meanings of green promoting.

## 7. Research Methodology

**Primary Data:** A five-point balanced Likert scale and a structured questionnaire were used by researchers to gauge consumer attitudes toward green marketing and branding. Using a survey, primary data were gathered from Mumbai City residents using a questionnaire intended for a 100-person sample. The researcher used the random sampling method to select the samples. Mean and percentage analysis are used to code, tabulate, and form logical statements from the respondents' data.

Auxiliary information was gathered from the accessible writing, diaries and web search any place fundamental. Due to its adaptability, speed, and cost advantages, the questionnaire method was chosen. The researcher relied solely on descriptive statistical tools—the mean and percentage—to arrive at their findings and draw their conclusions due to a lack of time.

### **Secondary Data:**

In contrast, secondary information is accrued in the shape of books, magazines, the internet, etc., which helps the researcher to get increased insights into the research work.

## 8. Objectives of the Study

- To determine whether consumers are aware of green marketing and how it affects sustainable development.
- To determine how consumers view environmentally friendly branding and sustainable development.

**Hypothesis:**

**H0: There is no significant relationship between green marketing and sustainable development.**

**H1: There is a significant relationship between green marketing and sustainable development.**

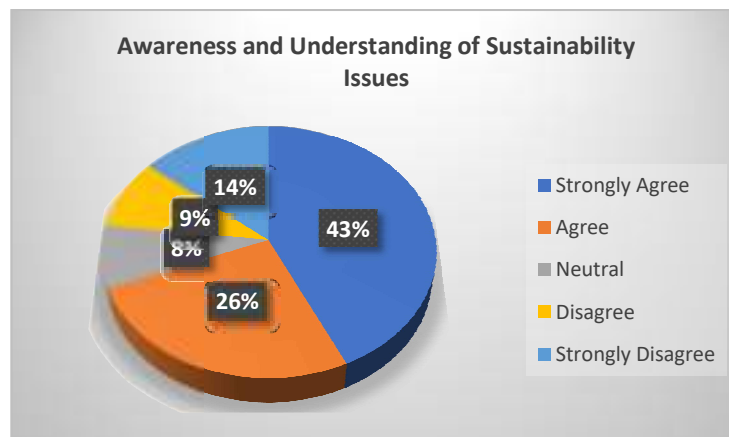
**9. Scope of the Study:**

The present study aims to understand the preference of green marketing and its impact on sustainable development of small scale industries. The current study is restricted to understand sustainable development of small scale industries and their preference of green marketing in India and abroad, their consumption, production other factors can also be studied in the future.

**10. Data Analysis and Interpretation**

Table 1 I have the Awareness and Understanding of Sustainability Issues

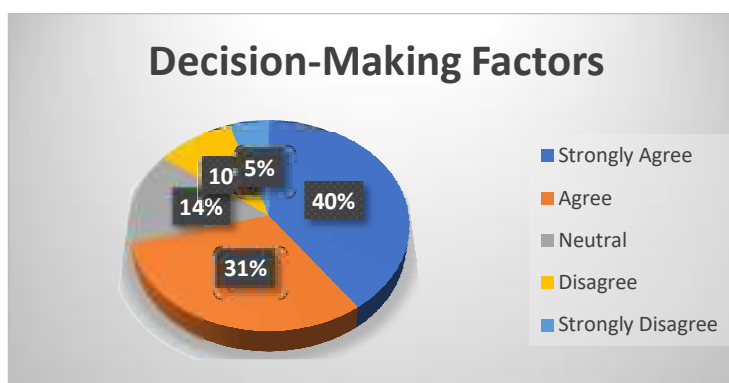
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
43%	26%	8%	9%	14%	3.75



According to the computed mean, the majority of respondents are unanimous in their awareness and comprehension of sustainability issues, as shown in Table 1.

Table 2 I Consider Sustainability to be one of the Decision-Making Factors

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
40%	31%	14%	10%	5%	3.91



According to the computed mean, the majority of respondents agree that sustainability is the most important factor in decision-making, as shown in the aforementioned table.

**Table 3** *I Believe in the Concept of Green Marketing*

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
27%	39%	12%	20%	2%	3.69

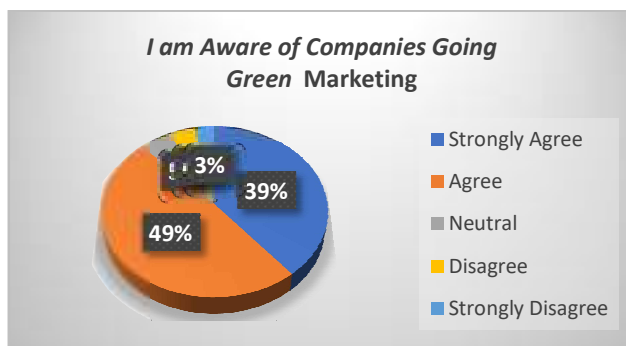
Table 3 clearly illustrate that respondents are agree and they believe in the concept of green marketing.



**Table 4** *I am Aware of Companies Going Green*

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
39%	49%	5%	4%	3%	4.17

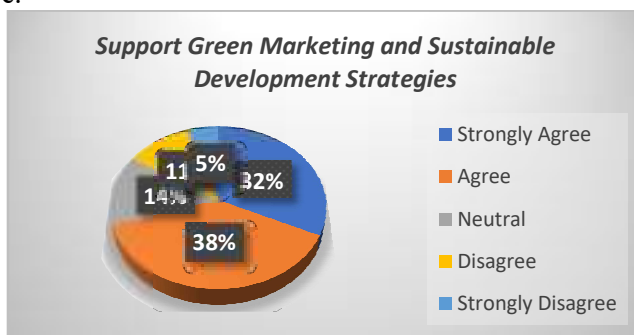
The above table illustrates that most of the respondents are having the awareness of companies going green which can be inferred from the computed mean.



**Table 5** *I Support Green Marketing and Sustainable Development Strategies*

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
32%	38%	14%	11%	5%	3.81

The majority of respondents support green marketing and sustainable development strategies, as shown in the table above.



