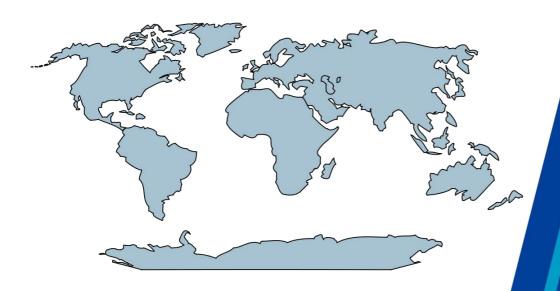
INTERNATIONAL JOURNAL OF RESEARCH IN MANAGEMENT & SOCIAL SCIENCE



Volume 9, Issue 2 (I)
April - June 2021





Bunts Sangha's S. M. Shetty College of Science, Commerce and Management Studies Powai, Mumbai

NAAC Accredited 'A' Grade IMC RBNQ Certificate of Merit 2019 ISO 21001:2018 Certified

MULTI-DISCIPLINARY INTER-COLLEGIATE OnLINE STUDENT RESEARCH CONVENTION 2021

Changing dynamiCs of Covid era: new normal in society and industry

Monday, 5th April, 2021

Organised by ReseaRch cell & nss unit

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Bunts Sangha's S.M. Shetty College of Science, Commerce and Management Studies was established in 2008 by Bunts Sangha, Mumbai. The college is affiliated to University of Mumbai. Bunts Sangha's S.M. Shetty College of Science, Commerce and Management Studies is committed to the promotion and propagation of quality education with excellence. Currently the college offers B.Com, B.B.I., B.A.F., B.M.S., B.M.M., B.Sc.IT. M.Com (Advanced Accountancy) and M.Sc.IT. programme with about 2400 students on roll. College has approved Ph.D. centre in Commerce leading to Ph.D. degree. College looks forward eagerly to a continuing and creative engagement in the field of education with the challenges of time. It has been accredited by NAAC with 'A' grade and is ISO certified 21001:2018.

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The NSS Unit of Bunts Sangha's S.M.Shetty College, Powai consist of 2 units of 150 volunteers. Volunteers must complete 120 hours at University level, College level and at adopted area. Volunteers must also complete 7 Days Residential Camp in one of the adopted Village. The NSS Unit conducts various activities such as Blood Donation drive, Swatch Bharat Abhiyan, Theme based activities at college level and so on. Our NSS unit has focused on Health, Education & Women Empowerment related activities. Our NSS unit is having Red Ribbon Club. More than 46 NSS Volunteers has been actively involved in RRC activities. RRC members planned to conduct various programs on creating awareness on HIV/AIDS.

About IARA

Indian Academicians and Researchers Association (IARA) is an educational and scientific research organization of Academicians, Research Scholars and practitioners responsible for sharing information about research activities, projects, conferences to its members. IARA offers an excellent opportunity for networking with other members and exchange knowledge. It also takes immense pride in its services offerings to undergraduate and graduate students. Students are provided opportunities to develop and clarify their research interests and skills as part of their preparation to become faculty members and researcher. Visit our website www.iaraedu.com for more details.

ABOUT THE CONVENTION

◆ CHANGING DYNAMICS OF COVID ERA: NEW NORMAL IN SOCIETY AND INDUSTRY◆

Research is the hallmark of a vibrant education system. Students and teachers must question, introspect and find new ways of looking at existing issues. Research precedes innovation that is beneficial to individuals and societies in many different ways. The building blocks of academic research must be laid very early. Students should be encouraged to look deeper into what they are learning and also to apply their learnings to real life situations in a systematic manner.

Changing Dynamics of Covid Era: New Normal in Society and Industry is the theme of a research convention for students. The past year has been challenging for all. It is an unprecedented situation which has brought us all unheard of situations and challenges. But as tragic or difficult a challenge is, it is also an opportunity for innovation. Challenging times call for empathy, tough decisions and innovative solutions. The world has seen all these in varying measure at societal and industrial levels.

The convention is to encourage students to look at the challenges and changes of society and industry in their respective fields. This will be an opportunity for them to learn, apply and discover new perspectives.

Volume 9, Issue 2 (1) : April – June 2021

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Certificate IC Journal Master List



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International Journal of Research in Management & Social Science

ISSN: 2322 - 0899

has been indexed in the IC Journal Master List in 2014.

ICV: 6.35

1 May 2014 Date Morte Wurgate
Signature:

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Volume 9, Issue 2 (I) April - June 2021



A STUDY ON GREEN ACCOUNTING TOWARDS SUSTAINABLE DEVELOPMENT

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ABSTRACT

The impact of Green accounting on corporate is studied in the present paper. This research was a causal study which aimed to find an answer to the question, whether green accounting is important for corporate and has green accounting maintained a balance between industrial goals and environmental goals. Environmental Accounting plays an important role in the economy towards environmental welfare and development. Green Accounting becomes an important area in corporate social responsibilities now-a-days. We have circulated a Google form between the people to know whether they are aware of green accounting and their policies.

Key-Words: Green Accounting, corporate, industrial goals, environmental goals, etc.

INTRODUCTION:

Environmental accounting is also called as green accounting refers to modification of the system of national accounts to incorporate the use or depletion of natural resources. Green accounting is an accounting system which focuses and measures the current economic losses that are experienced by renewable and non-renewable resources in the environment. The effect of environmental policies on the economy has always been a controversial topic. Many economists argue that sanctioned limits on pollution curtail economic growth.

OBJECTIVES

- To study the importance of green accounting.
- To analyze the initiative taken by the corporate in environmental accounting.
- To understand and make the potential relation between traditional economic goals and environmental goals.

REVIEW OF LITERATURE:

- 1. Jundong Ma, Juntao ma (2019) in the research paper Review of corporate green accounting information includes establishing a reasonable green accounting system and improving enterprises environmental responsibility
- 2. N Anil Kumar et al.(2019) in the study on green accounting and its practices in India explained, green accounting focuses on factors like resource management and environmental impact in addition to company's revenue and expenses. Practically for developing countries like India it is a twin problem about saving environment and economic development.
- 3. **Dr. Pradip Kumar Das** (2019) in his research of green accounting in India –The Cry of Our Age has talked about the various resources that are of utmost important especially in India. There is an urgent need to maintain accounts of such resources .**Economic development without environmental considerations** brings about environmental crises and damages the quality of everyday life.
- 4. Manoj Yadav (2018), in his studies he has stated that, Environmental Accounting is an important tool for understanding the role played by the business enterprises in the economy. Some developing countries like India are facing problems in environment safety and economic development. A trade-off is required between economic development and environmental safety
- 5. Sugandh Mittal (2018), in his research paper Imperatives for Green Accounting in India stated that, Green accounting helps the corporate organizations to find out the resource management and cost involved in any operations.
- 6. **Dr. Varsha Agrawal And Kalpaja L** (2018), in their study of "A study on the importance of green accounting" explained that, Green Accounting as a **tool reduce the environmental costs and also make effective decision making by implementing green technologies**. Green accounting will help for effective use of resources and will also reduce pollution.

- 7. **Archana T A (2017),** in the research paper Green Accounting and Reporting among India Corporate explained that, environmental responsibility has become more crucial areas of social responsibilities. This study was conducted to find out the **major environmental parameters reported by Indian corporate**. Recent years are witnessing rising **environmental degradation in the form of Pollution.**
- 8. **Jui-Che Tu And Hsieh-Shan Huang (2015)** in their Study Analysis on the **relationship between green accounting and green design for enterprises explained**, Green designs has not adopted worldwide. Green design is developed for increasing global environment, but its implementation is based on the morality of entrepreneurs, without economic incentives.

RESEARCH METHODOLOGY:

The research Design of the research study considering its objectives, scope and coverage is exploratory as well as descriptive in nature. Researcher has conducted Primary Data and Secondary Data as a source of information

The Secondary data has been obtained from the published, unpublished literature on the topic and from the journals, books, and website.

The primary data has been obtained from self-administered survey by circulating Google forms.

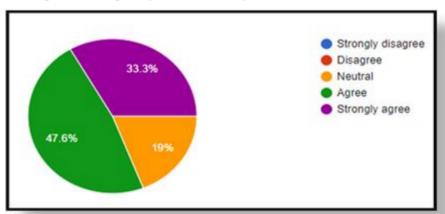
Data has been collected from the people from the age of 20 to 50 and above.

Sample size for the data- 97 Respondent

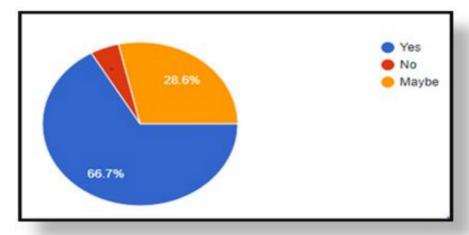
Data analysis and interpretation:

1st objective: To know the importance of green accounting

1) Corporate should adopt the concept of green accounting

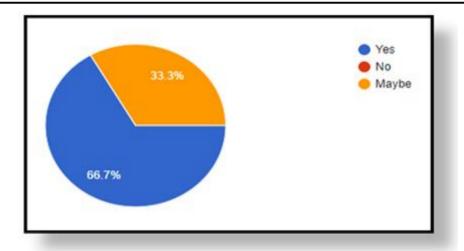


2) According to you, is green accounting important for corporate?

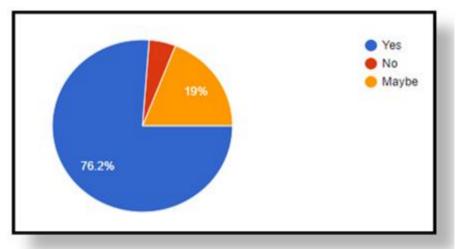


RESULT: People responded positively towards the green accounting. Most of the people are agree to adopt the concept of green accounting in the corporate and also agree that green accounting is important for corporate benefits2nd objective: To know what are the initiative taken by the corporate in environmental accounting.

1) Do you think that corporate are taking initiative to adopt the concept of green accounting?



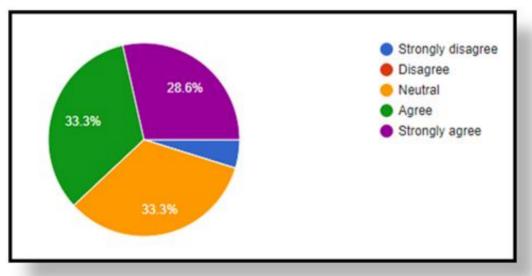
2) Do you think green accounting is beneficial for corporate?



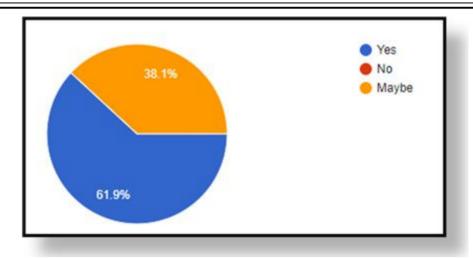
RESULT: Green accounting is positively related to the benefits of corporate and therefore corporate is taking initiative to accept the green accounting

 3^{rd} objective: To help businesses understand and make the potential relation between traditional economic goals and environmental goals.

1. Is green accounting has maintained a balance between economic goals and environmental goals?



2. Do you think relation between industrial goal and environmental goal is well maintained by green accounting?



RESULT: Green accounting is on the path of maintaining the relation between the industrial goal and environmental goal and has maintained a potential relation between economic and environmental goal. Hence Green accounting has positively impacted towards the corporate.

CONCLUSION

Green accounting takes into consideration environmental resources and changes in them, integrate the result with the system of national account so as provide a valuable information base for planning and formulating policy for the integrated sustainable development and growth of the nation Unless common people of India are not made aware towards environment safety development of this regard is a little bit of doubtful

LIMITATIONS:

Due to time and money constraint the research was done in some parts of Mumbai and hence effects cannot be comprehensive to shield the whole dynamics.

SUGGESTIONS:

It is compulsory to spread awareness about green accounting/reporting to the organisations as well as to the general public. Our Government should make it necessary to implement green accounting.

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TRANSFORMING INTERNATIONAL TRADE FINANCE PRACTICES USING BLOCKCHAIN TECHNOLOGY

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ABSTRACT

This paper helps to explore a potential shift in trade finance activities practiced worldwide currently by utilizing blockchain technology. Current trade finance practices involves major dependency on centralized authorities such as banks, banks act as a centralized model to perform trade finance and there are issues such as risk of alteration, transparency, manual errors and less flexibility, implementing blockchain technology will break this focus on centralized authority and will introduce DLT in trade finance practices which will result in greater transparency and will help reform traditional payments by letter of credit (L/C). Implementation of smart contracts and blockchain in trade finance practices will help in growth of international trade finance in the long run. The global economy is going through unprecedented times .The COVID-19 pandemic has disrupted the world, having major out brake in both developed and developing economies, causing major destructive impact on small businesses. Due to the COVID-19 pandemic world trade has seen a fall in trade finance transactions, but in every crisis lies an opportunity, due to this pandemic every sector in the world is now looking for ways and methods to move to a more digitalized way of doing things, including international trade which involves most of its transactions as exchange of paper based documents and manual involvement in various trade finance lifecycle processes. So, to avoid such fall in world trade many institutions are looking for ways to switch the traditional L/C based trade finance model to much transparent model known as blockchain. This decentralized technology has captured the attention of many trade finance organizations in terms of the ongoing pandemic.

Keywords: Trade Finance, Blockchain, DLT, Smart Contract, Letter of Credit (L/c)

INTRODUCTION:

Trade finance plays a major role in international trade by enabling transactions for exchange of goods and services between buyers and sellers worldwide. Trade finance helps to facilitate the credit, payment guarantee, and insurance needed for transaction to happen based on terms that would be acceptable by all the parties even belonging to different countries and are unknown to each other. With recent ongoing developments and world moving towards more digitalized platform trade finance still practices large amount of transaction information to be exchanged as paper documents between trading parties. Traditional trade finance activities works on exchange of physical paperwork involving the importer, exporter, importer's bank, exporter's bank, shipping company, receiving company, local shippers, insurers, and others. These exchange of documents has its own drawbacks and is very time consuming and prone to manual errors as a result sometimes the transactions take time to complete or even get rejected if the documents are not as per the conditions specified. Letter of Credit (L/C) is the document on which business parties build there trust in the trade finance transactions. Also, letter of credit (L/C) acts as a centralized operating mechanism. Issues in current L/C based mechanism such as transparency, real time tracking can be solved by implementation of this decentralization based platform. The International Chamber of Commerce (ICC) survey conducted in April 2020 indicated that banks are focusing on the rapid adoption of blockchain, in response to the COVID-19 pandemic.

WHY BLOCKCHAIN TECHNOLOGY FOR TRADE FINANCE?

Due to increase in cyber-attacks and malicious hacking the current trade finance practices are at risk, prompting the development of alternative solutions for establishing more secure and sustainable business finance by developing new and innovative working paradigms. Implementing blockchain technology in trade finance will serve to decentralize data storage which will lead to low risk of data manipulation. Also, data will not be under the ownership and control of single entity. Blockchain serving as a shared ledger (database), will help in maintaining data transparency as data will be stored in a distributed network. Blockchain network aims to create decentralization, where no individual party has market power or control and agents and institutions can record information on the network and any alteration will involve transparency with all the parties involved in the transaction. It helps in promoting a consensus mechanism. Also, the smart contract may be deployed in the blockchain environment to execute event-based contract terms or agreements. Blockchain technology can help in digitizing and reduction in lengthy trade finance processes which are considered as shortcomings of traditional paper-based trade finance system by making it more cost efficient and available any time on the

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network. By digitizing documents, there will be no requirements for scanning to re-key data leading to greater efficiency in trade finance procedures. Tracking of documents and exchange of emails can be eliminated due to availability and accessibility of all the documents to all the authorized parties anytime or anywhere.

USING SMART CONTRACTS IN INTERNATIONAL TRADE:

The smart contract refers to a series of digital agreements, including terms and conditions promised by contract participants. Smart contracts are immutable - it means once it is created it cannot be changed again so no one can tamper it, they are distributed –it means output of the contract is validated by everyone on the network. It can be used to offer automatic payments in case of event is completed. Collaborating smart contract in trade finance will help in promoting reliability and transparency in global trade transactions.

Global trade transactions take time to transport so there is time lag between delivery of goods and payment settlement. Also, there are large number of participants involved in trade finance transactions involved in exchange of trade documents, these procedures take time because it involves mailing ,swift etc. Also there may be chances that if the transactions are exchanged using swift the swift messages acceptance and rejection is to be done by the participants, sometimes due to some issues the swift message may get rejected and then it creates delay in the transactions. Using smart contract participants can share information at the same time by utilizing the "distributed management of common ledger" function, which is a feature of blockchain technology. All the transaction related documents will be stored on the blockchain .By using smart contracts it is possible to shorten the time required for procedures and also will speed up the procedures . Using blockchain technology all the information can be available to all the participants anytime on the network.

WHERE DO WE STAND IN IMPLEMENTING BLOCKCHAIN IN TRADE FINANCE?

In order to make an end to end trade digitalization, an ecosystem needs to be created that allows exchange of data for trade transactions efficiently. Also, globally accepted digital standards for trade is the need of the hour for taking trade finance to the next step. Here is a list of initiatives which is taken around the globe to in order to implement standardization in practicing digitalized trade finance. Here are some case studies of organizations working towards digitalizing trade finance transactions.

Barclays tied up with Wave, it is a decentralized blockchain technology, which lead to first global trade transaction with its blockchain-based L/C project on 6 September 2016 . Trade Finance transaction included exchange of cheese and butter between Ornua an Irish agricultural food cooperatives and the Seychelles Trading Company . Using blockchain based technology for this transaction Barclays reported that there was reduced time in processing trade finance transaction. It was completed within 4 hours. Application of blockchain based L/C system helps in minimization of paper work and overall enhancement in trade finance practices thus traders can avail great benefits from it.

Another trade finance transaction which would normally take weeks to get completed using traditional L/C issuance transaction was completed within a span of approximately two hours . The transaction was between Marubeni and Sompo which is an insurance company. IBM's hyperledger fabric platform was used to complete the transaction. A trial transaction was completed using DLT over the blockchain network which included a complete workflow of a trade finance transaction from LC issuance , lodgements of bills to final payments . Huge amount of exchange of paperwork and cost required for administrative procedures are reduced this attracts many followers but one of the issues which still needs to be resolved includes standardization of trade procedures using DLT at international level. Implementation of smart contracts an event driven mechanism can be developed which will notify multiple participants by pre registering events on smart contract , for example payment to be transferred to the exporter on timely arrival of goods to the importer.

Another example includes a project conducted by Maersk a shipping container corporation in 2016 which was a tracking project with IBM which included parties such as shippers, freight forwarders, custom authorities, and traders. The project involved tracking of flower shipments from Kenya to Netherlands. It was designed to address critical issues related to reduction in significant amount of paperwork for related containers.

Maersk and IBM worked together to achieve goals for digitization of documentation and improvement in logistics monitoring and shipment facility. Cryptography techniques were used which helped in digitization of document related signatures which helped in preventing malicious counterfeiting. This project lead to a formulation of an immutable ledger which could be used in practicing international trade finance with minimum paper work transactions and lengthy procedures. Maersk also reported cost reduction as one of the benefits of this project and increased transparency of the overall process.

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CONCLUSION

Traditional trade finance using L/C involves a lot of paperwork and manual processing of trade related documents. All the organizations who have tried to implement blockchain technology in order to process these trade related documents can be digitalized with the help of blockchain. A consortium type of blockchain can be considered as the best type to improve execution of these trade finance related transactions. By implementing smart contracts event driven mechanisms can be formulated which will allow the processes to be automated based on the execution of contract terms or agreements. Practically when implemented smart contracts can invoke processes by writing pre defined functions which will get executed when contract terms or agreements are met . Key parameters required such as shipment dates, invoice dates , shipment conditions will be set on demand . It can be said that adoption of blockchain will help in greater efficiency, transparency , enhanced accountability and reduction in costs incurred to trading parties .

There are certain known technical limitations in blockchain at current stage which needs to be addressed and can be improved with more research such as block size, privacy concerns, transaction throughput which is preventing more corporates to invest in this technology. To improve adoption of blockchain technology among trade finance practioners crucial factors such as platform standard recognition, distributed laws regarding customs and shipping laws which leads to distributed governance, scalability needs to be addressed. Sustainable business environments can be achieved by the use of blockchain technology.

In conclusion further research related to security concerns, as well as the implementation of IoTs will be done.

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COMPARATIVE ANALYSIS BETWEEN THE CONTENT SHOWN AND VIEWERSHIP ON TELEVISION AND ON OTT PLATFORMS IN INDIA

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ABSTRACT

Television has always had a special place in the heart of Indians. But with the rise in viewership of content which is shown on OTT (over-the-top) platforms, the scenario has changed. Over the top media platform is a streaming media service offered directly to viewers via the internet. In this era of digitalization, OTT gives us the flexibility of consuming content anywhere and at any time. Speaking about the content which is shown on OTT is way more bold and adult than the content which we see on television. Youngsters these days enjoy such content instead of daily soap serials. So there is a possibility that OTT or digital content viewership will replace television content viewership in the distant future but television medium is not going to fade away so soon. Yes, the way we used to spend time watching tv is bound to see a shift, but television will still be one of the dominant mediums for the coming few years. This research will examine weather OTT/digital content viewership is a complement or a substitute for traditional TV. use of primary as well as secondary data will be made. Online surveys will be conducted. The research will be concluded by understanding that in this tug of war between OTT vs Television, what is the future of Indian viewership. The main objective of conducting this research is to know viewers' preferences and the findings of this research is beneficial for the creators.

Keywords: ott, television, viewership, digital

INTRODUCTION

Digitalisation is sweeping across each aspect of our daily lives in all achievable ways. Whether it is reading the news every morning or making payments digitally at the grocery shops, digital technology is helping to do tasks faster and more accurately. One of such changes being observed is in the field of entertainment. Nowadays people have started choosing modern modes of entertainment over the traditional television. Television viewing is seeing a shift. Previously, people used to watch cable TV with the family. But over the past few years, as the technology is progressing, that old style of watching television is fading and people have started watching the same or similar or different content on the internet. Broadcast television channels are getting replaced by the online streaming platforms. Rather than waiting to watch their favourite TV programme get telecast, people are preferring to watch it at any time and without any disturbance. Apart from time and flexibility, availability of content and quality of video is another advantage for people to choose OTT platforms over the Television.

Content that sets the TV and OTT apart:

Drastic changes have been seen in the way content is consumed from past few years. Content is one of the factors which sets TV and OTT platforms apart. OTT is like a large storehouse of movies and series from across the globe which can be accessed through different devices like phone, laptop, etc. These online platforms even happen to produce their original shows which gives the user totally different experience and it is a plus point for the OTT platforms. When it comes to watching Television, it too has a lot of content right from kids channel to news channel. Even though television provides a wide range of content, it is limited. But when it comes to online streaming like Netflix, Amazon prime, Hotstar, etc. you have unlimited access to different types of content in almost every language. These OTT platforms provide the users with movies and shows all around the world. A person living in India can watch korean drama or spanish or french or any other language show which is possible because of OTT platforms. Hence the youth prefer watching shows online whereas some people don't. Today, there are many genres in which content is available on the web but when we are actually talking about the type of content which is shown on the internet, it is explicit to some extent which cannot be shown on television. Why is it so? Because OTT platforms still are completely uncensored. The government has no right to censor internet content. Apart from Netflix and Amazon prime, various local platforms such as ALT Balaji, MX player, Zee5, Voot etc. boast high viewership figures for mature content. OTTs are openly showing violence, bloodshed and brutality. Television does not promote such content since right from a small child to old people, everyone is glued to television and showing such content will be considered very much inappropriate. It is not a crime to watch such content, but is it really needed?

While there has been a rapid growth in the viewership of OTT content, which might give an impression that the audience is moving away from TV content, this might not be the case. According to a recent report, India has a massive TV audience base of 780 millions. One of the important reasons is that television is a part of the daily family routine of Indians, a place that is difficult for any of the digital media platforms to occupy at present.

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And not everyone prefers watching content online. People living in rural areas still watch TV. not only them but the senior citizens also prefer watching TV.

OBJECTIVES OF THE STUDY

- 1. To analyse the content shown and viewership on Television and on OTT
- 2. To study the shift of viewers from Traditional Television channels to OTT Video Platforms.
- 3. To compare and understand viewers' behaviour over traditional television and over OTT platforms.

REVIEW OF LITERATURE

Singh, P.'(June, 2019) conducted A study of over the top Platforms to understand how Indian Television and Cinema are changing due to new online platforms and therefore the way youth is using these new digital platforms for content watching. it has been found that youth prefer to observe web series and films on OTT. On a mean viewer, spend 2 hours on OTT and most prefer time to observe OTT is already dark. OTT is preferred over television among youngsters thanks to service, personal medium and availability of International content

Over-The- Top (OTT) Market Outlook 2020 (May, 2019). People prefer to watch OTT Video platforms on Mobile Phone the most rather than smart TV, laptops or tablets as Mobile phone device provide high personalization compare to other devices which is one of the most important factor that viewers are switching from traditional television channels to OTT video platforms. One of the key factor for rise of market share of OTT video platform is penetration of Mobile computing devices (Business wire, October 2018)

HYPOTHESIS

The review of the existing research paved the way for the formulation of the following hypothesis for the present study:

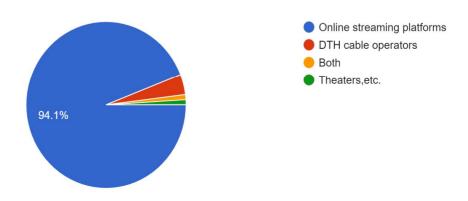
The majority of youth prefer watching the content online. OTT provides versatile content from around the world. Senior citizens prefer watching the content on tv as per their convenience OTT suits individual's requirement

METHODOLOGY

This research is aimed at understanding what platform do people of all the age groups in India prefer to watch programs. do they prefer satellite tv or ott platform. Data was collected from 101 people to understand the preference. Data was collected through the organized questionnaire which was distributed online.

- a. Sample The method of sampling used in this research paper is disproportionate stratified sampling. The reason why this sampling method has been used is that there is no such fixed percentage and sample members are randomly selected from each segment. Since Comparative analysis between the content shown and viewership on television and OTT platforms in India is being studied, a disproportionate stratified sampling method is used.
- b. Tools Primary method is used for collecting the data. Qualitative data is used. Online survey is conducted. Tool used for collecting the data is google form.
- c. Statistical Technique Since an online survey was conducted through google forms, the result is available in the form of graphs and pie diagrams. Some of which is mentioned below.

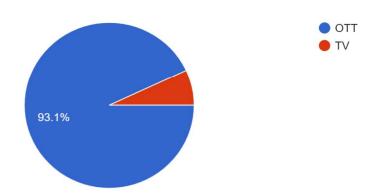
Which option will you prefer to watch movies, sports, series? 101 responses



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ISSN 2322 - 0899

Which platform do you prefer the most and why? 101 responses



ANALYSIS AND INTERPRETATION

Out of 101 respondents 44 (43.6%) are males and 57 (56.04%) are females. About 80% of the respondents will fall in the age group of 19 to 25 years and 15.8% in 26 to 40. About 98% of respondents enjoy watching programs through some or the other medium. 94.1% respondents prefer watching on ott platforms and 4% on cable tv. So this clearly suggests that respondents comparatively spend more time watching OTT video platforms than the traditional television channel.Drama and Comedy is the most preferred program to watch on OTT video platforms. As literature and also our research suggest, the young generation is the most influenced age group with the creation of OTT videos. And we observe a kind of great craze among the youngsters about the web series. After web series movies and television programs are the most preferred content.

When it comes to the most popular OTT video platforms Netflix tops the list followed by Amazon Prime, Hotstar, Sony liv, Voot, Zee5 etc. When it was asked to the respondents which platform they prefer to watch movies, series most and why, the answer was ott is prefered the most. Because there is no interruption of ads, a wide range of options to choose from, one can watch it according to their convenience, better and uncut content and the list goes on.

From the above analysis we can see that the majority of the people prefer out over tv. But when questions were asked to little older people ranging from age group of above 50, they preferred tv most because some might not be friendly with the use of technology and they together belong to a completely different generation so that age gap and thinking also matters. People living in village areas also prefer tv over out because all this technology might have not reached till them or they just simply enjoy watching tv with their family rather than watching on their phones individually.

DISCUSSION AND CONCLUSION

OTT video platforms are considerably becoming a part of viewers' entertainment time and that they are giving tough competition to traditional modes. Time and place convenience, availability of efficient and affordable data connectivity, excessive use of smartphones, availability of reasonable and even free access to OTT video platforms, sheer breadth of content to settle on from and quality of content are a number of the main factors striking viewers to choose the OTT Video Platforms. However, traditional television channels will not be entirely replaced by OTT Video platforms, a minimum of within the near future and that they will coexist. Traditional Television channels still have a chink of viewers loyal thereto, with some modification within the quality of content and strategies they will still attract consumers and survive within the competitive era.

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IMPACT OF ONLINE SHOPPING ON RETAIL STORES

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ABSTRACT

A retailer is a business man who sells products or services to its customer through various distribution channel and also retail shopping is one such thing that is considered from a very long time as it holds the large section of the population. After the invention of the internet into business and trade it has invented a new trend of online shopping all over the world and also the buying pattern of people has changed because of this. Many companies are now doing online business as it gives the consumer the benefit of buying things from their comfort and it also gives people various discounts, offers, large variety of products, etc. In these busy lifestyle online shopping plays an important role in our life as it has made the goods available right from a small store to a big shopping mall. Things are available at a fraction of seconds, no need of going from one shop to another to buy our favourite things. This provides customers to buy things they want without much delay. Online shopping makes everything easy whether buying a small thing or the most expensive thing. Online shopping has experienced a rapid growth because of digitalization and also flexible in operation. Use of secondary data will be made. Secondary data will be collected from internet. The main objective for conducting this research is to study the effect on retail stores and also to know what type of shopping do customers prefer, do they prefer buying online or from the retail stores.

Keywords: online, shopping, busy lifestyle, discounts, comfort

INTRODUCTION:

Change is something that takes place on a daily basis and when it comes to technological change it is rapidly changing our present as well as future. One such technological change is internet, because of internet many things have changed rapidly. Internet has bought the world closer and has also made peoples life easy. One such example is online shopping. The invention of internet has created a new way of shopping over traditional. Many customer go for retail shopping some for online or some for both. However, buying products or services with the help of internet, online shopping has gained a lot of popularity in the recent years because people find it comfortable and easy to shop from the comfort of their house, office or from anywhere in the country and it also saves their time and trouble of moving from one shop to another in search of their choice. Online shopping is a form of e-commerce which allows consumers to buy directly their favourite goods or services through internet instead of visiting a virtual shop. Not only youngsters but people from all age group has shifted to buying things online as one get chance to surf as many websites they want without any disturbance, all you need is any device and proper internet connection. Retail shops has seen a major change after the invention of e commerce sites. In the early days people use to go for shopping with their family or friends but from past few years concept has totally changed. Right from the cheapest thing to the most expensive things are available on different e-commerce sites.

Retail stores provide more option with respect to delivery, pricing, coupons and the most important is the touch feeling factor that everybody needs while purchasing clothes, shoes etc. but online shopping provides options with greater discounts, a wide range of different brands at just a click of the button on your smart phones. However with online shopping comes internet banking or making payment online but not all customers are comfortable and are still concern about providing personal data through internet. Traditionally at the time of buying consumers used to search different advertisements, ask friends or relatives but today because of online shopping one can browse through different website, compare prices, ask different question online and get instant feedback also exchange process has become so easy and convenient.

Now if you see, many products which are available in the market are artificial and made totally by using chemicals and we have been buying such products for a long time. The emergence of online selling has allowed the local and homemakers to sell their organic products online. Many small businesses have come into the limelight with their products made from natural ingredients. Online selling has given them a platform to reach directly to the customers. Even after placing orders in online shopping it takes few days to receive orders consumers wait because of the best quality that they receive. Some of the leading online stores in India are Amazon, Flipkart, Myntra, etc. And there are some companies who deal in both i.e online as well as offline. For eg. Reliance trends, Pantaloons, DMART, etc. With all the advantages and disadvantages of both online and retail shopping it totally depends upon the consumer which platform they choose while buying products or

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services. Also in this competitive world choosing a particular channel for buying goods and services is important because it plays a vital role in the economic context.

OBJECTIVES OF THE STUDY:

- 1) To study the effect of probability of retail stores due to the advent of online shopping.
- 2) To study what type of shopping does consumer prefer.
- 3) To analyse the change in business pattern to get customer satisfaction.
- 4) To understand the behavioural pattern of consumers.
- 5) To identify what factors does motivate consumers to buy things online.

REVIEW OF LITERATURE:

Benedict et al (2001) study publicize that approach toward online shopping and intention to buy online aren't only suffering from simple use, usefulness, and enjoyment, in addition to it, it is also going through strange factors like consumer traits, situational factors, product description, past online shopping experiences, and faith in online shopping.

A Commerce Net/Nielson Media Research Survey found out that 73% users used the Net to window shop, 53% used the Net to make purchase decision, but only 15% bought online.

According to a NFO Interactive (1999) study issued in May 1999 by online market research firm NFO Interactive, 24.1% of online consumers trust that their internet/online shopping use will reduce the money they spend on products and services at walk-in type local or native retail stores, at the end of 1999. The observation also found that 23.8% of online customers said their internet/online purchasing has elevated to the overall supply of money they have generally used in a year or products & services.

HYPOTHESIS:

The review of the existing research paved the way for the formulation of the following hypothesis for the present study

- 1) The buying pattern depends upon the product or service consumers wants to buy
- 2) Most consumers prefer online shopping as it saves time
- 3) Online shopping provides consumer to buy not only Indian products but also foreign products
- 4) Few consumer prefer retail shopping because they are not comfortable making payment online
- 5) Retail store help consumers in buying things at a urgent level
- 6) Consumers prefer online shopping the most as it provides a wide variety and it also attracts the consumer by uploading beautiful pictures

METHODOLOGY:

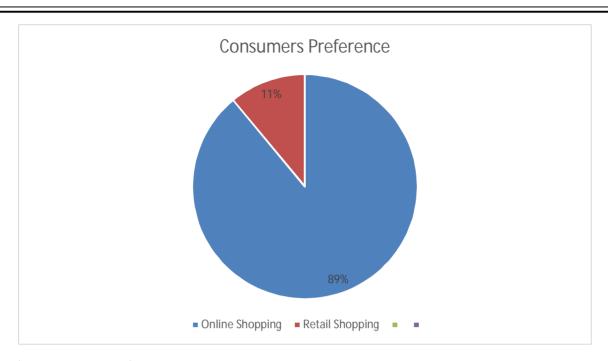
This research is aimed at understanding why people of all the age groups prefer online shopping rather than retail shopping.

Tools:

The type of method used in this research is Secondary method. The researcher has gone through many research paper, goggled the information, read different magazine related to online shopping and retail shopping.

Statistical Technique:

Since the researcher is using secondary data, the pie diagram represents the following analysis



Analysis and Interpretation:

About 89% consumers prefer online shopping and 11% consumers prefer retail shopping. So this clearly suggest that consumers spend more time on online shopping than traditional retail shopping. The main reason behind this is that people spend almost half day on using their devices and surfing through different websites.

Most of the youngsters prefer online shopping because they get what they want in just one click. Also many foreign brands are availabe and one can order them by just sitting at any place in the world. Not only clothes but one can order anything from websites right from baby products to makeup products, home accessiors groceries, etc. When it comes to the most popular website Amazon is the first followed by Flipkart, Myntra, Pepperfry, Nykaa, Firstcry, Big Basket and the list is endless. Consumers prefer online shopping because in this busy world people don't have time to go out and shop plus most of the website have free home delivery option which has made consumers life easy and also they can order products from any corner of the world.

From the above analysis we come to know that majority of the people prefer online shopping over retail because of many reasons like flexiblity in shopping, discounts, festive offer, free home delivery, saved from traffic and many more reasons. However there are few customers like people ranging from age group of 60 and above prefer retail shopping because they might be not aware and friendly with the use of technology and also not comfortable shopping online as they have a habit of going to shops and then buying things. Also people living in the village prefer retail shopping as technology has not reached in the interiors and also they like to go to shopping with their friends and family.

DISCUSSION AND CONCLUSION:

Retail shopping has changed after the arrival of technology and its usage in our day to day life is the first reason for change. Online shopping has gained a large portion of the market from retail store because they not only provide comfort while buying but also has influenced the customers. With the changing scenarios consumer's mentality has also changed and they are accepting the new era. However because of this small retailers are getting missed out. All the local retail play a vital role and are important in our daily life. The retail stores must simply upgrade their buying pattern and face this new world like a challenge and with a positive thought. E stores and retail stores both are equally important. Even if consumers prefer online shopping most of the times but there are few products for which retail shopping is the best and because of this they know how to attract the consumers and survive in this world full of technology.