### 11. Findings and Conclusion

- The majority of consumers, 69 percent, are aware of green marketing.
- Green marketing and sustainable development have sparked a lot of concern among customers.
- The majority of respondents concur that sustainability is the most significant consideration when making decisions.
- Individuals know about green climate since it is less unfavourable to the climate and organizations can investigate execution of this idea for advancement of business.
- The findings lead us to the conclusion that green marketing relies heavily on the government.
- When it comes to getting started with green marketing, everyone is responsible. The significant results of an analysis of the facts regarding green marketing are positive on one end.
- According to the respondents, it is challenging for all businesses to implement green marketing.
- Green branding and sustainable development are popular with consumers.
- Consumers strongly indicated that they are familiar with green brands and the idea of sustainable development in relation to sustainable development.
- The fact that the majority of customers are aware of the significance of green branding and sustainable development is a positive sign for both business and the environment.
- The study's findings indicate that green marketing has a significant impact on sustainable development.

In India, green marketing contributes to sustainable development in a positive way. This investigation into eco-friendly marketing is encouraging for India's transition to a greener, larger India and its sustainable development. Advanced statistical tools can be used to ensure the accuracy of the results and to take into account both semi-urban and urban areas, and additional research can be conducted to test the hypothesis.

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## CONSUMER PERCEPTION TOWARDS HEALTH INSURANCE POLICIES AFTER COVID-19 PANDEMIC

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### ABSTRACT

*Insurance has long been considered to be the most crucial tool in financial planning. And now that the global pandemic has passed, everyone is much more aware of how important health insurance is. Because of the developing pace of expansion in clinical expenses, there is a rising requirement for health insurance in the present. Understanding client conduct toward health insurance during COVID-19 was the objective of this review. The study was founded on primary information gathered from Mumbai respondents. A self-administered questionnaire with distinct parts for demographic and subjective items was created. A five point Likert scale was utilized for the emotional piece. 200 respondents were gathered involving an irregular examining method for the review. The principal objective of this study was to examine the factors that impact how consumers will see health insurance during the pandemic. In the ongoing review, we painstakingly analyzed and broke down a sizable number of distributed distributions considering their commitments to the collection of data in regards to the helpful impacts of COVID-19 as an ever increasing number of individuals have been putting resources into health plans. Measurements show that during the beyond about fourteen days, talk time has significantly expanded and that inquiries concerning health insurance have move by half. Similarity, mindfulness, straightforwardness, tax cuts, precision lucidity, accessibility of data, guarantee settlement rate, and number of organization medical clinics were the models that impacted how clients saw their health insurance. Through the examination, it was shown that most of the respondents knew about health insurance items. Health insurance deals might increment because of public mindfulness endeavors about the worth of health insurance and its advantages. The wellspring of mindfulness had the most grounded relationship with orientation of any segment factor. For ladies, TV is a critical wellspring of data, while for men, companions and colleagues are. Second, the investigation likewise showed that individuals decide to buy a health insurance inclusion to take care of their clinical expenses, no matter what their pay level. The review additionally showed that the pandemic had shown everybody the benefit of buying the fitting insurance inclusion to manage future unforeseen occasions.*

*Keywords: Pandemic, Lockdown, Digital, Consumer perception, COVID -19, Health Insurance*

### 1. INTRODUCTION

The COVID-19 scourge struck out of nowhere, influencing individuals from one side of the planet to the other. Most Indians used to consider insurance an item for "venture" or "expense reserve funds," but following the pandemic; they have understood that the fundamental objective of buying insurance is "Security." Client

perception depends on each immediate or roundabout connection they have had with the business as well as how they feel about the brand [1]. Interests in insurance effectively safeguard against the gamble of unanticipated future occasions. Bank stores, shares, common assets, insurance, gold, and steady resources like land are only a couple of instances of venture items. However, the majority of investment in India is made through more traditional channels, such as gold, real estate, and bank fixed deposits. Consequently, the insurance industry has enormous potential. Insurance firms assume the risk and guard against losses brought on by unforeseen events in the future. When compared to potential future losses brought on by unforeseen risks, the premium they charge for this is minimal [2]. Therefore, insurance premiums might be seen as a guaranteed little loss to guard against a future huge or catastrophic loss. From the pool of premiums that investors have paid, the insurance company reimburses the losses. The COVID-19 epidemic caused widespread financial worry, which increased people's interest in purchasing insurance. Obviously the pandemic has persuaded clients to explore their insurance choices and select the best insurance intend to ensure sufficient assurance for the individual and their family in case of any unexpected occasions from here on out. Area wise gross domestic product structure in India for the years 2020-21, as per the service of measurements and PC execution of India Agribusiness contributes 20.19%, Industry 25.92%, Administrations 53.89%, and the insurance and banking areas 7.3%. Insights likewise uncovered that the assistance area is the economy's most noteworthy benefactor and has the most elevated GVA (Gross worth Added). Insurance might be an agreement, addressed by a strategy, in which an insurance supplier vows to give monetary security to an individual or a firm for harms covered by the policy [3].

The COVID-19 has a useful impact since an ever increasing number of individuals are starting to put resources into health insurance. Measurements show that during the beyond about fourteen days, talk time has incredibly expanded and that inquiries regarding health insurance have moved up by half. The COVID-19 pandemic is probably going to build the entrance pace of health insurance, which will spike development in a market that is relatively underinsured. Numerous insurance organizations make particular approaches to ensure inclusion isn't affected. The pandemic has constrained firms in all ventures to change how they lead business, and the insurance area is no exception [4]. The drawn out closure following COVID-19 has constrained insurance organizations to depend fundamentally on their digital design for all that from promoting new strategies to taking care of cases. The COVID-19 specific insurance plans contain a plenty of terms and limitations, and numerous clients don't find it beneficial to purchase, which is the reason they are not selling as well as broad health insurance plans [5]. While an overall health insurance plan offers various elements and benefits to address this pandemic, COVID-19-explicit plans can't ensure full inclusion. Individuals are especially worried about the gamble to their and their relatives' actual health even while they actually seem to have command over their monetary circumstance. As a result, more people than ever are aware of the value of health and life insurance [6].