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15



A STUDY ON IMPACT OF MERGERS OF PUBLIC SECTOR BANKS ON ACCOUNT HOLDERS WITH REFERENCE TO ANDHRA AND CORPORATION BANK WITH UNION BANK OF INDIA TOLANI COLLEGE OF COMMERCE

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ABSTRACT:

The banking sector plays an important role in the lives of every salaried person as he saves a part of his income in the bank for his better future. The closure, merger and amalgamation of banks put a common man in a panic situation as he feels his money earned is at risk. This research paper provides information about mergers and acquisitions of banks in the Indian economy. It also emphasises on the impact of mergers and acquisitions on the public. One such example is the merger of the Union Bank with Andhra Bank and Corporation Bank. The research paper provides a detailed study of the merger of the Union Bank with Andhra Bank and Corporation Bank and the impact of the merger on the common people.

Keywords: Banks, Mergers, Acquisitions, impact.

1. INTRODUCTION:

The limitations of the barter system gave rise to banking. The terms 'Mergers' and 'Acquisitions' are used interchangeably but they are not the same, merging means combining while acquisition means take over. Mergers and acquisitions are used to describe the consolidation of companies and assets. It is a vital part of both healthier and a weak economy. M&A helps to provide returns to their owners and investors. Mergers and acquisition of banks started taking place after July, 19 1969, when the then Prime Minister Indira Gandhi initiated to nationalize banks. The guidelines for the mergers and acquisition are defined in the Banking Regulation Act, 1949 (Section 44). Bank of Bengal, Bank of Bombay and Bank of Madras into Imperial Bank of India were the first merged banks in India in 1921. Merging of the banks were a part of consolidation exercise in the country's banking space. Government announced 10 Public sector lenders to merge into 4 bigger and stronger banks in August 2019. After 10 PSU (public sector undertakings) banks amalgamated into 4 major PSB (public sector banks) namely Punjab National Bank, Canara bank, Indian Bank and Union Bank of India. The PSB in India has currently come down to 12 from 27 in 2017. This has been announced by the Current Finance Minister of India Mrs.NirmalaSitharaman as the slowed economy of India from the past six years had to be revived. As most of the banks were merging with major PSB's of India, Andhra Bank and the Corporation bank were two banks who merged with the Union Bank of India on 1st April 2020. After merger Union Bank of India has 9500+ Branches 13300 plus ATMs with 75,000 employees 11700+ BC points serving 120 million plus customers. Out of the total allotted shares, the board of directors of Union bank has approved 2,98,40,25,503 equity shares of Andhra Bank and Corporation Bank.

These are the banks merged in India till date

Anchor Bank	Amalgamating Bank(s)	Business size (₹lakh crore)	PSB rank by its size
Punjab National Bank	Oriental Bank of Commerce United Bank OF India	17.94	2 nd Largest
Canara Bank	Syndicate Bank	15.20	4 th Largest
Union Bank of India	Andhra Bank Corporation Bank	14.59	5 th largest
SBI	Amalgamated earlier	52.05	The largest
Bank of Baroda	Amalgamated earlier	16.13	3 rd Largest

Source: Next Gen PSBs

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2. REVIEW OF LITERATURE:

Mr. Vijay Joshi a Research Scholar from Department of Business Administration, UCCMS, MLSU, Udaipur has studied the emerging issues of merging in the banking industry. He also studied that some banks merge as a strategy to expand their network for example ICICI Bank. Mergers and Acquisitions in Indian Banking Sector as a Strategic Approach was studied by ParveenKumari from Department of Management, Indus School of Business Management Near Farukhnagar, Gurgaon, Haryana .She explains how mergers and acquisitions can be done to save the sick banks from failures. Kamal GhoshRai has done a detailed study on mergers and acquisitions and it as a strategy, valuation and integration. He has studied about the motivations and causes of mergers and acquisitions. Dr. Mohan Prasad Shrivastava Professor from Dept. of Economics, Magadh University, Bodh-gaya (Bihar) has studied banking reforms and globalisation. He has done a detailed study of the impact of mergers and acquisitions on the public, Culture, employees. He has explained about the issues related to mergers and acquisitions.

The Narasimham Committee

There were many committees formed in order to bring reforms in Indian banking sectors. In which Narasimham Committee was one of the significant committees to be formed. There were two Narasimham Committees formed in the time period of 1991 to 1998. This committee recommended most of the important norms for the reformative change in the Indian Banking sectors which were such as decreasing the number of PSB's through mergers and acquisitions and form only 3-4 international occupancy of banks. Synergies should be considered the core basis for Development Finance. It is advised that mergers of PSB's should be used to emit the government as the only shareholders of the bank. Merger should now not be the strategy to revive sick banks. It emphasises that strong banks should merge with banks of analogous size either in public or private sector banks and development financial institutions or non-banking institutions.

3. OBJECTIVES OF THE STUDY:

- 1. To find out the work efficiency of the bank after merger of banks
- 2. To find out the level of awareness of account holder about merger of banks
- 3. To find out the problem faced by account holder after merger of banks
- 4. To find out the satisfaction level of the account holder after merger of banks.

4. RESEARCH METHODOLOGY:

In this study, the data is obtained from both primary and secondary sources. The primary data is collected using questionnaire method whereas; the secondary data is collected from the newspapers, magazines, websites etc.

Sample Design: The method of Convenience sampling has been used to collect the data from the respondents.

Sample Size: The sample size is 100.

Data Analysis and Interpretation: The data is analysed and interpreted using Microsoft Excel 2007.

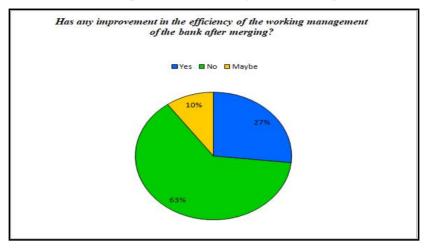
5. LIMITATIONS OF THE STUDY:

- 1. The study is limited to Mumbai Suburban because of time constraints.
- 2. Sample size used for the study is small. Hence, the results cannot be taken as universal
- 3. Some of the respondents did not fill the questionnaire seriously.
- 4. The accuracy of the figures and data are subject to the respondents view.



6. ANALYSIS AND INTERPRETATION

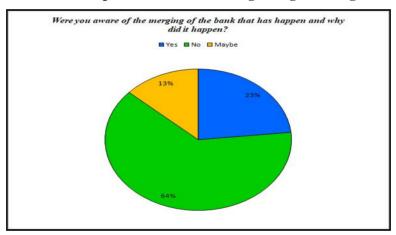
Chart 1. Responses on efficiency of the management



Source: Primary Source

Interpretation: Majority of the people were of the opinion that there is no improvement in the efficiency of the working of the management after the merger of the banks.

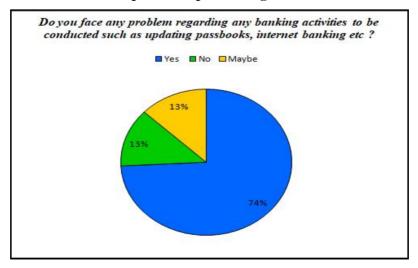
Chart2. Responses on awareness regarding the merger



Source: Primary Source

Interpretation: Majority of the people were not aware about the merger of Corporation bank and Andhra Bank with Union Bank.

Chart3. Responses on performing bank activities



Source: Primary Source

Interpretation: Majority of the people have faced issues in performing any sort of a bank activity such as performing online transactions, updating passbooks, etc.

Are you satisfied after the merging of the banks?

Yes No Maybe

10%

28%

Chart4. Responses about A/c holders' satisfaction after merging of the bank

Source: Primary Source

Interpretation: Majority of the account holders are not satisfied after the merging of Andhra and Corporation bank with Union bank.

7. FINDINGS:

- a. It was found that there is no improvement in the efficiency of the banks after merger.
- b. The merger did not improve the working and the management of the merged banks.
- c. The account holders were not aware of the merger as per the responses. They also had no clue about the reason behind the merger.
- d. The account holders faced problems related to internet banking, server failure and updating passbook.
- e. According to the responses the customers are not satisfied by the merger of Andhra and Corporation Bank with Union Bank of India.

8. CONCLUSION:

Mergers and acquisitions are important for the country in order to revive the sick banks and emit Government as the shareholders. Merged banks have a great opportunity of financial inclusion and broadening the geographical reach. Burden on the government to recapitalize the PSBs from time to time diminishes. This study shows the impact of merging of banks on the customers. It has been noticed that the merging of the banks have different impacts on the customers. Every customer has different opinions regarding merging of banks together. Some have positive opinions whereas some have negative opinions.

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RESEARCH ON THE IMPACT OF RISE OF WEB SERIES ON TRADITIONAL T.V SERIALS

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ABSTRACT

Web series is in an episodic form and it is a series of scripted and non-scripted videos released on internet. Web series are the new and one of the most followed and watched things in the world, it provides different and interesting content in a span of multiple episodes. The more famous and liked the show is, the more seasons are been made. Web series are replacing the traditional movies and TV serials in India as the younger generation prefer watching web series over the TV serials or movies. There are certain downsides of web series too with people being glued to them for a longer duration but this is just the beginning of the rise of web series in India and all over the world. The objective of this research paper is to study the rise of web series impacting the traditional media in reference to India. That data used for the research was taken using primary and secondary data. The findings of this research could be helpful for TV industry as well people working in media.

Keywords: Web series, TV serials, movies, episode, OTT platforms

INTRODUCTION

Web series are one of the most trending and watching things on the internet, webisode was initially released in US in the year 1995, these were animated shorts which gained a lot of popularity in US and eventually got a deal with the MTV. The spot or the spot com was the first episodic story and the first website created by Scott Zakarin, to integrate photos, videos and what later became known as blogs into the storyline. By the 2003-2004 the first web series was launched on Youtube named 'Red and Blue' a comedy series made from captured footage from the video game Halo. Eventually this was the start of web series in the world.

It took nearly ten years for India to get the web series formula, in the year 2014 the first Indian web series was posted on You Tube named 'Permanent Roommates' which got the recognition a year later and from there the series was watched and loved by plenty of people. The rise of web series who initially not at a very fast rate but it gradually gathered pace and is one of the most watched content on internet. On the other hand, TV serials have been watched and loved since the introduction of television to people and in India watching television with family has been one of the oldest traditions. In 1984, the first TV serial in India 'Hum Log (English: We the people)' was a soap opera which was broadcasted on TV by the only channel back then 'Doordarshan'. By 1987-88 a huge mythological series was launched on Doordarshan named, 'The Ramayana' which received plenty of praise from the audience and people enjoyed spending their time in front of the television.

Objective

To study the rise of web series in India and how it's affecting the traditional TV serials with reference to India.

REVIEW OF LITERATURE

(Sardesai, 2016) Conducted a study to determine the rise of web series in India, and how to TRF launched the first web series which created a different type of vibe among the regular serials and shows. It was found that the first two series launched by the TRF received a lot of appreciation by the Indian crowd which inspired the other directors and production houses to explore a different platform to showcase their content.

HYPOTHESIS

The review of this research has paved a way for the formulation of the following hypothesis for the present study:

The impact of web series on the TV serials is seen evidently but the reach and popularity of TV serials is seen across the country. The youth and youngsters prefer watching new, realistic and different content; but the older generation still prefer their traditional TV serials.

METHODOLOGY

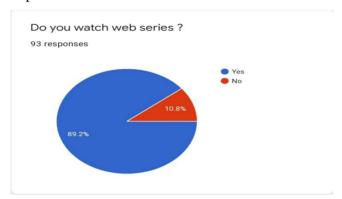
The research is aimed to determine the impact of web series on traditional TV serials in India, data research was conducted and data was collected from 93 people to understand the preference. The data was collected through the organized questionnaire which was distributed online.

1. Sample The method of sampling used in the research paper is disproportionate stratified sampling. This sampling is been used because as there is no such fixed percentage and the sample members are randomly

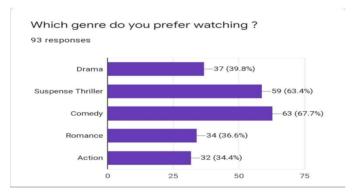
- selected to give their opinion on the topic. Since there is a competitive analysis between the impacts of web series on the TV serials in India is being studied, disproportionate stratified sampling method is been used.
- Tools A primary and secondary method was used for collecting the data. An online survey was conducted, the tool used for collecting the data is the Google form. The secondary data was collected from various websites.
- 3. Statistical Technique An online survey was conducted through the Google forms, the result is available in the forms of graphs and pie diagrams which are mentioned below:

Analysis and Interpretation

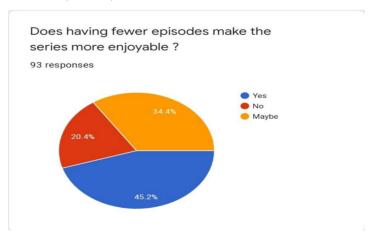
The researchers conducted a survey on the general people to find out their view about the topic. A universe of 100 people was been taken and out of those 93 people had responded to the survey which was been held to determine what people think about web series and its impact on the traditional TV serials. The result of the survey is been explained in the pie charts shown below:



When asked the question of how many people watch web series a merely 10.8% don't watch it and 89.2% people do watch web series.

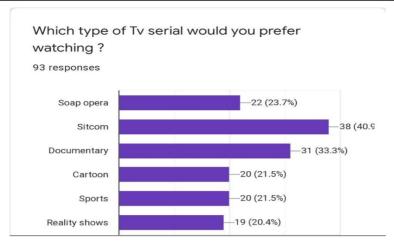


The preferred genre of people while watching was asked and it resulted in comedy being the most preferred genre, followed by suspense thriller, drama, romance and action.

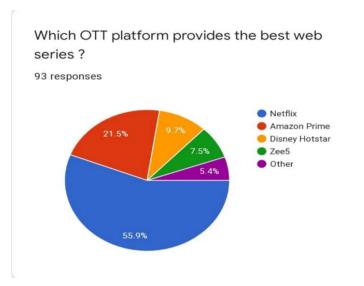


While watching any web series or a serial the patience of the viewer differs from person to person and the pie chart shows that 45.2% of the people prefer having fewer episodes in a series, 34.4% people think that maybe they might prefer having fewer episodes in a series and only 20.4% find a series with a lot of episodes enjoyable.

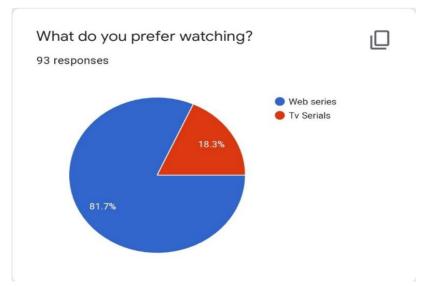
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While watching there are so many type of TV serials you can watch on the TV, and out of those the survey tells us the most preferred type of TV serial, Sitcom being the most preferred Tv serial with 40.9% of the people love watching those followed by documentaries with 33.3%, soap operas with 23.7%, cartoons and sports with 21.5% each and reality shows with 20.4%.



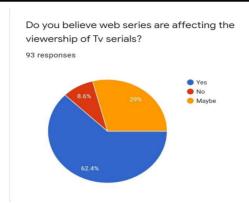
After the success of web series plenty of new web series can be watched on various new OTT platforms and according to the chart, Netflix provides the best web series followed by Amazon Prime, Disney Hotstar, Zee5 and other various OTT platforms.



When asked what they prefer watching almost 81.7% of the people prefer and enjoy watching web series over TV serials which only 18.3% would prefer watching.

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When asked whether web series are affecting the viewership of TV serials 62.4% of the people thought that it is affecting the viewership of TV serials, 29% were unsure and thought maybe it was affecting the viewership and 8.6% of the people believe that the rise or popularity of web series does not affect the viewership of TV serials.

DISCUSSION AND CONCLUSION

Web series have been one of the talking points in the country from 2015, it is a new youthful and dynamic in nature, the content shown in these series are sometimes relatable to the people that's why they have been so successful in India. With so many OTT platforms and apps that consist of web series and movies it has become quite convenient for the viewers to enjoy the shows on their homes. In contrast to that TV serials have been watched and loved by a large part of audience which have been broadcasting since a very long time but ever since the introduction of web series in 2015 the younger generation slowly shifted their attention from TV serials. In the year 2014, TVF launched the first web series named "Permanent Roommates" which wasn't a success initially but by the year 2015 it had gained a lot of popularity and love from the people, this was the start of the rise of web series, as the years went by India started collaborating with foreign countries to get their OTT platforms and rights to showcase their web series and movies. A lot of people from younger generations are getting bored of the melodramatic serials and prefer watching something which excites them, close to around 70% of the Indian population is young and almost everyone is on internet. The internet has become the heart of the younger generation and all the youngsters are social media addicts so the web series get the popularity in India. The TV serial goes on for years and years but web series are small, creative and have very new and interesting concepts. The web series can be watched whenever you want. With applications like Hotstar now broadcasting cricket and football matches on internet the viewership of Hotstar is rising and the TV is reducing. Ever since the rise of web series and the content provided by them the TV serials have also taken a page out of their book and are trying to keep the content as fresh as they can. With a global pandemic taking place, it gave a massive boost for the web series and OTT platforms as a lot of their passive content were also rediscovered and were highly appreciated by the audience. The Web series and OTT platforms have managed to attract the youngsters and have slowly begun to drag the working class into their content but the TV serials have continued to provide content for elderly people and the housewives by focusing on providing to their interests. Web series are popular amongst the generation Z, but the TV is seen in even the tiniest parts of the country, they wouldn't know about the new web series which launched but they would be aware about the new serial on Sab TV. Serials like 'Taarak Mehta Ka Oolta Chashama', 'CID' etc. which ran for more than 15 years are still watched and loved by millions of people in India. As the survey states, with the rise of web series gradually taking place from the year 2015, the TV serials have tried to keep their content more fresh and relatable to the viewer. The rise of web series has impacted a certain section or diverted some of users to OTT platforms but still lakhs of people still watch TV serials on a daily basis and will continue watching it as they are comfortable with it and enjoy the content provided by the TV channels.

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IMPACT THAT WORK FROM HOME HAS AN EMPLOYEES

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ABSTRACT

This study is based on working from home and its aim is to assess the impact that working from home has on its employees with respect to productivity, working environment, working hours, etc. The aim of this study was to look in depth at the experiences employees had whilst working from home and how each individual's personal and professional life were affected. A qualitative research approach was taken as part of this study which was carried out through the use of questionnaire interview. This approach was taken in order to gather employee's opinion and experiences to see whether there was a positive or negative impact from working from home. Conclusions were drawn, outlining that employees preferred working from home. Further majority of the employees is able to balance personal and professional life. As the statics shows us that there was 11% increase in employees working from home during covid-19.