In this paper it explains on the following sections. They are, Section 2 Sector summary, Section 3 Study of the Health Insurance, Section 4 Observation of the study, and last but not least Section 5 Overall Conclusion of the study.

## 2. Sector Summary

There are 57 insurance organizations in India's insurance market, 24 of which are participated in the extra security area, and 33 are non-life safety net providers. Life coverage Organization (LIC) is the main organization in the public area that gives extra security. Moreover, there are six public areas back up plans among the non-life guarantors. Likewise, General Insurance Enterprise of India is the main public re-insurer [7]. Specialists, sellers, assessors, and outsider heads dealing with health insurance claims are all important for the Indian insurance area. Industry Size: The public authority's drive to protect the uninsured has step by step expanded insurance entrance and the quantity of insurance plans accessible in the country. Gross direct expenses of non-life safety net providers in India expanded by 14.47 percent year over year to arrive at USD 20.33 billion, or INR 410.71 billion (USD 5.87 billion) for FY2020 (to December 2019). From 2.71% in 2001 to 3.69% in 2017, India's access to full insurance (percentage of expenditure on gross domestic product) increased. Spending on new add-on security businesses increased 10.73% year-over-year to \$30.7 billion in fiscal 2019[8]. Gross direct charges from non-life guarantors arrived at US\$ 24.82 billion in FY20 (through February 2020), developing 14.03 percent year over year[9]. Premium collection increased by 17% for private insurers during the same period, while it increased by 9% for state-owned non-life insurers. The private sector's share of the non-life insurance

industry increased from 13.12% in 2003 to 55.70% in 2020 (to April 2019). After analysing the current environment of the health insurance industry using Porter's Five Forces, we can discover that:

#### **A. New Entrant Threats**

Advancement, new methodologies, and strain on health insurance developments to bring down estimating techniques, cut costs, and deal new offers to clients are achieved by new contestants in the health care plans market [10]. To keep its strategic advantage, Health Insurance Developments should deal with these issues and erect solid boundaries.

#### **B. Suppliers' Purchasing Power**

Most health insurance organizations purchase unrefined substances from a variety of sources. Providers with market strength can bring down the net revenues that Health Insurance Advancements can accomplish. Solid healthcare providers use their discussion position to request higher evaluating from organizations associated with health care plans [11]. Higher vendor bargaining power almost always reduces overall productivity of healthcare plans.

#### **C. Buyers' Bargaining Power**

A buyer can be a specific bundle. You need to spend as little as possible while buying the best items. Long haul benefit of Health Insurance Developments was under strain as a result [12]. The customer base of Health Insurance Developments, Inc. is progressively specific and compelling. The more clients might request expanded limits and motivations, the more influence they have in discussions.

#### **D. Threats to use Different Goods or Services**

Industry productivity declines when different major or government agencies meet substantially identical customer needs in different ways [13]. For example, the device's capacity drive can be replaced with management such as Dropbox or Google Drive. Assuming that the alternative article or management basically offers not quite the same incentives as the ongoing posting on the quest poses a significant risk.

#### **E. Conflict Between the Present Competitors**

Today's intense competition between organizations leads to cost savings and lower productivity across the company. The Health Care Plans area is very aggressive, in which Health Insurance Advancements competes [14]. The association's complete long haul benefit is impacted by this opposition.

The objective of this study is to distinguish the key factors that influence how clients see insurance plans and to foster the most ideal business procedure [15].

The following are the goals:

- Investigate the elements influencing how consumers see health insurance.
- To investigate customer awareness of various health insurance plans.
- To examine the demographics of health insurance consumers in the Mumbai region.

### **3. Study of Health Insurance**

Because expenditure is erratic, health insurance has emerged as one of the most crucial. One may forecast the future health services they will need, but one cannot predict the amount of money that will need to be spent on those services. By enhancing the terms of health insurance and creating health insurance packages that can cover the majority of the risk, however this is not practical because all risks cannot be included into one policy.

#### **3.1. Issues of Health Insurance**

A type of insurance, health insurance has its share of issues. A bad choice, financial loss, and insurance abuse are the main problems with the insurance industry. The insurance industry's issues or obstacles create barriers for its growth. One of the biggest problems in the growth of the health insurer is a lack of accurate knowledge and information about insurance plans and underwriters (Lu and Hsiao, 2003). According to Cutler and Zeckhauser (1998), an adverse choice in the insurance industry is when a consumer purchases insurance at a rate that is lower than their actual degree of risk. Insurance companies can take measures to protect against poor decisions,