Keywords: Work from home, Impact, Employees.

INTRODUCTION

Working from home can be defined as a working arrangement in which employees do not commute or travel to a central place of work. In 1990s, working from home became the subject of pop culture attention. In 1995, the motto that "Work is something you do, not something you travel to" was coined. Working from home has been adopted by a range of businesses, governments and non-profit-organizations. Some organization adopt work from home to improve employees quality of life, as work from home reduces commuting time and time stuck in traffic jams. Along with this, work from home may make it easier for workers to balance their work responsibilities with their personal life and family roles.

By focusing on employees who work from home a further insight will be gained as to whether being given the opportunity of working from home has a positive or negative influence on employee's productivity levels and in what way this can affect the organization. According to a report by Brooks (2014) companies such as Dell and Xerox promote this way of working and look specifically to hire employees who work remotely, this may suggest that working from home works for these types of organizations due to that they are technology and computer based. This study is specifically being carried out to find out the impact that work from home has on employees and whether working from home can be effective in organization. In addition to this it will be interesting to see if there are any issues surrounding working from home for employees and whether these issues are something that can be overcome. This study will also look at any issues that arise for the employee which have any particular positive or negative impact on him.

RESEARCH METHODOLOGY

In order to study this paper, the researcher has collected the data through questionnaire shared it with employees and I had a total of 400 respondents. The research was conducted in the month of February 2021 in the city of Mumbai. Random sampling method is used to collect the data. The sample size for study is 400 due to limitation of the current covid-19 situation. The data collected will be analyzed through use of software like Excel.

LITERATURE REVIEW

According to Gov UK (2015) the use of mobile working is seen to be beneficial to an organization, however, there is concern around how to manage employees effectively as this may be extremely challenging for any business. Additionally, ACAS (n.d.) outlines that working form home may appear to be a positive form of working for many organization there may be some organization that this form of working does not suit.

Chin (2014) outlines that there appears to be sense of uncertainty around whether working from home is as beneficial as some other researchers suggest throughout their studies. Shellenbarger (2012) outlines that there is also uncertainty around how employees are splitting their working week.

OBJECTIVES

- To study the positive and negative impact of work from home on employees.
- To identify the problems faced by employees during work from home.
- To study about the limitation regarding productivity and technical issue faced by employees working from home.

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• To find out the extent of employees who started working from home during covid-19.

HYPOTHESIS

- Employees working from home have a more positive attitude towards work.
- Work from home increased productivity.
- Employees working from home will be willing to work if they are having good and supportive environment.
- Work from home need high speed internet connectivity and work done will be effective only if there is uninterrupted internet connectivity.
- Working from home provides employees with flexible working hours.
- Working from home is stressful as employees cannot balance personal and professional life.
- Working from home have a negative impact on employee's health.

METHOD

- 1) Participants: 400 responses were recorded by way of questionnaire survey through Google forms in Mumbai city to study the impact that work from has to employees. A non-probability sampling method was used. Out of the total 400 respondent, 208 were males and 192 were females.
- 2) Research design: A random sampling method was used to study the topic and the questionnaire was sent via social media app to the employees for the survey. The area of research was Mumbai city, Maharashtra. The research was conducted in the month of February 2021.

RESULTS

For the purpose of Research, researcher collected data with the help of questionnaire total 400 respondents submitted the response. Analysis and Interpretation of data is as follows:

1 - Gender

Gender	Male	Female
No. of respondents	208	192

2 - Age Range

Age Range	18 - 21	22 - 25	26 - 30	31 - 35	36 - 40	40 and above
No. of respondents	244	40	36	8	8	64

3 – Do you prefer working from home?

Yes	No
224	176

4 – Have working from home increased productivity as compared to being in office?

Yes	No
180	220

If yes, then to what extent

	1	2	3	4	5	6	7	8	9	10
No. of respondent	20	4	16	12	28	16	32	32	12	8

5 – Prior to covid-19, did you work from home?

Yes	No
276	124

If yes, then how often?

	Always	Two or more	Once a	Once every	Once a	Once a	During limited
		times a week	week	two weeks	month	quarter	circumstances
No. of respondents	5	4	3	2	2	1	14

6 - During covid-19, did you work from home?

Yes	No
320	80

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7 - Are you able to balance personal and professional life?

Yes	No
304	96

8 - What challenges did you face while working from home?

	No. of respondents
Too much disturbance at home	68
Managing your time	48
Internet connectivity	72
Not enough productivity tools	40
Feeling isolated	36
Social interaction	44
Work overload	36
Lack of motivation	48
Others	8

9 – What according to you are positives of working from home?

	No. of respondents
Flexible schedule	104
Zero travelling	124
No office interaction	32
Custom environment	48
Increased productivity	24
No office politics	60
others	8

10 – Work from home affect your health?

Yes	No
264	136

If yes, them what are they?

	Eye	Backbone	Headache	Ear	Stress	Anxiety	Depression	Others
	irritation	issue		problem				
No. of respondents	53	53	53	11	44	29	16	5

11 – Rate your experience of working from home?

	1	2	3	4	5	6	7	8	9	10
No. of respondents	16	8	28	60	108	44	60	52	12	12

INTERPRETATION

Among our 400 respondents, we saw a majority of the employees preferring working from home though majority's productivity level hasn't increased. Furthermore, employee whose productivity level has increased is to the extent ranging between 6 and 7. As work from home has been carried out by majority of the respondents before covid-19 indicating that it is a popular and widely accepted working technique by organization. It is majorly carried during limited circumstances. Comparing question 5 and 6, it can be drawn that during covid-19, there was an 11% increase in employees working from home. 76% employees are able to balance personal and professional life. Major challenges faced by employees are too much disturbance, internet connectivity followed by managing time and social interaction. According to the data collected, the perks of working from home are zero travelling, flexible schedules followed by no office politics. 66% of employee's health is affected. Major being eye irritation, backbone issues and headache. Overall the working experience of employees is good.

FINDING

- Work from home was not a choice but the only option left for the employees to secure their job and support their family in the current pandemic situation.
- For some respondents work from home didn't increase their productivity even though they preferred working from home.

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- Well for some, work from home was very much comfortable due to flexible working hours.
- As employees who worked far away from the city work from home was suitable to them as it involved zero travelling, which in turn saved them a lot of time.
- Respondent were able to balance personal and professional life easily due to custom environment at home.
- Sitting in front of laptop or PC for long hours has caused eye irritation, headache and backbone issue to majority of the respondents.
- Major challenge faced by respondents was too much disturbance at home, as due to lockdown all family
 members were at home making it difficult for the respondent to concentrate of the task given, which in turn
 reduced employees productivity.
- As working from home required a high speed internet connection, internet connectivity issue was one of the challenges faced by respondent.

CONCLUSION

This study was set out to identify and explore the impact that work from home has on employees and in addition to this see whether this may has any impact on employees work life balance. Based on survey, various finding were presented which support the topic.

It is clear from this research that there is high level of positivity surrounding working from home in general, which was evident through outcome of this study. Overall, the working experience of employees was good. Many participants commented on preferring working from home as there were zero travelling, flexible schedules, no office politics and many more. This study assisted in clarifying that even though employees preferred working from home the productivity level didn't increased to the extent. Many of them were able to balance personal and professional life. However, these participants were extremely open about the factor that was a limitation to them whilst working from home, this included too much disturbance at home, managing time and internet connectivity issues were the major ones. They also commented on how work from affected their health causing eye irritation, headache and backbone issue. Additionally, as working from home is an old concept it has been carried out by many participants during limited circumstances before covid-19. However, there was an increase in participants working from home during covid-19 indicating that work from home was the most acceptable way of working during covid-19.

RECOMMENDATIONS

- My recommendation for this issue is to give different task to employees and motivate them to increase productivity.
- Employer should set ground rules for virtual meeting and personal time should be respected.
- Work from home should be made optional and to be observed on an alternate day basis instead of everyday work from home.
- Leisure time of the employees should be respected and no work over and above the capacity of employee should be given.
- Employee should take a break after certain interval of time to ensure that his/her health is affected.
- A proper work place environment should be created at home to that employees can feel motivated to work.

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CHALLENGES AND FUTURE OF EDUCATION AFTER COVID-19; CONSIDERING SOCIAL MEDIA ADDICTION A MAJOR CHALLENGE

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ABSTRACT:

We all know how covid-19 pandemic hit us last year at this time and suddenly everything was online including education. The pandemic brought many of us landing into homeschooling as well as work from home. This also brought many of our young generations to spend most of their time in front of the blue screen. Students and youth started spending most of their time on online lectures, browsing, inspiring, reading and many more. This has somewhere made our young generation addicted to social media. The study of our youngsters on social media would help us to find out the challenges that they would face with their education after the covid-19 pandemic.

Keywords: Covid-19, Challenges, Youngsters, Social Media, Impact, Addiction.

INTRODUCTION:

Like every two sides of the coin, social media has been both a curse as well as a blessing to our youngsters. When lot of questions aroused about how the studies and work of the students as well as youth will go further when all schools and colleges are shut down. That was the time when social media platforms like Google Meet, Google Classrooms, zoom meetings, Telegram, etc. came into the picture. These social media platforms soon replaced old traditional schooling method. Anyone could easily and simply learn from their own comforts at home. Travelling time as well as travelling cost got cut downed. Many reconnected with their old school friends, relatives, colleagues. Virtual representation of art, dance, singing started taking place. Buying and selling online got kickoff. Most importantly with the help of social media everyone was able to keep touch with their loved ones even when they were wide apart. But at the same time, it was slowly turning into a curse by making our youngsters addicted to social media. Likes, views and comments have become more important than family opinions. Social media which once brought, loved one's close teared apart family members by making them busy the whole day on social media. Social media have created a kind of anxiety, depression among the young ones. Today's turfs, fields have replaced with mobile games, productive talks with unknown chats, and even quality checking with reviews and comments. Social media after Covid-19 have become more important than ever before. A day without social media has become merely impossible after the covid-19.

Let us now the see the study made by the researcher on the same.

RESERCH METHODOLOGY

In order to collect the data, the researcher has collected the data through questionnaire which was truly respondent by 400 actively participated youths. The research was conducted in the month of March2021. Random sampling method is used to collect the data. The sample size for the study is 400. The data collected will be analyzed through use of software like Excel.

REVIEW OF LITERATURE

BBC 4th**June 2020**: From their academic success to their social skills and mental health, the pandemic is a crisis for today's children – and the fallout may follow them for the rest of their lives.

International Labour Organization 11th August 2020: Youth and Covid-19- Impacts on jobs, education, rights and mental well-being

OBJECTIVES OF THE STUDY

To Study the Challenges and future of Education after covid-19, considering social media addiction among the youngsters as a biggest challenge

HYPOTHESES OF THE STUDY

H0: Social Media has positively affected education among the youth.

H1: Social Media has adversely affected education among the youth.

METHOD

1) Participants: We have used questionnaire as a tool to collect the data among the youngsters to study the challenge of social media addiction among them. And we received 400 respondents which were easily available. We have used a non-probability sampling method. In total we had 400 respondents, in which 210



respondents were female and 190 respondents were male participants. The mean age group of the participants is 22. All the participants which we have considered are currently pursing either higher secondary, degree, or are part time learners.

- 2) Research Design: We have used the random sampling method to study our topic and also had prepared a questionnaire and shared it with the youngsters. And we had a total of 400respondents. The research was conducted in the month of March2021.
- 3) Procedure: Limitation of study: Due to the current situation of Covid-19 and it's widespread it was difficult to get responses from the school students and hence we had to limit the age group from 15-29 years. And also, since there were only 400 respondents it was hard to cover a huge group of youngsters.

RESULTS

For the purpose of research, researcher had collected data with the help of questionnaire total 400respondents submitted the response. Analysis and interpretation of data is as follows:

1) Age of respondents

Age Group	15-19	20-24	25-29
No of responses	200	122	78

2) How many times a day do you look at social media?

Not everyday	10
Once a day	18
2-5times a day	118
5-10times a day	109
10+times	145

3) How often do you find education related post on social media?

Multiple times a day	8
Daily	10
Weekly	42
Every few weeks	84
Every few months	56
Never	200

4) Do you feel social media is useful for education in future?

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
242	134	7	10	7

5) Is checking social media the first and the last thing that you do in a day?

Yes	No
295	105

6) How much time do you spend on social media per day?

Less than 30min	30-60min	1-2hrs	2-3hrs	3+hrs
47	84	78	90	101

7) What do you use social media for? (Preference of respondents recorded using check box)

Keeping touch with family and friends	291			
Shopping				
Inspiration				
Learning	28			
News				
Dating				
To build social circle				
To found employment				
To pass spare time	253			



8) Has social media effected your studies?

Yes	No
273	127

9) Do you recheck your account for comments, likes or views after sharing any information or media?

Yes	No	Don't share anything
217	126	57

10) Social media platforms you use in a day? (Answers of respondents recorded using check box)

WhatsApp	375
Facebook	137
Instagram	313
Snapchat	159
Telegram	104
YouTube	317
LinkedIn	62
Google	288
OTT sites	149
Dating Apps	13
All the above	13

11) What kind of influence does social media have on you while deciding your future career option and your education?

Strong	Moderate	Low
323	37	40

12) What is your observation about your social media addiction?

	Total	Male	Female
Fully aware about addiction and working to reduce it	15	10	5
Fully aware but can't find a way to reduce it	118	42	76
Not aware of addiction	72	68	4
Fully aware about addiction but don't think it's serious	115	40	75
Tried to reduce used of social media but fail to impalement	47	24	23
Due to pandemic, use of social media increased, will reduce after pandemic	33	26	7

Interpretation

From the data collected we saw that majority of the participants were the age group of 15-19yrs followed by the age group of 20-24yrs and then 25-29yrs. This helps us to understand that the age group of 15-19yrs spend more time on social media sites compared to the other two age groups. We can also reflect that majority of the youngsters look into the social media, 10 or 10+ times a day. That means the youngsters are almost checking their social media accounts every single hour a day. Also, the results for the nineth questionnaire that almost 54.25% youth re-check their social media for likes, views and comments. From this we can predict that the youngsters are very much concern and anxious about their social lives. Which would probably can cause one get into depression or unhappiness. Many of the respondents doesn't find any education related post on social media, also majority of the respondents don't feel social media is useful for education in future. This may be because social media platforms are often used for keeping touch with family and friends, shopping, to socialize, to pass time and least used for reading blogs, learning and writing. The youngsters spend 3+hrs on social media platforms which as a result as affected their studies too. Social Media has affected so much among some youngsters that checking their social media accounts, is the first and the last thing that they do in a day. Many of the youngsters are fully aware about their addiction into the social media, but can't find a way to reduce the usage of social media and they think that their addiction towards social media is not a serious issue. The outcomes shows that social media once which was a habit as slowly turned into an addiction and which is now adversely affecting the future and education of the youngsters.

DISCUSSION

Findings

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- After the pandemic youngsters have become more addicted to social media.
- Youngsters are very much aware about their addiction towards social media but they don't think it as a serious issue relating to their future and studies.
- Social media has certainly made the youngsters to check their phones 10+ times a day making them addicted towards it and getting them distracted from their studies.
- The youngsters are not bothered to learn, read or write any educational blogs or sharing or posting any educational related articles.
- The study shows spending 3+ hours on social media platforms has adversely affected the learning pattern of the youngsters.
- In an open-ended personal response question, we found respondents telling us that due to their excessive use of social media their relation with their loved ones have also affected.

CONCLUSIONS

• From, here we can conclude that our hypothesis

H0: Social Media has positively affected education among the youth.

Proves to be wrong

And our hypothesis,

H1: Social Media has adversely affected education among the youth.

Proves to be right

- Here we can come to a conclusion, that social media which was once used to be a habit has now slowly turned into an addiction and which is now adversely affecting the youngster's education. We can say that once a blessing, now has turned into a curse.
- We can drive a conclusion that having online lecture would not make the students that productive how it used to be with traditional teaching.
- Spending lot of time in front of the blue screen would cause eye problem, back ache among the youngsters. Also, spending lot of time with phones would cause sleep disturbances.
- There are chances of coming generations of the youngsters to be introvert, may have stage fear, would also be afraid to talk in public, they would hesitate to talk to new peoples. There are also chances of not having good communications.

RECOMMENDATION

- My recommendation for this study is that the youth should set their future goals and through continues determination and perseverance fight to achieve it.
- They should be made more educated about the bad side of getting addicted to social media.
- I also suggest the youngsters to meet more people, to make new friends and to go out and explore new things with all the covid safety and precautions so that they would get to know the real world.
- The youngsters should spend some time with nature, plant some trees, or grow small garden sort of things which would make them feel good and satisfy.
- The youth should take some time to meditate alone or do some art and craft work which would help them to focus on their goals.
- The youngsters should take some time to appreciate themselves or rather treat themselves with good gifts or things which would make them feel happy and special rather than running behind likes or comments.

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AN ANALYSIS ON THE IMPACT OF JUNK FOOD ADVERTISING ON OBESITY IN CHILDREN IN MUMBAI CITY

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ABSTRACT

Advertising is a form of marketing communication which is used to persuade audience and then continue to take some action. With the help of advertisements, we do become aware of the newly introduced products in the market but they might have their negative effects on children. The main product which influences children is junk food. When children watch young adults in good shape eating fast food in advertisements they assume that it is good for their health. The question of unethical advertisingarises here, and thus the Governmental and Non—Governmental interference should sort out the national issue. The main objective of this research paper is to highlight the problem of junk food advertising targeted at children which leads to obesity, especially in Mumbai city. The research is based on primary as well as secondary data, where children from age above 6 have been asked questions regarding the study while parents have answered questions for kids below 6 years of age; whereas the secondary data is collected with a particular research design. This study will help us understand the reasons for obesity in children and steps to be taken to curtail in it. This research is completely based on the children of the age group of 1 to 14 in all zones; (east, west, north and south) of Mumbai city.

Keywords: unethical advertising, TV advertising, children, obesity, junk food.

INTRODUCTION:

Advertising has become an integral part of our life and society. The impact of advertising is devastating for children. Children get influenced by the junk food advertisements that are showcased on television. It is essential for parents to know their child's exposure towards media and educate them on age-appropriate use of all media.

The childhood obesity epidemic is a serious health problem and has a long term effect on life. The rates of obesity in children living it Mumbai have almost tripled in the last century. Research has also found out that obesity also leads to other fatal diseases such as Diabetes, some forms of cancer and cardiovascular disease. Children easily try to grasp content from the TV ads to which they have been exposed.

Today's children aged 1 to 14 consume multiple types of media and spend almost 44.5 hours per week in front of computer, television and don't engage themselves in any other physical activity. Research shows that kids are glued to sofa almost every day and while watching television they need some or the other food item to eat. Sitting whole day on the couch leads to obesity and other problems is something that they don't realize. Approximately 20 per cent of youth are now overweight with obesity rates in preschool age. Prevention efforts must be taken on reducing excess weight gain as children grow up.

OBJECTIVE OF THE STUDY:

To study about the effect of junk food on children by seeing the advertisements and how it leads to obesity through a survey conducted in Mumbai City.

REVIEW OF LITERATURE:

In modern societies, children are introduced to unhealthy fast foods, energy and soft drinks through television advertising that causes obesity and serious weight control problems. On an individual level, childhood obesity is linked with risk factors such as type 2 Diabetes and cardiovascular disease. A broad definition of fast food can be defined as "food that is high in calories and but low in nutritional content." According to research, a child spends an average about 5.5 hours per day in front of television and associate themselves to the ads. Kids on an average watch more than twenty thousand commercials every year out of which 5000 are of food and drinks which have high content of fats and sugar.

It is been argued that children who have their own TV set in their rooms are at a higher risk of developing obesity. In addition to limiting children from workout, television exposes toddlers to omnipresent advertisements for unhealthy foods, sweets and other high calorie snacks. This is especially dangerous for children, as they do not understand the negative impact of information provided by such advertisements. Further research shows that TV commercials are one of the most widely used and considered most effective. It is observed that excessive consumption of caalories by children, their requests for fixed products and misconception about nutrition is strongly related to watching TV commercials. This is further carried on by the

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fact that most TV advertisements for children are primarily food items that contain excessive amount of calories and fats.

Approximately 40 per cent of kids are classified as overweight or obese before reaching primary school age. By the end of primary school, the number will have increased to over 60 per cent. The number of children grouped as 'seriously obese' has reached a high record level. According to study findings by Cancer Research UK, adolescents are glued to TV set almost every day and are influenced by TV commercials as they spend around twenty-two hours of television weekly. Use of cartoons, 3D effects and animations is something that has a great impact on them. Just because these ads show cartoons eating food, children think that it is good for their health. Each hour of TV viewed by the toddlers is correlated to a 22 per cent increase in the probability for unhealthy foods, 16 per cent increase in the need for sweets and 23 per cent increase in likelihood for consuming sugar drinks.

Another study came with a conclusion that junk food advertising has a significant impact on kid's food choices and diets. Constant intake of food constituting fats and sugar raise the risk of becoming overweight. It leads to serious health problems and children might even end up getting into depression. On a longer term obesity leads to irreparable damage to life. It can endanger child's health, increase possibility of developing chronic diseases that may put them into major trouble at a later age.

HYPOTHESIS:

- Objective: Health champions have centralized on the widespread advertising of calorie-dense and low nutrient foods as a major contributor to the obesity epidemic. This research tests the hypothesis that disclosure of food advertising during TV viewing may contribute to obesity especially in children from age 1-14
- Design: There were two experiments conducted for hypothesis. In experiment 1, preschool age toddlers watched a cartoon that contained food advertising and also accepted a snack while watching. In experiment 2, children of age 6-14 watched a TV program that included food advertising which encouraged food and nutrition benefits and snacking.
- Main Outcome Measure: Amount of snack foods consumed during and after advertising exposure.
- Result: Toddlers age 1-5 consumed 45 per cent more when exposed to food advertising; whereas children aged 6-14 consumed more of unhealthy snack foods while watching television which in turn made them obese. In both experiments, food advertising resulted to obesity and serious health problems and also concluded that these effects had a lifelong impact on children.

METHODOLOGY:

An online questionnaire study was done among school students of 2nd to 10th standard (age 6-14) in all zones of Mumbai city; whereas for kids age (1 to 5), their parents have answered the online questionnaire.

- Sample The method of sampling used in this research paper is cluster sampling. The population (students) is divided into zones and areas and each group belonging to different area, the sample was selected.
- Tools 50 questionnaires were circulated online to students chosen in each class as per cluster sampling. The questionnaire was in English which contained questions on food frequency intake of fast foods, drinks and calorie-dense foods, fruits and vegetables. Other questions such as reasons for consumption, years of fast food consumption were also asked. Children's exposure to PSAs and other healthier foods were also enquired.
- Statistical analysis –
- 1. After checking the results of questionnaire, it was found that children's exposure to TV advertisements for unhealthy food products (high calories, fast foods, sweetened drinks are a significant risk factor for obesity.
- 2. It was also found that children who watch more than three hours of TV advertisements per day are 50% more likely to be obese than children who watch fewer than two hours.
- 3. The food and beverage advertising aimed at children influences their product preferences and requests.
- 4. Children's level of exposure to these ads are found out in the table below:

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Ages	Number of Ads. per day	Hours of Ads. per year	Number of Ads. per year	Exposure to PSAs
1-5	20	35:40	5,527	1 every 2-3 days
6-10	25	55:52	8,709	1 every 2-3 days
11-14	16	45:55	7,099	1 every week

PSAs – Public Service Announcements.

5. Clearly from the above table it is observed that children are rarely exposed to PSAs or advertising for healthier foods. Children between ages 6-10 are receiving highest rates of advertisement exposure. These ads are absolutely dominated by unhealthy food products and snacks (34%) junk food and chocolates (40 per cent) fruits juices (1%) and 0% of fruits and vegetables.

ANALYSIS AND INTERPRETATION -

Table showing mode of advertisement preferred by children.

Medium	Number of children
a) Television	80%
b) Radio	10%
c) Magazines	20%
d) Banners	5%

Majority of children that is 80% watch advertisements through television followed by 10% on radio as their mode of advertisement. Magazines are viewed by 20% of children and only 5% have seen the advertisements through Banners.

Table showing favorite food chosen by children through advertisements.

Food		Number of children
a)	Junk food	71%
b)	Sugary drinks	20%
c)	Sweetened breakfast cereals	30%
d)	Pizzas	22%

71% of children prefer junk food as their favorite food. Sugary drinks are enjoyed by 20% of children. Sweetened breakfast cereals are consumed by 30% of children and 22% prefer Pizzas.

Table indicating parents restriction on seeing advertisements.

Restriction	Number of children	
a) Yes	15%	
b) No	85%	
c) Don't know	2%	

85% of parents allow their toddlers from seeing the advertisements whereas 15% of parents restrict their kids from watching TV ads. 2% of children don't know about their parent's opinion.

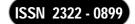
DISCUSSION AND CONCLUSION -

Advertisement is a fundamental part of the industry and its main role is to communicate a message to its consumers and also to persuade them. But in this process the advertisers should not forget that it's their social responsibility to pay attention to the future of the country. Television has some good advantages though but it is essential to watch it in moderation. But despite its advantages sitting in front of TV for long hours will be harmful.

Parents should be aware of what is going on in the advertisement and in turn it's influencing their kids more than they think. Parents must also encourage their toddlers to eat home-made food and support discouragement of fast food. Awareness regarding health hazards of junk food needs to be taught at schools in order to minimize its consumption. The Government must play an important role by implementing proper food laws.

Children who consistently spend more than 4 hours per day watching TV are likely to be overweight. Some advertisements depict risky behaviors, dangerous stunts, smoking and drinking is also shown which can have a negative impact on kids. They get easily influenced by watching and it is parent's responsibility to control television viewing to a minimum level. This would minimize lifestyle disorders among children to a larger extent.

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Keywords: Government, TV advertising, junk food, parents, social responsibility.

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STUDY OF PROBLEMS FACED BY THE RESIDENTS OF MIRA ROAD DURING WATER SCARCITY

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ABSTRACT

India has the second largest population in the world. India had made improvements over the past decades in respect of availability and quality of municipal drinking systems, but its large population has stressed planned water resources and rural areas are left out. Regardless of improvements to drinking water, many other water sources are contaminated with both bio and chemical pollutants, and over 21% of the country's diseases are water-related. The country is also a major grain producer with a great need for water to support the commodity. The excess water consumption for food production depletes the overall water table. India's water crisis is often attributed to lack of government planning, increased corporate privatization, industrial and human waste and government corruption. Children in 100 million homes in the country lack water, and one out of every two children are malnourished. Environmental justice needs to be restored in India so that the families can raise their children with dignity, and providing water to communities in one such way to best ensure that chance.

INTRODUCTION:

Mira Road is located on the northern potion of Salsette Island and the northern part of the Konkan region. Mira Road along with Bhayandar comes under the jurisdiction of the Mira Bhayandar Municipal Corporation(MBMC). The water crisis in Mira Road is a very serious topic of discussion. As per recent reports, the demand for water in Mira Road is 150 million litres a day but the supply is only 86 million litres. The water crisis has resulted in a windfall for tanker lobby, which quotes exorbitant prices for the water, which is suspected, they get from the civic body by bribing officials. On paper, the civic body supplies 86 million litres every 36 hours to Mira Road and Bhayandar. In reality, many areas do not receive water for two to three days in a row. As if that wasn't enough, the civic body suspends supply for a day every week. At such times, the supply is once in 48 hours.

RESEARCH METHODOLOGY:

In order to study this paper, the researcher has collected the data through questionnaire shared it with the people living in Mira Road, Mumbai and had a total of 400 respondents. The research was conducted in the month of February, 2021. Random sampling method is used to collect the data. The sample size for the study is 400. Due to the limitation of time, the sample size is very less. The data collected will be analyzed through software like Excel.

OBJECTIVES:

- To study the different problems faced by the people living in the given area.
- To study different arrangements made by the local bodies of the area to curb/control/reduce water scarcity.
- To evaluate multiple approaches for safeguarding against water scarcity.

HYPOTHESIS:

- Residents of Mira Road are severely affected due to the problem of water shortage.
- The water received by the people residing in Mira Road is Clean.
- The local authorities have not taken necessary actions to solve the problem of water scarcity in Mira Road.

REVIEW OF LITERATURE:

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METHOD:

- 1. Participants: For the purpose of research, the researcher used questionnaire as a tool to collect the data in Mira Road to study the problem of water scarcity and received 400 respondents which were easily available. The researcher has used a non probability sampling method.
- 2. Research design: The researcher used random sampling method to study the topic of research and also had prepared a questionnaire and shared it with people residing in Mira Road. The researcher received a total of 400 respondents. The research was conducted in the month of February, 2021.
- 3. Limitations of the study: Due to the current situation of Covid-19 and it's widespread, it was difficult to get apt responses from the public. Also, there were only 400 respondents which made it hard to cover a huge group of people.

RESULTS:

For the purpose of research, the researcher collected data with the help of a questionnaire through which 400 responses were collected. Analysis of the data is as follows:

1) Currently experiencing water shortage

Response	Yes	No
No. of	302	98
respondents		

2) Type of residence. For example: Flats, bungalows, etc.

Response	Flats/apartments	Villa/Bungalows	Others(chawls, etc.)
No. of respondents	319	44	37

3) How often does water shortage occur?

Response	Rare	In-between	Frequently
No. of	20	246	134
respondents			

4) How clean is the water?

Scale of 0-5,	0	1	2	3	4	5
where 0 is very						
unclean and 5 is						
very clean						
No. of	80	152	112	32	10	14
respondents						

5) Main reason for water shortage

Reasons	No	Wastage of	Leakages	Don't
	sufficient	water		know
	supply			
No. of	154	132	86	28
respondents				

6) Any actions by local authorities?

Response	Yes	No	Not aware of it
No.of	98	208	94
respondents			

7) Source of water during water shortage

Sources	Bore wells	Tankers	Bisleri cans
No. of	78	196	126
respondents			

8) Different problems faced by the residents

Problems	No proper personal	No proper drinking	No water for
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	hygiene due to water shortage	water	household chores
No. of respondents	118	114	168

FINDINGS:

Among the 400 respondents:

- 302 respondents say that they face water scarcity, and also expressed the fact that they are highly concerned about the lack and unavailability if water.
- Compared to the people living in apartment-style residence and chawl system, people living in bungalows face the problem of water scarcity rarely, as they have their own private source of water, like wells, hand pumps, etc.
- 246 respondents out of 400 say that they face water scarcity, but it is not on a daily basis and 134 respondents say that face major water scarcity issues.
- 344 respondents out of 400 say that they have an unclean supply of water.
- 208 respondents out of 400 say that no actions were taken by the local atuhorities in order to reduce the problem of water shortage.
- 168 respondents say that, as a result of water shortage, they do not have sufficient water for household chores.
- 196 out of 400 respondents prefer tankers over bore wells and Biselri cans as an alternate source of water during water shortage.
- The Civic Chief said that the government has sanctioned a project that would supply the township with 200 million litres a day, but it will take 2-3 years to be completed.

CONCLUSIONS:

- This research has helped us understand that people residing in Mira road are severely affected by the problem of water scarcity.
- They have expressed their concern regarding the depleting water resources in the urban areas.
- Through this research, we understand that the people residing in Mira Road receive unclean water during the normal days of supply.
- Majority of the time, the local authorities of Mira Road have not taken the necessary measures to control the problem of water scarcity in the area.

RECOMMENDATIONS:

- For this problem, I would suggest that you should try to save water whenever and wherever possible. You should also try to convince your family and friends to save water.
- The local authorities can try to curb the problem of water scarcity of the locality by taking the necessary measures like fixing the leakages in the pipelines, construction of a new pipeline or maybe even water harvesting. Also, there are plenty of opportunities out there that people can use to learn more about the world around them.
- Spread awareness about the scarcity of water through seminars, etc. Make people aware about various small steps they can do to save water at their homes, schools, workplaces, etc.
- There are plenty of technologies that allow you to recycle rainwater and other water that you may be used in your home. Not only does it help in preventing scarcity, but it can save some money as well.
- Improving the sewage systems of the area can help in clean supply of water and also prevent water scarcity from becoming any worse.
- Better water distribution infrastructure can help in a great manner in reducing water scarcity.

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PROBLEMS FACED BY PEOPLE LIVING NEAR INDUSTRIAL AREA- W.R.T BOISAR, MAHARASHTRA

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ABSTRACT:

Several studies have reported an association between environmental pollution and various health conditions in individuals residing in industrial areas. It has been reported that people living near industrial areas are tend to face many problems such as pollution, health problems etc. On the other hand, it is said that Industrial areas develop rapidly and the facilities provided are efficient. So to evaluate the problems faced by people living near Industrial area, I performed a research on the area called Boisar which is called the largest industrial suburb in the Mumbai Metropolitan Region in the Indian state of Maharashtra. We are here to understand and study the various problems faced by people living in Boisar. We'll see that are the people living in Boisar are aware of the pollution created by the industries and its various health effects on them. Are they really living in Boisar because of its facilities or for its job opportunities? How satisfied are they with the facilities provided in Boisar? Does living in Boisar has benefitted them? And many more such questions will be answered. But before that let's introduce you more about Boisar.

Keywords: Industrial area, Boisar, Problems, Pollution, Health, Facilities.

INTRODUCTION.

As previously mentioned, Boisar is the largest Industrial suburb in the Mumbai Metropolitan region in the Indian state of Maharashtra. It was originally the part of the Thane district before becoming part of Palghar district. It is approximately 85 kilometres away from the state capital Mumbai.

Boisar is a Gateway of India's first nuclear power plant, home of largest Maharashtra Industrial Development Corporation (MIDC). Boisar is governed by the Palghar Municipal Council (PMC). It has a railway station in the Western Railway zone of Indian Railways as well as Mumbai Suburban Railway.

Boisar is a popular weekend spot for tourists and locals due to nearby beaches, forts and lakes. The place has seen rapidly development due to:

- The existence of more than 1500 industrial units.
- Its proximity to Mumbai and Gujarat.
- Easy access to train and roads.
- Availability of surplus power and plant.
- Its vicinity of Maharashtra's largest fishing port Satpati.
- The upcoming Mumbai-Ahmedabad bullet train having an expected stop at Boisar.
- The upcoming Delhi-Mumbai Industrial Corridor project (DMIC) being planned to pass via Boisar.
- The expansion of sea transport project.

Boisar being a home of almost 36,151 (Approx.) people and also being the largest industrial suburb does not enjoy a clear atmosphere due to pollution caused by the industrial. As per Boisar Air quality index (AQI), Boisar is now unhealthy for sensitive groups.

We are going to study various problems faced by people living in Boisar as well as how developed Boisar is.

RESEARCH METHODOLOGY.

In order to collect the data about the problems faced by people living near industrial area and to study it, the researcher has collected the data through questionnaire shared with the people residing in Boisar and we had a total of 301 respondents. The questionnaire was shared among the people through Google forms. The research was conducted in the month of March 2021. Random sampling method is used to collect the data. Due to the Covid situation there was only 301 responses collected through Google forms and also because of the limitation of time. The data collected is analysed through the help of Google forms and then the conclusions were drawn.

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REVIEW OF LITERATURE.

In recent years, increasing attention has been paid to the health implications of large industrial establishments near local area where people resides, Modern industrial development has resulted in many benefits- stemming from socioeconomic development- but it also resulted in environmental contamination and adverse impacts on health. These impacts are especially relevant when considering large facilities and operations involving toxic chemicals, power generation, and heavy industries in general. Acute and chronic adverse effects on health is occupationally exposed groups and in general population have been repeatedly documented, following industrial accidents. They have been documented for long-term and gradual environmental contamination and chronic occupational exposures.

Often, multiple agents exist simultaneously, posing a mix of certain or suspected risks. Despite the abundance of such contaminated sites and the considerable extent of their potential adverse effect on health, a methodology for studying their impacts, which quantifies (in real cases) the effects estimated, is still lacking.

According to researchers, such difficulties may explain the relative lack of data on the possible health impacts of industrially contaminated zones and the nearby areas of industries. Such data is lacking even though many so-called hotspots- that is, large industrial facilities that contribute a considerable proportion of all noxious emissions are well known and routinely monitored by national and local authorities for their environmental impacts.

Research Gap.

This research is completely based on an industrial area called Boisar and hence no previous study on the problems faced by people living in Boisar has made.

OBJECTIVES OF STUDY:

- 1. To study the health related problems faced by people living near industrial area.
- 2. To study the various respiratory and allergic symptoms on people caused by pollution.
- 3. To study whether an Industrial area is developed or not.
- 4. To study the problems faced by people due to lack of facilities living in Industrial area.