precisely identify risk factors, have a mechanism for substantiating data, and control the amount of coverage. A consumer may obtain insurance at a lower cost than the depository financial institution would charge if it responded to the specific risk involving the customer, sometimes as a result of the customer withholding pertinent information or providing false information that undermines the effectiveness of the insurance company's risk analysis system. 2020 will go down in history as a significant year since it was marked by a number of difficulties and because the pandemic is still a threat. We have all progressed from being extremely afraid of the unknown to knowing how to tolerate it. As we often say these days, this may be the new custom. At the time of the corona, it will seem as though everything are gradually returning to normal, but the reality is very different. Particularly in India, the number of instances is continuing steadily increasing. As the third-worst hit country in the world with over 1.3 million confirmed cases, it is now more crucial than ever to take the essential safeguards to ensure that we are in the peak of both health and wealth. In addition to spreading a contagious illness, the corona virus has also caused other effects like financial instability and a global economic slowdown. This means that in addition to protecting yourself against the virus and other illnesses, you also need to ensure that you are financially secure. Because of this, getting insurance for COVID-19 is now almost as important as making sure your hands are clean. The COVID-19 health insurance can make it easier for customers to budget for their assistance costs and gives them the peace of mind that they won't experience any financial emergencies at that time. The COVID-19 is currently covered by a number of insurance policies, and there are also other insurance policies like Digit's Health that are specifically designed for customers and conceal all illnesses, including the corona virus. Policies against corona viruses like Corona Rakshak or Corona Kavas don't appear to be available right now. The benefits of Digit's Health Insurance include coverage for Corona virus; Zero-touch insurance policies eliminate all paper-based processes from the insurance application process onward, protecting consumers from viruses like these. It is online and only takes a few minutes to complete. Insured If it were available, it would have zero value for adverse illness and unintentional hospitalizations. There is no age-based co-payment with the insurance. According to the consumer, this implies they won't have to spend any further money out of pocket. The past several months have seen changes in the insurance industry. First off, business players have adopted insurance at a promising 30–40% rate, with bundled players experiencing a significant increase relative to others. For providers with a solid digital distribution strategy and easy access, this rise can be quite profitable. Second, there has been a significant shift in the industry toward digitalization. Not only has the need for digital distribution channels grown in importance, but the nature of services has also prompted a need for reliance on digital processes across the board, whether or not they pertain to underwriting processes, processes for issuing policies, or processes for submitting claims. The client's image of the insurance industry has since undergone a clear change. The pandemic has caused people to suddenly realize how important it is to preserve their investments, especially when it comes to matters of health and safety. When it comes to return-based instruments, insurance has unquestionably taken the lead, both from the perspective of assuring access to quality care and as a financial investment. As a result, insurance may eventually change from being traditionally a "push" product to a "pull" one. The health and well-being of a nation's entire population have a wide range of effects. The degree of GDP per capita may thus play a significant role in the Human Development Index of the United Nations Development Program, which is a well-known indicator of public prosperity. A monetary cycle is typically used as a marker of a country's financial condition. According to Urak, Lonar, and Poposki, one of the main factors is the extension, which has labor capacity; as a result, the supply of physical state capital is solely comprised of human capital. The degree of training the labor force receives and the degree of human wellbeing that results from this are two essential elements of human capital. There is a disproportionate number of speculative elements and emphasis on the financial cycle's causes, with the healthcare sector being suggested as the key determinant by service providers and insurers alike. Recent observational research was conducted to assess the relationship between human capital and overall financial execution. It was found that the improvement of people's well-being status requires a certain amount of work and a certain amount of capital, and that this is in fact a superior yield in the field of health insurance. Due to the COVID 19 epidemic, this year of 2020 has been a transformative one thus far. Both peoples' lives and their opinions of the health insurance industry and health care viewpoints have changed. India is currently one of the most badly impacted nations by this virus. While examining facts and data, studies have been conducted from both positive and negative perspectives. As previously indicated, there has been a 30–40% increase in the health insurance market, which is extremely

encouraging at the moment and is seen as a controlling component of the insurance finance market. The scope of the Health Care Survey and Planning Committee was limited to the main and basic levels of the Wellbeing Administrations Authority. People might now coordinate the administrations' preventive, basic, therapeutic, and rehabilitative approaches, and this was to be done within the regulating authority's norms of inclusivity, completion, and morality. The presentation also emphasized the insurer's extensive network of investments and the need of giving consumers the utmost independence. This survey found that, family-oriented networks assumed more responsibility for their well-being and health security, which was supported by a number of individuals from the governing administration, offices, and neighborhood. In the survey, there were numerous non-legislative organizations, such willful meetings of young people and women, gatherings of active insurers, and many more. Private health security marketplaces are undoubtedly more unpredictable and, in some situations, motivated by rewards rather than a genuine sense of security for the clientele. There are several factors that influence the market. In the characteristics of health insurance financing and installment frameworks, there are various parameters including cost of beginning instruction and preparation, measuring and completing public desires and observations, appropriate administrative structure, and attaining social qualities are some of the variables ultimately connecting with one another to turn out to be a fair-handed, effective, protected, and accessible way of serving in society. Global studies reveal that the private health insurance sector's private division will generally spend a lot of time on benefit enhancement and is not particularly concerned with the general wellbeing goals of the average person, creating a condition of denial among the customer base. The financial, hierarchical, legal, and installment frameworks viewpoints or facts are the first five that the health wellbeing frameworks have that interact and have an impact on its fundamental nature of dealing with a customer.

#### **4. Observation of the Study**

We observed that people were more aware of health insurance, which provided an opportunity for insurance companies to better grasp their customers' perspectives on the subject. Their digital framework is critical to the two clients and the business. Most of organizations have executed the COVID19 plan, which is remembered for their current policies [22]. As per a study, most of people in India have health insurance; however the individuals who live in rustic regions are by and large ignorant about these strategies. Certain individuals have close to zero insight into insurance strategies; however the vast majority will purchase another health insurance strategy for them and some of them for their families. Most of respondents to the survey purchase new family health insurance. The quantity of requests with respect to health insurance inclusion has expanded by 30-40%, as per guarantors, who additionally accept that there is more concern and figuring out about health. The scourge likewise allows insurance firms an opportunity to create and meet the changing prerequisites of a public that is better educated [23]. In Walk 2020 and July 2020, various insurance suppliers presented COVID19 insurance products [24-28]. While COVID-19 has shown us a great deal of things, similar to social distance and fundamental cleanliness standards, one incredibly fundamental illustration is that we ought to never again ignore health insurance. Each family need it investigated in his study that the claims ratio is the main barrier keeping consumers from buying health insurance policies. Additionally said in their study that the lack of acceptable claim returns, poor accountability, and opaque operations discourage people from purchasing health insurance [29,30]. Second, similarity of the premium with the administration's, mindfulness, the quantity of organization medical clinics, straightforwardness in assistance follow-up, tax cuts, precision and clearness of administration strategies, and accessibility of adequate manuals and data exhaustively are other central point displayed in the review. Thirdly, he added that a strong hospital network and policy coverage are equally important when choosing a health insurance plan. The study also found that, of the other criteria influencing consumers' impressions of buying insurance policies, the quantity of organization clinics had the fourth-most noteworthy stacking.

- To appreciate the essentials of the health insurance industry
- To appreciate the perspective of the client in regards to health insurance
- Perceive the meaning of a credit only clinic close by and whether this influences client buying choices.