HYPOTHESIS OF THE STUDY:

- 1. HO: People living near Industrial area doesn't face various health issues and skin allergies.
- H1: People living near Industrial area faces various health issues and skin allergies.
- 2. HO: People living near industrial area doesn't enjoy easy access to roads and trains
- H1: People living near industrial area enjoys easy access to roads and trains.
- 3. HO: Industrial area usually gets to see rapid development
- H1: Industrial area usually takes time to develop.
- 4. HO: People who lives near industrial area doesn't face power cut or electricity issue.
- H1: People living near Industrial area faces power-cut frequently.

METHOD.

- 1. Participants: I used questionnaire as a tool to collect data from the people living in Boisar to study the problems faced by them due to living it an Industrial area. I received 301 responses shared through Google forms. Out of 301 respondents, 188 were male and 113 were female.
- 2. Research Design: I used random sampling method to study our topic and also prepared a questionnaire and shared it with people in the form of Google forms. All the respondents were the residents of Boisar only.
- 3. Procedure: Questionnaire was prepared and shared among the people through Google forms.
- 4. Limitation of study: Due to the current situation of Covid-19 which is still going on it was difficult to go in areas where there were Covid patients and get the responses of people living in that area. Still I tried to get responses through social media as well as through nearby areas and received 301 responses.

RESULTS.

For the purpose of research, researcher collected data with the help of questionnaire from people living across Boisar. Analysis of data collected is as follows.

1- Age of respondents.

Age Group	15-21	22-30	31-40	41 and above
No. of Respondents	87	73	81	60

2- Number of Years living in Boisar.

Years	Less than one year	1-3	3-4	5 years and more
No. of Respondents	12	16	64	209

3- Did you move to Boisar because of its job opportunities?

Yes	No	
158	143	

4- Do you think living in Boisar (an industrial area) has benefitted you?

Yes	No
147	154

5- Are you aware about the pollution Boisar has, being and industrial area?

Yes	No
240	61

6- How long there are power-

cut in your locality?

Regularly	Once a week	Rarely
51	173	77

Do you face water scarcity in you locality?

Yes	No	Sometimes
50	82	169

Have you been facing any health issues due to the pollution? If yes, what?

Asthma	Cancer	Wheezing and coughing	Eye diseases and constant irritation	Hairfall and Greyish hair	Breathing issue	None
			irritation			
38	11	51	55	11	4	131

Do you face any skin allergies?

Yes	No
142	159

7- Are the transportation facilities provided efficient?

Yes	No
187	114

8- Do you think Boisar is a fully

developed area?

Yes	No
54	247

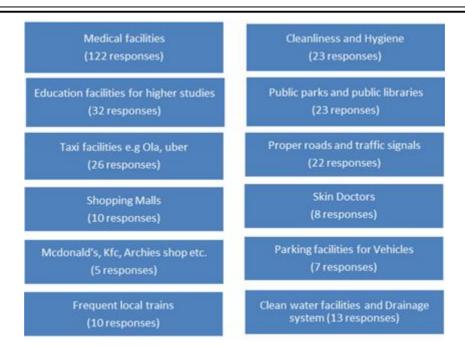
9- On the scale of 1 to 10, how satisfied are you with the facilities provided in Boisar?

Scale	1	2	3	4	5	6	7	8	9	10
No. of	5	9	13	14	34	71	80	53	15	7
responses										

10- Which facility you think is not available in Boisar?

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11- One last question, do you think Boisar being an Industrial area is safe?

Yes	No		
136	165		

Interpretation.

Among 301 respondents, we saw more participants from the age group of 15-21 years of age (87 responses) followed by 81 responses from 31-40 years, 73 responses from 22-30 years and least from the age group of 41 and above i.e. 60 responses. Out of which majority of people have been living in Boisar for more than 5 years i.e. 209 respondents, 64 respondents have been living for almost 3-4 years, 16 respondents for 1-3 years and only 12 people have been in Boisar for less than 1 year. This helps to understand that the people living for more than 5 years are living permanently in Boisar because their parents would be working in Boisar from a long period of time. And others would have migrated to Boisar either for the jobs or because of the easy access to train to travel to their place of work. Also 52% (158 respondents) of people have moved to Boisar because of the Job opportunities and 48% (143 respondents) of people have answered 'No'. This helps to understand that majority of the people have been staying in Boisar for work purpose.

In next question, majority of people i.e. 154 respondents still believes that living in Boisar has not benefitted them and remaining 147 people said 'Yes'. And when it comes to being aware about the pollution caused by industries majority of 240 people are very well aware of it and remaining 61 people are not much aware.

When I asked the respondents about the health issue they have been facing, almost 165 people out of 301 have been facing different health issue and remaining 136 have been safe from the pollution. It can be easily concluded that Pollution caused by industries is definitely harming the residents of Boisar. And also when it comes to skin allergies 159 people doesn't face any issues while 142 does face skin allergies. When it comes to transportation facilities in Boisar, 187 respondents feel that the facilities provided are efficient and remaining 114 disagreed. When I asked the respondents about power-cut issue majority of 173 people faces power-cut once a week, 77 people faces rarely, and 51 people faced regularly. And almost same results were seen when it came to water scarcity.

I also asked people whether they feel that Boisar is fully developed or not and majority of 247 people said 'No' and remaining said 'Yes' I also asked them to rate the facilities provided in Boisar from 1-10. And I also asked that according to them which facilities are not available in Boisar and got a bunch of different answers mentioned above in analysis of data.

And in the last question, we asked the respondents that whether they think that Boisar being an Industrial area is safe or not and majority of 165 people answered 'No' and remaining said 'Yes'

FINDINGS

• It can be said that people in Boisar are very well aware about the amount of pollution Industries have been emitting.

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- Majority of people living in industrial area shared that they face several health and skin allergy issues.
- Hence our assumption about the people facing various health issues and skin allergies has proven to be true
- Also when it comes to power-cut it can be said that our assumption that Industrial area doesn't face power-cut issue has proven to be wrong because majority of the people living in Boisar faces electricity issue once a week and that also for a whole day.
- Definitely when it comes to transportation facilities in industrial area, it can be easily said that our assumption about people having easy access to roads and rails is proven to be correct.
- Usually there's an assumption that Industrial area gets to see rapid development, but with the responses of people it is seen that Boisar has been developing but still lacks in many areas. So our assumption is proven wrong.

CONCLUSION

- The research has helped us to understand that it can be convenient to live in an Industrial area but it's not as easy as it seems.
- Living in an Industrial area definitely comes with many problems especially when it comes to Boisar but is also not as bad as it is been always said.
- People living in Industrial area definitely get lots of job opportunities and also an easy access to trains and roads.
- It can be said that the living in an industrial areas has its own pros and cons.
- It may be hard for sensitive and old age people to adapt to the climate of Boisar.
- Boisar has seen tremendous growth from being a village to a town.
- Boisar is on the verge of developing and hopefully in near future we'll definitely see a developed Boisar.

RECOMMENDATION

- My recommendation to people living in Boisar (an industrial area) would be to stand together and raise your voice when it comes to pollution and environmental degradation.
- If we stand united against the industries they would definitely take precautionary measures.
- People in Boisar can use water purifier so that they can enjoy fresh and clean water.
- If Government is not taking steps to grow more trees then people of Boisar should come forward and start a tree plantation drive.
- People of Boisar should take up a responsibility on themselves when it comes to protection of environment.
- They should use effective means of garbage disposals.

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GRADIENT PROBLEM

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ABSTRACT

This research paper highlights the gradient problem which occurs during the training of the neural network. During the training, the loss is calculated till the desired output is obtained. With the help of loss, we get the magnitude and direction to change the weights. This weight change is done by the chain rule where we multiply the derivatives. This works well for the shallow network but as the number of layers increases, the value of these derivatives becomes vanishingly small causing vanishing gradient problem or very large causing exploding gradient problem.

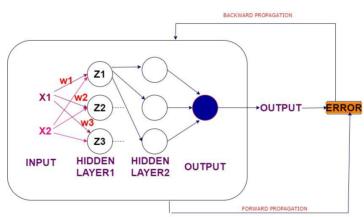
Keywords: Backpropagation, gradient descent, Learning rate, activation function, loss function

INTRODUCTION

A Neural network consists of interconnected weights, biases, and activation functions. The sum of the product of input and weights becomes the net input which is then given as an input to the activation function. The output of the activation function becomes the actual output of the neuron. The group of neurons is various layers form a neural network where each neural output participates in the decision making.

To make correct decisions, it is required to train the neural network. The above process continues for layers till the last layer arrives. At this point, we check whether the output obtained from the last layer matches the target output. If it does not, we need to adjust the weights. This adjustment of weights is done by a method called Backpropagation.

When the actual output and expected output don't match, a loss is calculated by a function called as loss/cost function.



In Backpropagation, to change the output from the output nodes, there is a need to update the weights connecting the output layer. Another way to do this is to change the nodes of the previous layer which is the activation output. As we cannot directly change the activation output as it has been influenced by the weights and activation outputs of the previous layer, we need to make modifications in the weights of the previous layer, this process continues till we reach the first layer where we cannot change the actual inputs but we can change the weights. We are moving from right to left for a slight change in the output value.

The rate at which we change the weights is called the **learning rate**. Learning rate is the most important hyperparameter in training the neural network. A high learning rate may converge too quickly to a suboptimal solution and may skip the necessary values. However, a low Learning rate may lead to a slow training of the network and might cause the network to get stuck. So choosing an appropriate learning rate is of most importance.

CONTENT

The Gradient is a numeric calculation that allows us to adjust our parameters in such a way that the desired output is obtained with minimum deviation.

Let's assume we are on top of a mountain and we need to reach the bottom. In the journey, we would find the best possible route where the road is the walkable and shortest distance to the destination. We would change our direction repeatedly at each step and perform analysis for the best possible route. This will continue till the point where we can no longer go downhill –local minimum. The size of the steps taken is the learning rate.

Similarly, at each layer, the network tries to find the best possible path to adjust to its parameters so as the targeted output is obtained with less cost and the highest accuracy.

Gradient Descent is the most used algorithm to train neural networks.

DERIVATIVES:

Algorithms like gradient descent use derivatives to determine whether to increase or decrease the weights. The derivatives once calculated will help us in determining the direction.

We limit the scope of this research paper to primarily two concepts of calculus:

1. Power rule:

If
$$f(y) = y^n$$
 then;

$$\frac{dy}{dx} = ny^{n-1}$$

2. Chain rule:

If z is dependent on the intermediate variable y, which is dependent on x. The chain rule is mathematically given by,

$$\frac{dz}{dx} = \frac{dz}{dy} \cdot \frac{dy}{dx}$$

There are three versions of the gradient descent algorithm:

1. Batch gradient descent: This algorithm involves the training of full data set making it very computationally expensive. All data is injected at once risking for the network to get stuck.

Batch size = Size of the training dataset

2. Stochastic gradient descent: As the name suggests stochastic gradient descent or SGD is stochastic in nature i.e., it picks a random instance from the data set instead of injecting all data at once. The gradient is calculated for this randomly picked instance making it much faster. The drawback is, the number of iterations is increased making it slower in the long run. Additionally, it does not make the optimal use of the available resources.

Batch Size=1

3. Stochastic / Mini batch gradient descent: This version tries to cancel out the drawback of batch gradient descent and stochastic gradient descent. Instead of introducing a single random sample every time, a small batch of random samples is injected. In this way, the no of iterations is relatively reduced, Additionally, the data is also not injected at once.

1 < Batch Size < Size of training dataset

We calculate the **gradient** as the **multi-variable derivative** or **partial directive** in the backpropagation technique of the loss function with respect to all the network parameters. Example:

$$f(x,y) = x^2 Sin(y)$$

$$\frac{\partial f}{\partial x} = 2xSin(y) \dots (1)$$

$$\frac{\partial f}{\partial y} = x^2 Cos(y) \dots (2)$$

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Gradient puts both of the above equations in a vector and gradient is denoted by the symbol "▼" called "nabla"

$$\nabla f(x,y) = \begin{bmatrix} 2xSin(y) \\ x^2Cos(y) \end{bmatrix}$$

Once the gradient vector is obtained, we'll update the network parameters by subtracting the corresponding gradient value from their current values, multiplied by a **learning rate** that allows us to adjust the magnitude of our steps. The updated term is subtracted because as we've seen before we want to move in the opposite direction to the gradient, decreasing the loss value.

After having understood what is gradient and how is it calculated, we will now get into what problem occurs due to this gradient,

- 1. Vanishing gradient problem
- 2. Exploding gradient problem

VANISHING GRADIENT PROBLEM:

When the gradient is large the net will train quickly but when the gradient is small the net will train slowly

The formula for weight update:

$$W_{\text{new}} = W - \text{learning rate} * \frac{d(\text{Loss})}{d(W)}$$

Where W is the old weight and W_{new} is the newly updated weight.

Learning rate is a constant, $\frac{d(Loss)}{d(W)}$ is the gradient.

The Gradient at any point is the product of all gradients up till that point. As we know the product of any two numbers between 0 and 1 gives you the smaller number.

E.g.: $0.01 \times 0.01 = 0.0001$

Here, we see the multiplication of two numbers gives you an even smaller no 0.0001.

This number wouldn't cause a significant change in the weight as,

The same is the case with gradient. When we move from left to right the multiplication of derivatives results in a smaller value causing an insignificant change to weights. As a result of this backpropagation takes a lot of time for training a neural network and the accuracy is also often very low.

As more layers are added, the gradient of the loss function squishes to an even smaller value, making the network very hard to train. The gradient will be vanishingly small preventing significant changes to the weight.

When we use activation functions like sigmoid, it squishes the value between 0 and 1. Therefore the large change in input will cause a small change in output as the derivatives become very small.

This isn't a problem for shallow networks as they have fewer layers. However, as the number of layers increase, the derivatives will decrease down the layers and will cause a very insignificant change in the initial layers. As the initial layers are crucial in recognizing the core element, inaccuracy in this layer will lead to the overall inaccuracy of the network.

SOLUTIONS:

To overcome the gradient problem, we can change the activation functions accordingly. Rectified Linear Unit(RELU)

The vanishing gradient problem is mostly faced when the sigmoid/tanh activation function is used.

Unlike sigmoid, RELU doesn't squish the value between 0 and 1.

Instead, it returns the number itself if the input is positive and 0 if the input is negative

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We can describe RELU activation output in general if statement,

if input > 0:

return input

else:

return 0

This function is linear for values greater than zero,

 $G(z) = max\{0,z\}$

This function outputs 0 when the value is negative, the number itself in case of positive value.

The gradient for this will either be 0 or 1 because the gradient is like a slope. After 0 there is a directly proportional relationship between the input and the loss value. The angle of the slope inclined to the X-axis is 450.

The Slope of the line is tan 45 is 1. Therefore the derivative is always 1 for positive values. As the values are going to remain 1 through the layers this solves our vanishing gradient problem.

There's a drawback in this activation function, when the derivative becomes 0, it's going to remain 0 throughout the layers without any update in the weights. This network is called a dead neuron.

EXPLODING GRADIENT PROBLEM:

In contrast to the Vanishing gradient problem, the Exploding gradient might result in error gradients getting accumulated and result in a very large gradient. This will lead to a large update to the weights leading to an inaccurate network.

Mostly in recurrent neural networks, exploding gradient problems might cause the network unable to learn from the training dataset and cannot learn over long input sequences of data.

Signs that the network is facing exploding gradient problem:

- 1. Poor loss
- 2. Unstable model i.e, large loss change in each update
- 3. Loss goes NaN during training
- 4. Model weights becomes large very quickly

SOLUTIONS:

- 1. Small batch size: Stochastic gradient descent has two hyperparameters, batch size and no of epochs Batch size is a hyperparameter that determines how many samples that are to be given as input before the network's internal parameters get updated. No of epochs determines the number of complete passes through the training dataset.
- 2. LSTMs LSTMs have gates and cell states that help us control the input data fed to the model. LSTMs has 3 gates, forget gate, input gate, and output gate. The Cell state is the backbone of the network where long-term dependencies and relations are encoded. Forget gate helps to forget the irrelevant information. Thus the forget gate will forget the inaccurate weight values and save the network from exploding gradient.

CONCLUSION

Vanishing gradient problems occur when an inappropriate activation function is used. For Exploding gradient problem, the model design has to be considered. Gradient problems can be avoided by using appropriate activation function and model design.

ACKNOWLEDGEMENTS

This paper could only be a success because of my professors and friends. I wish to express my sincere gratitude towards them. Firstly, I would like to thank my guide, Prof. Mithilesh Chauhan, for their patient guidance, enthusiastic encouragement, constructive recommendations, and useful critics for my work. I also wish to thank my friends who have always helped me and inspired me for this project.

Thanks for all your encouragement!

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IMPROVING EMOTIONAL QUOTIENT OF HUMANOIDS WITH THE USE OF THERMOLOGY AND THERMOGRAPHY

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ABSTRACT

In this work I have followed a multidisciplinary approach to study the interaction for emotions recognition in the humanoids. My ultimate goal is to explore if a humanoid can be used to interact with humans and recognize their emotions through some cues and bio-signals. In particular, this work is focused on analysing human emotions. Human body temperature plays an important role in recognizing and understanding emotions by robots. In this paper a detailed study has been proposed on how our body temperature plays an important role in our different moods and emotions. And how we can formulate it for the robots to analyse the emotions accurately. In between the sections, I have explained a way in which imaging technology can be used to add some emotions recognition ability to the robots. The obtained observation can adequately elaborate how a humanoid can have ability to detect emotions and moods of a human being and act accordingly.

Keywords - Thermal Technology, Image Processing, Humanoids, Artificial Intelligence

INTRODUCTION

We all know that nowadays AI is one of the emerging technologies which has been used in the "Robotics", the best example being the "Sophia" an interactive social robot who has even granted the state of citizenship of Saudi Arabia[1].

HUMANOID - AN ADVANCED INTERACTIVE SOCIAL ROBOT

Firstly, you must know what a humanoid is. A Humanoid is an application of advanced robotics who are human-like and programmed to replicate human actions in more accurate and efficient manner. As shown in the movie series *The Terminator*, these humanoids are programmed to be exceptional in physical quotient and intelligence quotient. But where they lag behind humans is the emotional quotient.

In the world of Humanoids, "Imaging Technology" is the only way for them to see and analyse the surrounding. As their imaging capabilities get developed, they get to analyse their surrounding better.

WHAT IS THERMOGRAPHY?