#### **5. CONCLUSION**

The COVID-19 scourge brings open doors along with challenges for the health insurance area on various fronts. While being exceptionally appropriate to society, insurance organizations might have the option to help it further by taking part in item advancement exercises and it is wide to ensure their scope. The COVID-19 patients' necessities are fundamentally important for IRDAI and insurance suppliers. We find out about near investigations of health insurance suppliers and understand what they mean for consumer buying choices. The investigation discovered that segment parts of the populace assume a critical and significant part in deciding the acquisition of life coverage strategies. There are a few components that impact clients' speculation choices in disaster protection. Studies that concentrate on developing markets present another opportunity for more research. Additionally, a study of the tendencies indicated above may assist identify the optimal research trajectories. Efficiency in life insurance is a growingly relevant subject for analysis, which can be important to both practitioners and regulators. Therefore, those interested in the effectiveness of life insurance may find this article helpful because it will make it possible to determine which areas of this field of study still require investigation and which are otherwise worth developing.

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**METHODOLOGY FOR SUPPORTING NEP 2020 BY IDENTIFYING GAPS IN  
INDIVIDUAL LEARNER POTENTIAL WITH REFERENCE TO PEERS USING  
STATISTICAL MEANS VARIANCE AND CORRELATION**

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**Abstract**

NEP 2020 project aims to improve India's educational system by recognizing and nurturing student strength. This study presents a methodology to support each learner's individual potential through statistical analysis of baseline assessment and formative project-based learning. Mean and variance are used to determine a student's level, and Correlations between parameters and overall score assign weight to activities for holistic development.

It was observed that students A2, A7 and A10 had a high holistic index of 4, while A1, A3 and A5 had a less holistic index of 2. The mean and variance of Mental, Physical, Social, Spiritual, Integrity, and Subject Aptitude are 2.71, 3.48, 3.06, 3.4, 3.16, 3.76 and 1.18, 1.39, 1.36, 1.51, 1.51, 1.65 respectively. Statistical analysis showed a correlation between assessment parameters and the holistic index of 100 students. The results of the assessment of A1 are Subject, Mental, Physical, Social, Spiritual and Integrity aptitude as 2,2,3,2,1 and 4. Holistic Index for A1 is 2. A1 is classified as below average learner and the holistic index is highly correlated to mental, spiritual and social aptitude. Thus, assigning project-based learning activities on enhancing mental, social and spiritual aptitude may help to improve individual learner potential. To improve holistic potential of A1, project-based learning activities based on mental, spiritual and social aptitude is assigned. The results of desired level assessment show improvement were noticed in students in the holistic index for A1 is 4 and A6 is 3. This validates the efficiency of the proposed methodology to improve individual learner potential, which will help galvanize NEP 2020 in the higher education system.

**Keywords:** NEP 2020, Baseline Assessment, Desired level Assessment, Holistic index, AICTEE PARAKH, Project based learning.

**1) Introduction:**

Due to its emphasis on ensuring that everyone has access to a high-quality education, the Indian educational system is significant from the standpoint of national development. The NEP 2020 project aims to improve India's educational standards. NEP places a strong emphasis on student diversity and a wide education. It is essential to recognize, pinpoint, and build on each student's particular abilities as part of NEP 2020. The evaluation of students' cognitive abilities, which is crucial for their overall growth, is not taken into account by the traditional exam system in Indian education [1-3].

Assessment is the bridge between teaching and learning. Assessment can drive improvement, shape behaviours and maximise student learning. ("Five basics of baseline assessment - CEM") It makes the learning visible and important for a faculty to drive their cohort. PARAKH caters to both – synchronous and asynchronous assessments wherein the whole institution, and /or the student can themselves take the test to self-assess their knowledge as compared to their peers. The goal of the PARAKH is to 'a) produce skilled graduates by attaining Academic Skills and Higher Order Thinking Skills b) Skilled Graduates can contribute towards productivity and innovation, which will lead to higher economic growth. c) To Fill up the gap between Passed and Placed Students in AICTE Approved Institutions [4-7].

Following this study, AICTE PARAKH will evaluate how far the academic, social, cognitive, and physical development of the pupils has advanced. The approach presented in this study makes use of statistical analysis of the AICTE PARAKH and provides a method for maximizing individual potential. This study investigates the statistical methodology for galvanizing NEP 2020 by supporting each learner's individual potential through statistical analysis of AICTE PARAKH assessment by demonstrating case studies and desired level assessment through project-based learning [8-11].

**II) The need to comprehend each learner's potential from the perspective of NEP 2020:**

NEP aims to upgrade India's education to global standards, which it will achieve by fostering the unique capabilities of individuals and encouraging holistic development. The education system aims toward sustainable development of learners which can be achieved through holistic development. The current assessment of the Indian education system doesn't give a clear picture of students' holistic index. It primarily focuses on subject aptitude. Hence there is a need to assess students to find their individual potential and holistic index to support NEP 2020. AICTE PARAKH evaluation system covers a baseline assessment to understand individual learners' potential academically, socially, cognitively, and physically. aptitudes of students. It also gives an overall rating which can be considered a holistic index of students. Statistical tools can be applied to the assessment of AICTE PARAKH of students to understand individual potential with reference to peers [12-14].

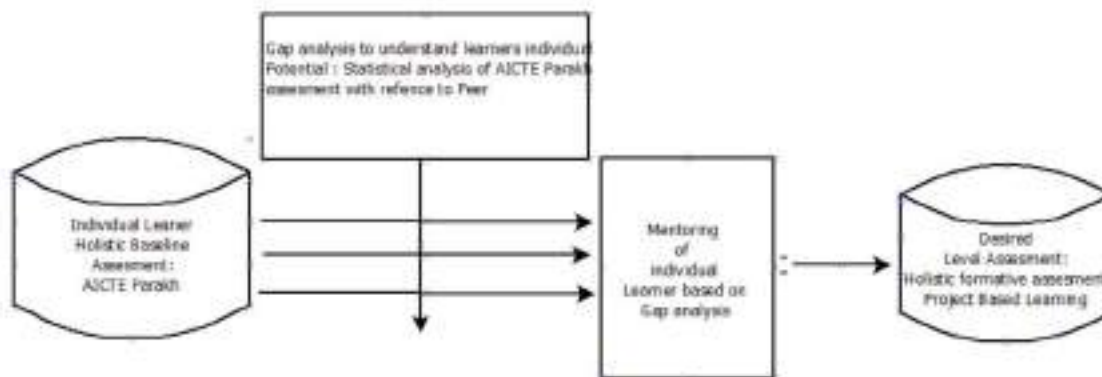
The National Education Policy states 'it is essential that an identified set of skills and values are incorporated at each stage of learning' for the holistic development of learners.' Holistic Development in a student fuels the attainment of the 21st Century Skills as a student profile over the larger perspective. With Higher Education Institutions focusing on research-driven academia, building student profiles through active assessments helps in the overlay of achieving the Holistic development parameters[14-16]. The Industrial Revolution is dynamically changing, there are many perceptions, and renowned traits which are expected out of the student post their graduation. Andragogical learning traits and methods have to be revamped in order to create lifelong learners, not only through formal education but also through social and creating self-learning efficacy amongst the students [17-20].

**III) Data collection**

Data collection is done twice to achieve the holistic development of students. First data collection is done to do a baseline assessment of students before the start of the semester. For baseline assessment, AICTE PARAKH is used. Second data collection is done to do a desired level assessment at the mid and end of the semester. For desired level assessment formative project-based learning is used.

**IV) Methodology:**

The methodology for supporting each learner's individual potential through statistical analysis of baseline AICTE PARAKH assessment and desired level assessment through formative project-based learning assessment. Figure 1 represents the methodology for supporting individual potential.

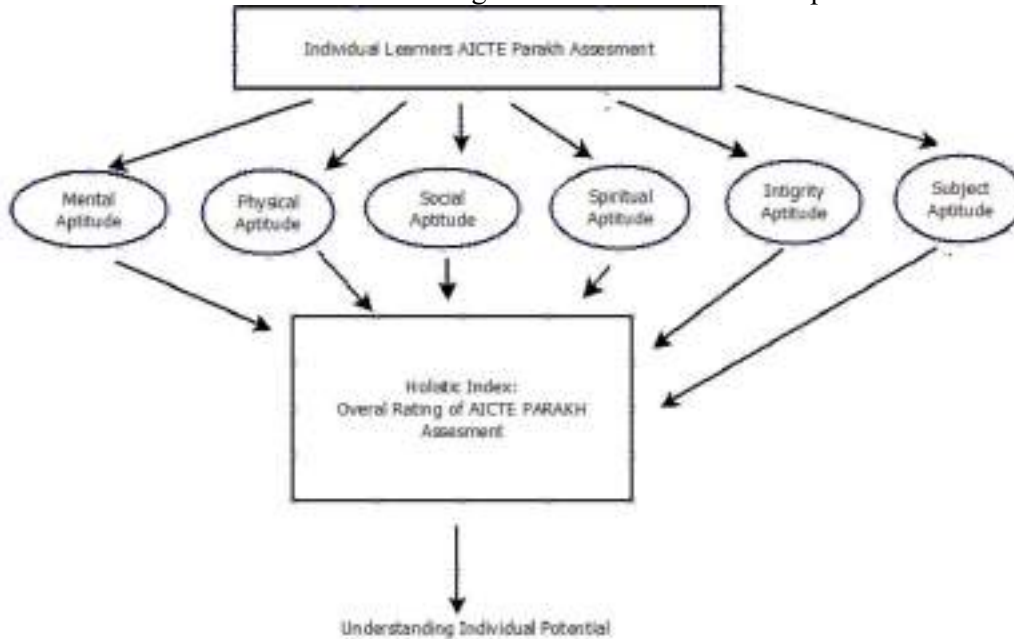


**Figure 1: Methodology for supporting holistic baseline assessment**

**1) Individual learner Holistic Baseline Assessment:**

Data collection of AICTE PARAKH is done program-wise. To understand the potential of each learner level we have to observe the AICTE PARAKH assessment of an individual student with reference to peers. To observe individual potential with reference to peers we need to statistical tools mean, variance and correlation. After comparing individual learner potential with reference to mean assessment we can understand the level of learner potential. The difficulty of mentors understanding individual learners' potential such as holistic index varies according to the variance within the parameters of assessment. For example, the spiritual level of students has more variance than the

mental aptitude. Hence weightage of spiritual assessment is less than the mental assessment in order to understand individual learner potential. For the holistic development of learners, it is very important to create the right balance for students' social, emotional, psychological, physical, and intellectual aspects. Many aspects of a learner's potential—social, emotional, psychological, physical, and intellectual—are observed. Correlation of various aspects is found with a holistic index. For example, if mental aptitude is highly correlated to the holistic index then improving mental aptitude activities can be given more weightage. Supporting each learner's individual potential through statistical analysis of the AICTE PARAKH assessment. Figure 2 represent the AICTE PARAKH baseline assessment for assessing individual learner holistic potential.



*Figure 2: Individual learner baseline assessment*

In this paper, we have used AICTE PARAKH as the baseline assessment and project-based learning as desired level assessment. The AICTE PARAKH assessment is assessing students' individual learners' potential academically, socially, cognitively, and physically. The overall score can be considered a holistic index of the students. The student's assessment is compared with their peers to understand the benchmark. Based on the analysis students are recommended and assisted to work where they are lacking to achieve a holistic index. Project-based learning continuous evaluation is used to track whether students are progressing in the right direction. Then to check whether students have achieved the desired level of project-based learning end semester evaluation is done.