The Thermography or Thermal Imaging technology, which has been encouraged by snakes which gives ability to detect the objects w.r.t their temperature. Such technology is being commonly used at the security and military equipment's. It is a type of imaging captured by the thermal sensors and converted to a graphical image format.

Thermal imager like the *FLIRE6 Camera* is used to detect heat anticipation pattern of our body and thus detects injuries and diseases[8]. Any illness in our body creates an abnormal pattern of heat anticipation. The thermal imager can accurately capture those patterns to help experts diagnose the approximate disease.



Fig - A thermal image of the forest at night

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Fig - A FLIR E96 thermal camera in action

These thermal imaging cameras such as the *FLIRE6* camera, however has a drawback. While they capture the target, they also tend to capture the surrounding as it is a basic functionality of camera. Therefore, the factors like environmental temperature, humidity, and wind speed and temperature also affects the original imaging. To avoid such disturbances, it is a good practice to use a *Lambert* radiator in combination with thermal imager.

There are multiple types of thermal imagery sensors. Here, I will be mostly talking about research with respect to the equipment *FLIRE6* and *Lambert Radiator*.

WHAT IS THERMOLOGY?

Thermology is a branch of medical science and engineering which emphasizes on the detection and study of flaws using infra-red wave spectrum. Infrared frequency range is between 430THz-300GHz.

The applications of Thermology can range from a simple Firefighter's Thermal vision to the diagnosis of some of the most deadly and undetectable diseases in the world by using Digital Infrared Thermal Imaging (DITI). Some of the advanced applications can even detect the cancer at later-stages. The fresh example of Thermology is the instruments like Infrared Thermometer even used now-a-days as a medium of primary detection and screening of COVID-19 all over the world.

Here, in this work an E96 Thermal Camera has been taken into consideration due to its capacity to capture 40°C temperature spectrums accurately, the temperature range that can be taken into consideration and its easy availability.



Fig - An infrared thermometer used in screening of COVID-19

EMOTION RECOGNITION SYSTEM IN HUMANOIDS: LITERATURE REVIEW

Since these Humanoids are developed, there have been several theories proposed and several attempts were made. Some efforts were made practically successful, while some remain just theories. Some of the best researchers explains - "Robots can recognize emotions through facial expressions, and then react appropriately".[4] But there comes a flaw, humans don't always express emotions through our facial expressions. Therefore, analysing the emotions only on the base of facial expressions is not practical at some point.

Another approach is via EEG analytics, EEG analytics is an accurate way to determine emotions via analysing the brainwaves, as it directly penetrates to the brain via a series of probes which collects data.[7] This is the

most accurate method used at medical sciences but is not feasible to apply into the robots for the fact that it requires extra equipment to attach on the host every time.

Secondly there are much more articles talking about using soundwaves to recognize emotions via speech. It is a well-efficient technology and is in use with the applications like Lie-detectors. But it is effective only when someone speaks. If someone's quiet, or is mute. In such cases we can't rely on sound technology to express feelings. [13]

For the more effective results, there must have a much more broad and multidisciplinary approach. There should be much more other disciplines taken into consideration other than just robotics such as human biology, psychology and biochemistry.[6]

When in pursuit of a more efficient and less complex technology, I came across a article about "Enhancing Nursing Quality by Emotional Skills" where they proposed a simple theory that - "During university studies of nursing, it is important to develop emotional skills for their impact on academic performance and the quality of patient care." [8]

According to the experts – "Our nervous system is continuously tweaking our blood flow based on our emotions, they emit ample amount of heat with each tweak." [8][9]

With using thermal vision, the robots would be able to pick up those fluctuations just by looking at us. [8]

PROPOSED THEORY

Relation of Human Emotions with The Body Temperature

Each illness in our body creates an abnormal pattern of heat anticipation. Similarly, under different emotional conditions our body emits patterns of heat via different parts of our body.

As a minute change in temperature creates an entirely different infrared radiation, this change in temperature may be undiscoverable for us but an infrared imagery device – like Thermal imager can capture and display even those minute changes.

As shown in the above picture[11], there are total 5 spots on the face itself that undergo thermal changes under certain emotions. In our body, there are so many such places that could be marked down for observation.[11] Take some of the below cases for example –

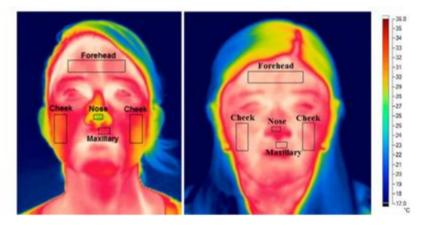


Fig - Different parts of face sensitive to human emotions

Note: The observations are taken subtracting the average body temperature to display the most accurate changes.



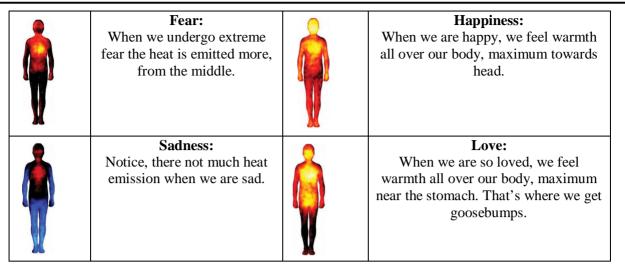
Neutral:

This is our neutral body under normal conditions



Anger:

When we get angry, particularly our upper body gets heated up.



According to the recent studies done on the Students pursuing Nursing Studies at Public University, Spain[8] -

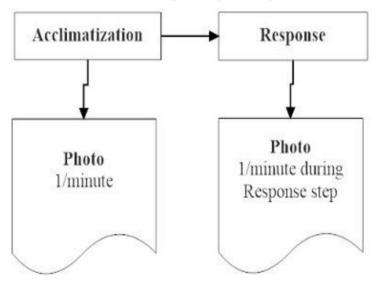


Fig - Workflow for data acquisition - During taking thermographic images - Protocol Application

This[8] and the above case study has proven to me that there is certainly a possibility of applying the same principle in the case of machines. But this research has a flaw. As it has been conducted in the city of Spain and the average temperature of Spain ranges from 10°C to 20°C throughout the year. And in my country the average temperature ranges from 20°C to 30°C provided that there's a huge diversity of temperature at all over the country.

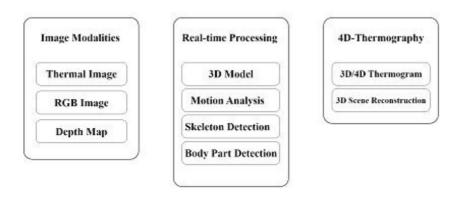


Fig - Three steps that converts captured image to a thermograph

	Emotions	Temp/Humidity	Start Acclimatization	Start Stimulus	Final Stimulus	Final Period Response
	Joy	Temp (°C)	20.4	20.6	20.7	21.0
	Joy	Humidity (%)	36.8	36.8	36.2	35.8
- 3	C 1	Temp (°C)	24.4	23.5	23.4	23.4
17	Sadness	Humidity (%)	31.8	31.8	32.3	32,5
V I	© ▼ 0.000.000	Temp (°C)	21.3	21.5	21.4	21.3
D	Love	Humidity (%)	34.1	34.0	34.1	34.4
E	Llandinas	Temp (°C)	23.6	23.7	23.8	23.9
O	Happiness	Humidity (%)	26.1	26.1	26.4	26.4
	Fear	Temp (°C)	21.9	21.8	21.7	21.5
		Humidity (%)	30.0	31.0	31.5	32.4
	Anger	Temp (°C)	23.3	23.1	23.3	23.6
		Humidity (%)	29.4	32.1	30.8	30.7
	Joy	Temp (°C)	19.3	19.4	19.4	19.3
		Humidity (%)	31.9	32.2	32.5	33.0
	Sadness	Temp (°C)	20.3	19.3	19.3	19.3
		Humidity (%)	33.8	36.4	37.0	37.2
M U	(a)	Temp (°C)	18.7	18.8	18.8	18.8
S	Love	Humidity (%)	41.3	41.6	41.8	42.2
I	TTi	Temp (°C)	20.9	20.2	20.1	19.8
C	Happiness	Humidity (%)	29.6	31.3	31.6	32.3
0	******	Temp (°C)	19.4	19.4	19.5	19.4
	Fear	Humidity (%)	38.4	39.2	39,4	40.1
	1902220	Temp (°C)	18.7	18.8	18.7	18.7
	Anger	Humidity (%)	38.4	39.7	39.3	40.1

Fig - Results of the Survey conducted at Public University Spain

When applied all the knowledge I got and formulating the theory, I can put forward a method to calculate the mean change in temperature with respect to environment, and it can be calculated as -

$$\overline{C} = \left| \frac{c_{subject} - c_{env}}{2} \right|$$

Now that we have taken environmental temperature into consideration, we can now manipulate the temperature change in the subject body placed anywhere on globe.

% Change in temperature =
$$\frac{\overline{c}_0 - \overline{c}_i}{\overline{c}_n} \times 100$$

 $\overline{\mathbf{C}}_{\mathbf{0}}$ – Initial Temperature of Subject in °C.

 $\bar{\mathbf{C}}_i$ – Final Temperature of Subject in °C.

OBSERVATIONS CAPTURED BY THE INDUSTRY SPECIAL LEVEL THERMAL CAMERA FLIR E96

Area of Change in °C (%) for each Emotion						
observation	Fear	Sadness	Joy	Happiness	Love	Anger
Forehead	1.17	-0.57	0	0.29	-0.58	0.57
Nose	1.19	-1.15	2.09	3.07	-1.18	1.15
Right cheek	1.48	-1.44	-0.87	1.16	0.9	0.87
Left cheek	0.89	0	-0.87	0.29	0.61	1.16

FLIR E96 has a lens dimensions of $11.8 \times 12.7 \times 7.22$ m, Resolution - 640×480 with AutoCalTM AutoCalibrating lenses [2][12]

LIMITATIONS OF THERMOGRAPH DEVICE WHILE RECORDING THE OBSERVATIONS Mechanical Limitations

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- ➤ Camera Resolution: The current technology thermal cameras do not have high resolution capturing capacity which could result to accurate data collection and analysis. Environmental Conditions
- ➤ The Weather: There are various factors in the weather that can affect the thermal imaging technique. The factors like environmental temperature, humidity, electromagnetic induction in the surrounding and any other interfering IR radiations can degrade the accuracy of results.

CONCLUSION

While doing the research, I came through many conclusions redirecting to the various possible applications of the proposed technology, most of them have been applied somewhere in some field, while some are in research process, waiting to enter into the market.

APPLICATIONS OF THE PROPOSED TECHNOLOGY

Humanoids equipped with this type of Emotional Recognition Technology can have a wide application in the field of "Hospitality" where emotional quotient becomes a priority criterion to performance.

- 1. Applications in Child-care Organizations and NGOs: This technology is very useful in the childcare organizations for the care and nurture the children below the age five, as they are most likely unable to talk or convey their message to anyone. It becomes very useful to recognise their moods and monitor their health conditions and act accordingly, leading to a better nourishment of the children resulting to the better health and wellbeing in future of the child.
- **2. Applications in the Medical Organizations and Healthcare Centres:** r. This technology is being used in the screening test in the COVID centres worldwide. This technology can make itself very useful in future if programmed according to the medical needs of the organization. The IR technology used can be useful in the effective diagnosis of many diseases. Example Cancer.
- 3. Applications in the Wildlife: This technology can be useful translating the language of animals broadly into common feelings. As these poor animals can't speak the way we can understand them and can even misinterpret their actions. So, to broadly understand the actions and reactions of every animals with constant monitoring with a thermal wearable lenses, and by means of this type of device we can continuously monitor and able to analyse their feelings and illnesses. Thus, we can better understand their way of life in nature.

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IMPACT OF SOCIAL MEDIA ON TODAY'S YOUTH

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Wilson College

ABSTRACT:

Social networking sites offer a large platform for discussion on burning problems that has been unnoted in today's emerging world. Usage of social networking is among the most common activities of today's youth. These sites offer today's youth a medium for entertainment and communication and these have grown expendably. We are here to understand and study the impact of social networking sites within the youth and various problems associated with it. The study is conducted to see the perspective of youth towards social networking sites. Negative use of social media is deteriorating the connection among the countries, how adversely and positively helps the youth to understand the effective utilization of these networks. In this research paper, the researcher aims to analyze the growing issues on youth due to the constant use of Social Media

Keywords: Social media, Human behavior, Construction & Destruction purpose.

INTRODUCTION:

The study concentrates on the impact of social media towards youth. Technology is considered as the king and human must be knowledgeable to control the king. It is essential to educate youth regarding the usage of social media to upgrade in their career and personal development. Social media is interactive digitally-mediated technologies that facilitate the creation or sharing/exchange of information, ideas, career interests, etc. As users engage with their electronic services, they create highly interactive platforms through which individuals; organizations can share, co-create, discuss, participate and modify user's generated content. There are well known social media like face book, twitter, LinkedIn, YouTube, telegram, etc. They are all social networking websites where users can share their information to the public. Business people also can promote their products through social media and get crowd funding. Social media analytics collects and analyze the data from blogs and social media website that helps business people to frame a wise decision.

Social media influence youth positively to understand human behavior and negatively become selfish. Also it causes anxiety and depression which eventually forces one to take a wrong step ahead. Social media can help to improve one's sense also on the other hand it can be an effective communication. Thus, social media has a wide range of positive and negative impacts on youth.

RESEARCH METHODOLOGY

In order to study this paper about the impact of social media on today's youth, the researcher has collected the data through questionnaire and I had got a total of 301 responses. For that purpose, I framed few questionnaires in Google forms and shared it among youth. The research was conducted in the month of March 2021. Due to the limitation of time, I had got only 301 responses. The data collected is analyzed by the help of Google forms and then the conclusions were drawn.

REVIEW OF LITERATURE

Nia Crawford, Loebig in their research 'HOW DOES SOCIAL MEDIA EFFECT YOUTH'? (2015) stated that social media like a coins have valuable and harmful impact on the youth. It helps the youngsters to flourish at the same time grab downward; hence youth should take care of using social media in their lives. Youth connect with many people and promote themselves in their career. Social media helps youngsters to share their opinions with other.

Vidyashri et al in their research 'HOW DOES SOCIAL MEDIA EFFECT YOUTH'? (2017) stated that the majority of the youth are attracted towards the technology associated with the media platforms such as whatsapp, twitter, etc. in downloading music ,games, video, and movies.

Annapoorna Shetty, Reshma Rosario, Sawad Hyder had studied the impact of social media on youth on October 2015. Their objectives were to understand the awareness level of usage of different social networking sites, to search level of trust over information received from social media, to understand various problems of it and to check behavior of youth towards necessity, positivity, helpful in education, helpful to get knowledge etc, they desire to conclusion that if social media use in positive manner then it can develop youth's career, skill, lifestyle and so in.

According to Livingstone and Bober (2003) social media was the main cause of generation gap in several ways like lack of awareness, recognition of domestic rules, and in what kids were really acting and what were parents opinion about their children's doing. People forget their rituals and tradition because of social media.

Lusk (2010) said that, social media could be used for academic purpose by students. Students could learn and enhance their communication skills by the use of social media. Social media had provided new web tools which could be used by the students to raise their learning skills.

From the above review of literature, it is opinioned that the usage of social media has become a routine in youth's lives, sometimes the information leading to system failure the trustworthiness of the information matters, as it may lead to good or bad repercussions on youth which may elevate them or grab the downward. The awareness and understanding of social media is the need of the hour today.

OBJECTIVES OF THE STUDY:

- 1. To study the advantages and disadvantages of social media.
- 2. To study the teenagers who connects with people and promote themselves in their career.
- 3. To study the teenagers who easily get influenced and distracted.
- 4. To offer suggestions to youth to use social media in the right way.

HYPOTHESIS:

- 1. Social media helps teenagers for getting the latest information and updates.
- 2. Teenager tends to get influenced and distracted because of social media.
- 3. Social media platforms provide teenagers the connectivity with the people in the world.
- 4. The extent usage of social media tends to lack of personal interaction.

METHOD:

Participants: I used questionnaire as a tool to collect the data from the youth to study the impact of social media on today's youth. I received 301 responses shared through Google forms.

Research design: I used random sampling method to study my topic and also prepared a questionnaire and shared it with teens and adults in the age group 15 to 30.

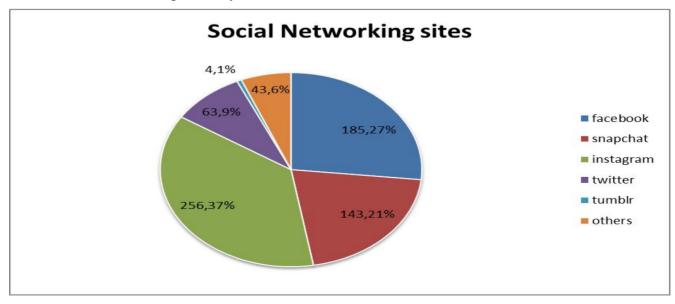
Procedure: Questionnaire was prepared and shared among the people through Google forms.

Limitation of study: Due to the current situation of Covid-19 which is still going on and after seeing the cases were increasing it was difficult to go and meet people in-person still I tried to get responses through various social networking sites and received 301 responses.

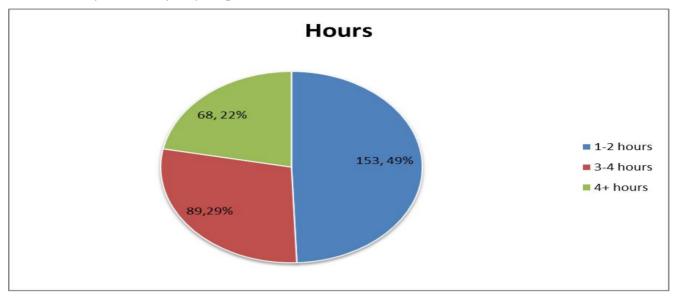
DATA INTERPRETATION

The data interpretation from Google forms are as follows:

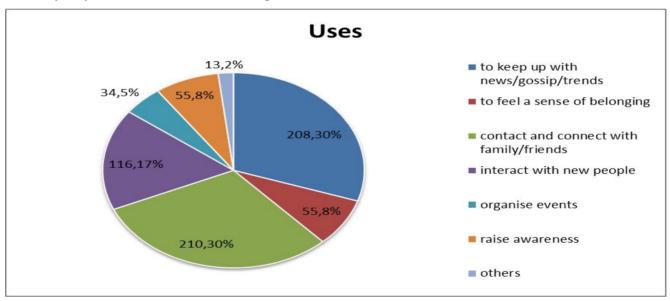
1. What social networking sites do you use?