## **2) Gap Analysis to understand learners' individual potential by using statistical analysis with reference to peers:**

Understanding individual learners' potential with reference to peers is very much important. Peers play a major role in enhancing individual learner potential. Peer gives an environment for the individual to develop holistically. [Paper] Hence understanding individual learner aptitude with reference to peers is essential to do a gap analysis of individual learner potential with reference to peers. The proposed methodology for gap analysis is shown in figure 3

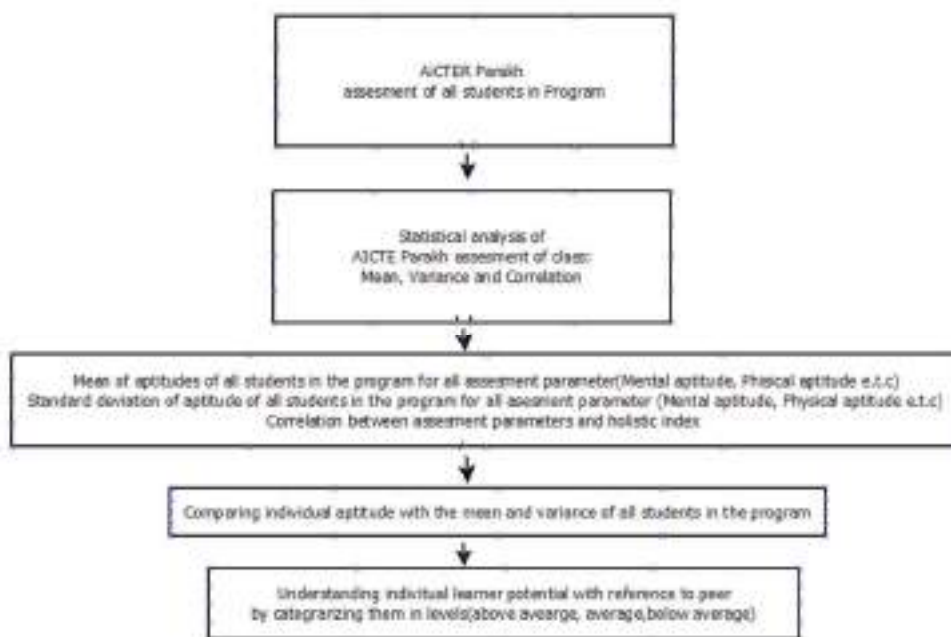


Figure 3: Proposed methodology for gap Analysis to understand learners' individual potential by using statistical analysis with reference to peer

### 3) Mentoring of individual learners based on gap analysis:

Gap analysis of individual learner potential in all assessment parameters for holistic index with reference to peer is done. For determining a student's level as being average, above average, or poor, the mean and variance of all the students in the program are considered as a benchmark. The second statistical study is based on AICTE PAAKH which looks for correlations between different parameters and the overall score provided by the AICTE PARAKH, which represents the student's holistic index. The correlation between the holistic index and assessment parameter is identified. Activities are given to students according to development based on the assessment parameter and correlation index. The Assignment of activities based on project-based learning gives more weightage assessment parameters which have more correlation with the holistic index. Hence, in relation to their peers, the statistical metrics of mean and variance aid in understanding each student's potential. The second statistical study of the link between the evaluation parameter and the holistic index would make assigning weight to activities for holistic development easier.

### 4) Desired level assessment:

The desired level assessment is done based on project-based learning. Figure 4 represents the flow chart for desired level assessment. The AICTE PARAKH holistic assessment parameters are mapped with parameters of project-based learning which are evaluated by a guide. The subject aptitude is mapped with the ability to do a literature survey. Mental aptitude is mapped with the ability to draw inferences through experiments and solutions. Spiritual aptitude is mapped with collaborative problem-solving ability. Physical aptitude is mapped with individual stamina to solve complex problems. Social aptitude to solve interpersonal skills at work. Integrity aptitude is the ability to follow academic integrity.

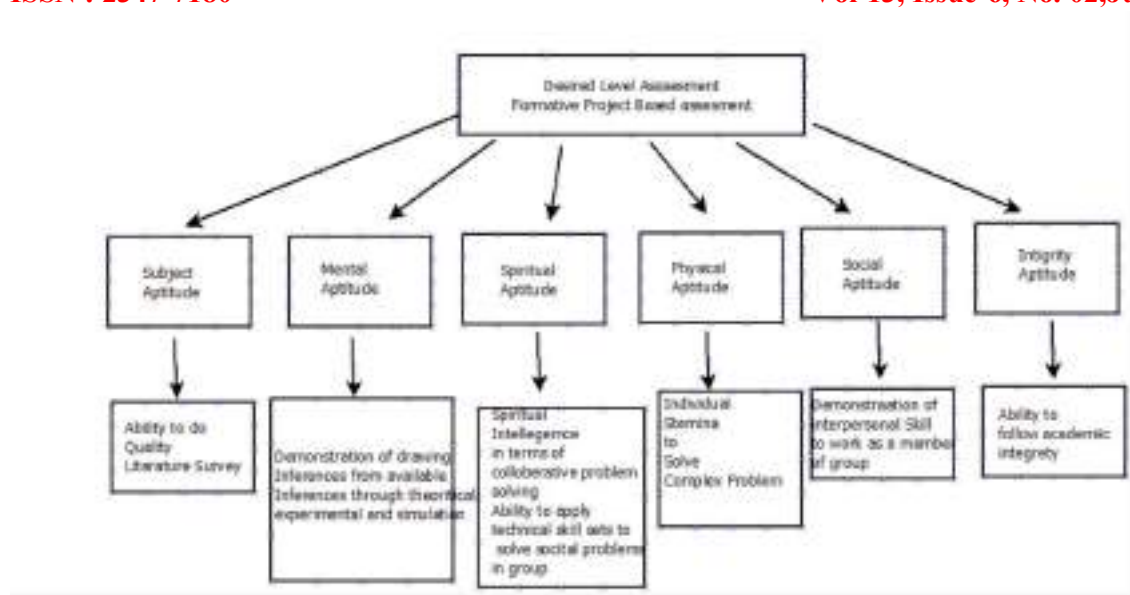


Figure 4: Desired level project base assessment

**V) Results and Discussion:**

**1) Results of statistical analysis of baseline assessment:**

Table 1 shows the AICTE PARAKH assessment of students. Students A1, A3, A4 and A5 have the highest holistic index. Student A7 has a very less holistic index. Thus A7 and A2 need to be mentored with reference to peers based on the assessment parameter. To understand A7 potential with reference to peer assessment parameters can be compared with the mean and variance of class and then mentored for holistic development

Student	Subject Aptitude	Mental Aptitude	Physical aptitude	Social aptitude	Spiritual aptitude	Integrity aptitude	Holistic Index (Overall rating)
A1	2	2	3	2	1	4	2
A2	5	4	3	3	4	4	4
A3	5	2	3	2	2	5	3
A4	3	2	3	2	4	2	3
A5	4	4	3	5	3	4	4
A6	2	3	3	2	5	2	2
A7	5	2	5	3	2	2	2
A8	5	2	2	4	3	5	3
A9	5	3	2	2	2	2	3
A10	5	4	2	4	3	4	4

Table 1: AICTE PARAKH assessment for students

It can be observed from the table that the highest mean and lowest variance are obtained for subject aptitude. The mean value of high with low variance for subject aptitude shows that the mean value majority of students have similar high aptitude in the subject. Since variance is a low subject meant the value of 3.76 can be considered as standard for deciding the individual learner potential with reference to peers. Lowest in spiritual aptitude. The lowest mean and variance was observed for mental aptitude. The mean value low with reference to other assessment parameters indicates that the mental aptitude of computer program students is less and training for the entire class is required to increase the mental aptitude. The mean value low with low variance for mental aptitude indicates that mental aptitude can be considered as standard for finding individual learners' potential with reference to peers. The other parameters Physical and spiritual have a mean high and variance low

hence can be considered as a reference for understanding individual learner potential with reference to peers. The overall observation from the statistical parameter can be concluded that more weightage for training must be given to increase the mental aptitude of students which will result in an increase in the holistic index of class.

Sr.No	Assessment Parameter	Variance	Statistical Parameters for Mean 100 students	Number of students above average	A number of students have Average aptitude	Number of students below average
1	Mental Aptitude	1.18	2.71	15	15	70
2	Physical Aptitude	1.39	3.48	10	45	45
3	Social Aptitude	1.36	3.06	20	25	55
4	Spiritual Aptitude	1.51	3.40	20	20	60
5	Integrity Aptitude	1.51	3.16	35	10	55
6	Subject aptitude	1.65	3.67	70	10	20
7	Holistic Index	1.40	3.76	15	35	50

*Table 2: Statistical analysis of Baseline assessment for 100 students*

**2) Mentoring based on results of statistical analysis:**

Table 3 shows the correlation of assessment parameters with reference to a holistic index. For computer engineering programs it can be observed that the holistic index has the highest correlation with mental aptitude. As observed earlier table 2, mean for mental aptitude is also low and hence more training is required for mental aptitude. The Holistic index has the least correlation with physical aptitude and integrity aptitude. Hence least training is required for physical and integrity aptitude.

	Mental aptitude	Physical aptitude	Social aptitude	Spiritual aptitude	Integrity aptitude	Subject Aptitude
Computer Engineering	0.45	-0.12	0.36	0.46	-0.034	0.19
Civil Engineering	0.55	0.13	0.56	0.29	0.22	0.16

*Table 3: Correlation of baseline assessment parameter with holistic index.*

We need to enhance individual learner potential. For this suppose we observe student A1 from table 1. A1 has mental aptitude as 2, physical aptitude as 2, social aptitude as 1, spiritual aptitude as 1, integrity aptitude as 1 and subject aptitude as 1. If we have to enhance A1 learner potential, then we have to compare this A1 assessment with reference to mean values of assessment for computer programs. This will help to understand A1's potential with reference to peers. Now the mentor has to assign activity to A1 for all assessment parameters. But the mentor has to give more weightage to assessment parameters which have the highest correlation to the holistic index. This can be easily found in Table 3.

If we see the correlation from Table 3, the Holistic index is highly correlated to mental, spiritual and social aptitude. If for the computer program we observe mean values from table 2 are mental aptitude as 2.71. A1 has low values in mental and social aptitude as compared to mean values of assessment of computer programs. Thus project-based learning activities such as inference analysis and collaborative activities can be given to A1.

**3) Results of desired level assessment:**

Table 4 represents the desired level assessment for 100 students. The result of desired level assessment for A1 is 4. Thus, A1 has shown significant improvement in the holistic index. Similarly, improvement was noticed in students in holistic index A6 from 2 (baseline assessment) to 3 (Desired level assessment). Since no improvement was found in A7, the student was referred to a counsellor. If we compare the results of base level assessment and desired level assessment there is a significant improvement in mean and correlation values. This validated the efficiency of the proposed methodology. Thus, we can infer from the results that the proposed methodology helps in improving individual learner potential. Since the method aids in improving individual learner potential, this will result in galvanizing NEP 2020 in the higher education system.

Student	Subject Aptitude	Mental Aptitude	Physical aptitude	Social aptitude	Spiritual aptitude	Integrity aptitude	Holistic Index (Overall rating)
A1	2	2	3	2	1	4	2
A2	5	4	3	3	4	4	4
A3	5	2	3	2	2	5	3
A4	3	2	3	2	4	2	3
A5	4	4	3	5	3	4	4
A6	2	3	3	2	5	2	2
A7	5	2	5	3	2	2	2
A8	5	2	2	4	3	5	3
A9	5	3	2	2	2	2	3
A10	5	4	2	4	3	4	4

*Table 4: Desired level assessment of the students*

**VII) Conclusion:**

The traditional exam system in Indian education does not accurately assess the cognitive levels of students and evaluation of cognitive levels is essential for holistic development. Hence paper proposes a statistical analysis based methodology using baseline and formative assessment to enhance individual learner potential. The AICTE PARAKH is used to assess how students have grown academically, socially, cognitively, critically, and behaviourally, and will be used by institutions and professors to mentor students for holistic development. Formative assessments using project-based learning is used to determine if a person's potential has reached the desired level. A1 is categorised as being less lean than typical and given tasks to enhance their cerebral, social, and spiritual abilities. The outcome of the evaluation for the desired level A1 and A6 holistic index has improved significantly. This suggests that the proposed methodology serves to maximise each learner's potential and will help the higher education system move towards NEP 2020.

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