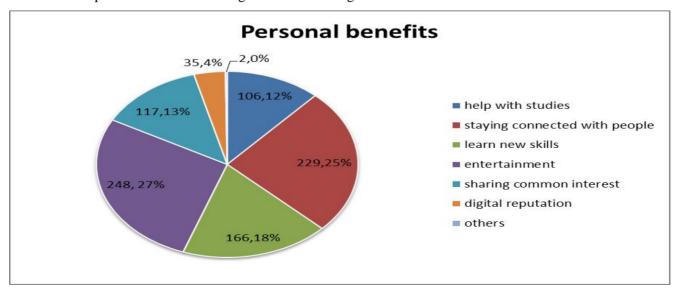
2. How many hours a day do you spend on these sites?



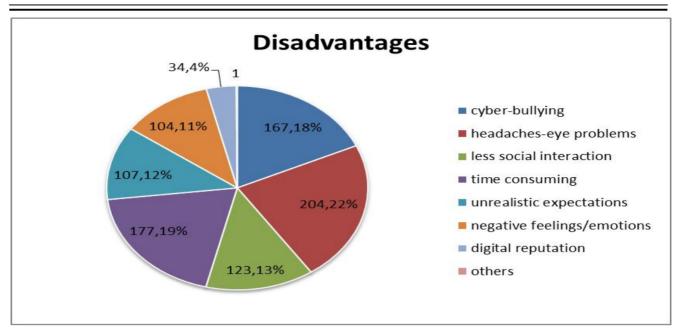
3. Why do you use these social networking sites?



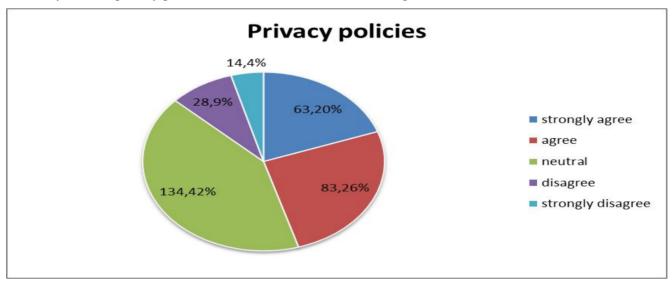
4. What are personal benefits of using social networking sites?



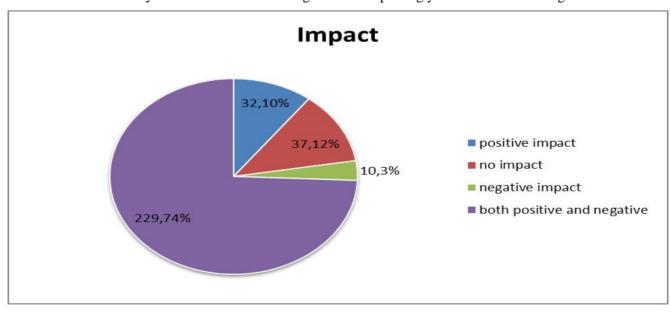
5. What do you believe are the disadvantages of using social networking sites?



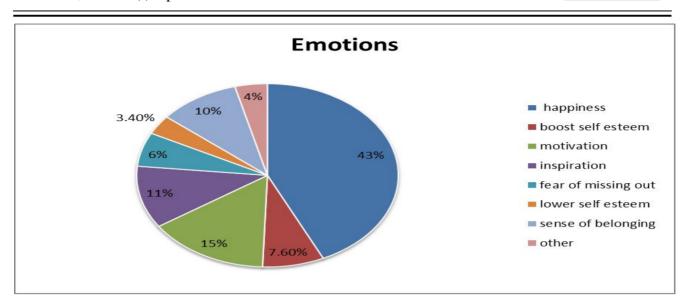
6. Do you think privacy policies are effective in social networking sites?



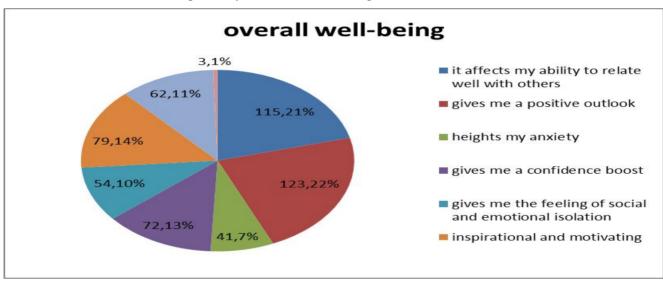
7. To what extent do you think social networking sites are impacting your overall well-being?



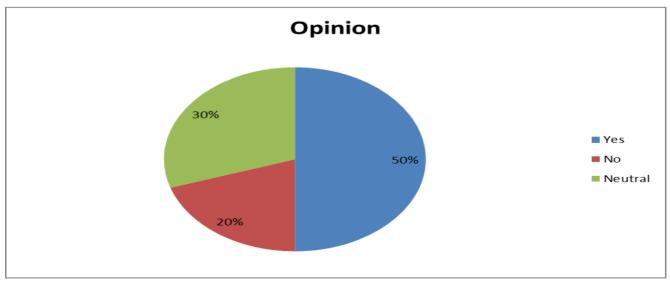
8. What emotions do you experience when using social networking sites?



9. How do these emotions impact on your overall well-being?



10. In your opinion is social media spoiling the youth?



INTERPRETATION:

Among 301 respondents, majority of people i.e. 256(37%) have chose instagram. Instagram is entirely visual platform. Unlike facebook which relies on both text and pictures or twitter which relies on text alone. 185(27%) people uses facebook, whereas 63(9%) people uses twitter. Similarly 143(21%) people uses snapchat and apps like whatsapp, youtube, etc. Also, today's youth spends lots of time in chatting and for other purposes. 49%

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(153responses) says they spend 1-2 hours on social networking sites, whereas 29% (89 responses) says that they usually spend 3-4 hours which eventually as both positive and negative impacts depends on how they are utilizing. 22% (68 responses) says that they spend 4+ hours on social networking sites which might cause health issues like eye-headache problems.

Majority of youth i.e. 210 (30%) uses social networking sites to be in touch with family/friends and to keep up with news/gossip/trends. Few people like to interact with new people so I have got 116 responses (17%) who like to make new friends. Whereas, there are few people out there who raise awareness (8%), organize events (5%), similarly 8% people feels a sense of belonging through social media.

Since everything has its own pros and cons, similarly social media has its advantages and disadvantages. Advantages like it helps with studies, people learns new skills through different courses, it's a part of entertainment, etc. but after certain limit social media is not good for youth has some of them gets easily distracted and influenced, some face cyber bullies, due to excessive use there's less personal interaction and so on. 74% people say it has both positive and negative impacts. Also when it comes to emotions everyone has different emotions while using social media like majority of people i.e. 43% told its happiness. Whereas 15% people told that it's quite motivating and some told it gives a positive outlook.

Well, 26% (83responses) agreed that privacy policies are effective in social networking sites whereas 20% people disagreed and 134 respondents chose neutral.

In the last question, I asked whether social media spoiling the youth so majority of them told 'YES' and remaining ones told 'No'/ 'Maybe'.

FINDINGS:

- The present youth are wasting much of their time in social media instead of productive purposes.
- Youth are addicted to social media by sharing pictures and chatting unnecessarily.
- Some of the information shared on social media helps to upgrade the knowledge of the youth.
- > Networking through social media helps for the career up liftment of the youth.
- Social media helps to expand social skills, or to interact with lots of new people.
- Youngsters do cyber bully which leads to depression.

CONCLUSION:

This study was mainly conducted to check the impact of networking on youngsters. It is understood that some of them are really wasting the precious time and also leads to health problems due to lack of sleep. It also plays important roles in learning and job opportunities. When posting information on social networking sites cultural and religious values must be kept in mind and should not affect anyone.

RECOMMENDATION:

- Young people should not provide their personal information in social media as it will be misused by third parties.
- Minimize negative effects of social media while chatting.
- Social media should be used for positive purpose.
- > Use of social media in a informative way enhance skills and abilities.
- Youngsters should use their time wisely instead of wasting time on Whatsapp, Instagram, Youtube, Snapchat, etc.

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- Title of the paper: Banking and it's dynamic
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CHANGING DYNAMIC OF COVID ERA: NEW NORMAL IN SOCIETY AND INDUSTRY BANKING SECTOR AND IT'S DYNAMICS

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ABSTRACT:

The emergence of covid19 has leads to extreme crisis in each and every sector. Banking-the heart and soul for socioeconomic progress of a country is also affected adversely. In order to eliminate the losses, the sector comes up with new and dynamic method of digital banking and many other strategies.

INTRODUCTION

Since, in today's globalized economy changes is the only thing that remains constant. The sector that adapt the changing situations will only survived in the market of competition. Uncertainty, may be natural or artificial. The awakening of the global pandemic of Covid-19 is one of the most unprecedented change in the today's world. Almost, all the sectors had been affected immensely due to the pandemonium.

AIMS AND OBJECTIVES:

- To know about the impacts of covid 19 on various sectors.
- To know about important of banking sectors.
- To know how banking sector can cope with unprecedented challenges of pandemic.

PRESENTATION:

In the wake of the novel coronavirus pandemic each and every sectors are steering through unchartered waters .Covid-19 has possess challenges for business economics and to the society as a whole. The consequences of the pandemic is unpredictable however due to the keen efforts taken by the government and various social bodies has resulted into the control of the situation and we were now on the verge of getting towards a normal life. But after facing the drastic changes in the pattern of living from really six months lockdown the living patterns of the societies have been quiet change from a lifestyle patterns to the working patterns and each in every minute pattern has been altered and there was a rigorous change taking place in the working pattern too the mask has become ubiquitous, files are handled only while wearing gloves, and pockets and purses always carry hand sanitizers. The novel coronavirus have collapse many big industries leads to the loss of productive resources.

The outbreak of novel coronavirus pandemic ,a sudden pandemonium broke losses across the globe that has affected each and every sector of economy. Similarly,goes with the banking sector . The stock market of the world has been crashed .Central bank made off cycle rate cut and injected liquidity to keep the economy moving. Since, banking sector plays an important and a crucial role in the socio-economic development and progress of the economy. It plays a very vital role for our economy to develop .Banking sector is the heart and soul of an economy of any country. It is the most vital pillar for any business sector and plays a major role in economic development of a country. Since, before the introductions of the pandemic the banking sector has been grown rapidly over the past decade. But sudden outbreak of the Novel coronavirus has been given a halt to the banking sector growth.

In order to cope with the situation of the pandemic the banking sector has to take some certain changes in the pattern of working. Banks formed different strategies for coping up and this revolves around the innovation and digital banking. It is very vital for the banking sector to develop well because of pandemic hit. There has been incredible transformation and have moved interaction with customers towards digital mediums. In addition, banks also boost their Return on Equity, bring down Cost to Income ratio etc. in order to stay competitive. Banks have also been facing threats from new entrants such as Google, Amazon and other technology companies looking to enter this space. COVID-19 has accelerated some of these trends, like changed customer behaviour and adaptation of newer tools and technologies by the banks. In the way forward the mobile banking will be the heart and soul of the banking sector. In India, banks often ensure to incorporate new technologies in their business and operations. ATMs, online banking, mobile banking, point-of-sale (POS) machines were early technologies that banks adopted. App-based digital payment providers, e-wallets and payment banks expanded their business during the pandemic. They also started offering savings products such as PayTM Payment Bank, the emergence of new lending providers for micro-loans Banks are exploring customer-engaging platforms

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such as social media and messenger services to expand their businesses. That will ultimately, cope up with the losses in the banking sector due to pandemic hit.

CONCLUSION

Since, life is filled up with various challenges and uncertainty. Covid 19 is also one such uncertainty. But there is a ray of hope forward, to come out of this sudden pandemic affecting the globe. Banking sector, similarly adapt various dynamic to face the situation and to regain its financial sector. In the long way, banking sector by adapting various with surely regains it's financial position.

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ELECTRICITY POWER OUTAGE ISSUE FACED BY PEOPLE RESIDING IN NALLASOPARA

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ABSTRACT:

The article looks at what happens with the people residing in Nallasopara when power goes off. It scrutinizes the causes and consequences of accidental electrical power cuts. It begins by identifying the reasons for power failure. We will study what all causes are faced by the people residing in Nallasopara area and also we will research that power cut-off that cause a huge difference on the economy, where we will prepare some questionnaires and pass on by the people from which we will come to the conclusion that what all things are they facing due to power outage and find out the reason behind the power cut-off and we will also research if there exist any favourism happening between the people living in Nallasopara and Mumbai.

Keywords: Power outage, Nallasopara.

INTRODUCTION:

Electricity is one of the most important blessings that science have given to mankind. It has become a part of modern life one cannot think of a world without it. If there is a proper electricity then there is a huge development no electricity development. Electricity has many uses in our daily life. It is used for working of fans and domestic appliance like using electric stove, fridge, etc. In factories large machines are worked with the help of electricity. If there will be no electricity there will be no production so it is necessary to have electric-power supply. Electricity also provide means of radio television and cinema, which are the most important form of entertainment are the result of electricity. Electricity is also important in medical field for X-ray, ECG. The use of electricity is increasing day by day.

Mahavitaran or Mahadisiom or MSEDCL (Maharashtra State Electricity Distribution Company Limited) is a public sector undertaking and controlled by the Government of Maharashtra. It is the largest electricity distribution utility in India (2nd largest in the world after SGCC). MSEDCL distributes electricity to entire state of Maharashtra. (In Nallasopara also MSEDCL supply electricity power supply).

In area like Nallasopara issue of electricity power cut was from my childhood till now there is no strict action or but not that huge progress is been seen. Power cut is a reason because of which Nallasopara is not getting developed. Because of the power cut there are no huge corporates.

For employment people need to travel for hours and also for medical treatment. But if power cut problem get solved in Nallasopara people will set-up huge corporate, hospitals, factories because of which people also will get employed here itself as well as proper facilities.

RESEARCH METHODOLOGY:

In order to study this paper, the researcher has collected the data through questionnaire shared it with people residing in Nallasopara area and we had a total of 404 respondents. The area we chose for research was Nallasopara. The research was conducted in the month of March 2021. Random sampling method is used to collect that data. The sample size for study is 404. The Data collected will be analyzed through use of software like Excel.

REVIEW OF LITERATURE:

Somit Sen.

1.5 Lakh power-less for over 16 hours in Nallasopara, Vasai and Virar.

Over 1.5 Lakh houses and commercial units in parts of Vasai, Nallasopara and Virar were plunged in darkness as it rained on Sunday and power supply was not restored in several area for over 16 hours. The incident occurred when a 100KVA transformer faced technical fault due to heavy rains in the Dhanwbaug area in Nallasopara(E) at 3.am. this led major power cut in the area and spread to neighbouring area in Vasai and Virar. "We have been working on restoration on a war footing. We have got alternative supply late afternoon and switched to rotational load shedding so that people can get power supply said a senior MSEDCL official.

He added that the power firm had requested industrial consumers to reduce consumption so that the power is distributed evenly and more residential consumer can get power for shorter duration "The rotational load-shedding will continue in parts of Virar, Vasai and Nallasopara so resident will get electricity, but there could be power cuts again before it is restored, "the official said.

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Sources said that it could take time for permanent restoration of power and officials from Mahatransiom have been deployed to expedite the work.

OBJECTIVES:

- 1) To study the reasons for power cut-off.
- 2) To study the effects for power outage

HYPOTHESIS:

- 1) The number and duration of power cut is decreasing over time.
- 2) There is a relationship between the number of customers and the magnitude of a power cut.
- 3) The number of power-cut is greater during specific seasons and time in a day.

METHOD:

- 1) Participants: We used questionnaire as a tool to collect the data in Nallasopara Area study the impact of power cut-off on people residing in Nallasopara Area and we received 404 respondents which were easily available. We have used a non-probability sampling method. In total we have 404 participants.
- 2) Research Design: We used the random sampling method to study our topic and also had prepared a questionnaire and shared it with people residing there and we had total 404 respondents.. The research was conducted in the month of March 2021.

RESULTS

For the purpose of Research, researcher collected data with the help of questionnaire total 404 respondents submitted the response. Analysis and Interpretation of data is as follow.

1. Is electricity important in daily lifestyle?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	386	0	8	10

Interpretation: As per the survey 386 people agree that electricity is the most important thing in daily lifestyle. There are 8 people who strongly disagree that electricity plays vital role in their lives and there are 10 people who are neutral with this statement.

This shows that majority of people agree to this statement.

2. Do you agree that electricity shortfall is a serious problem?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	350	2	2	50

Interpretation: As per the survey 350 people agree that electricity shortfall is a serious problem. 2 people have disagreed to the statement, for them shortfall is not that serious problem and same goes with 2 people who strongly disagree the statement and 50 people have neutral thinking for them it's also a big problem as well as small problem. But majority of people agree with the question.

3. Do you agree that power cut give bad effect to economy?

Options	Agree	Disagree	Strongly disagree	Neutral	Others
No of 04respondents	305	6	6	86	1

Interpretation: As per the survey 305 people agree that power cut gives bad effect to the economy. 6 people have disagreed to the statement, for them power cut does give bad effect to the economy and same goes with 6 people who strongly disagree the statement and 86 of them have neutral thinking. One person think not always. If the power cuts are carried out all over the country and at specific timings. What affects the economy is irregular power cuts that are focused only in one particular area.

But majority of people agree with the statement.

4. Do you regret living in Nallasopara due to power cut?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	138	84	46	136

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Interpretation: As per the survey 138 people regret living in Nallasopara, 84 people disagree with the statement, 46 people strongly disagree with the statement and 136 people have neutral thinking like they are fine as well as not fine living in Nallasopara. This shows Majority of people agree with the statement.

5. Do you agree with Government decision on selecting of electricity vendor individually?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	150	86	82	86

Interpretation: As per the survey 150 people agree with the Government decision on selecting vendor individually, 86 people disagree with the statement they as not in respect of Government decision and same goes with 82 people who strongly disagree the statement and 86 people have neutral thinking like they are fine with the decision as well as not. This shows majority of people agree with the statement.

6. Do you think power cut is the main reason of Nallasopara not getting developed compared to Mumbai?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	260	52	6	86

Interpretation: As per the survey 260 people agree with the statement that power cut is the main reason of Nallasopara not getting developed 52 people disagree with the statement the don't think power is the main reason for Nallasopara not getting developed 6 people strongly disagree with the Statement people who strongly disagree the statement and 86 people have neutral thinking. But majority of people agree with the statement.

7.Do you think corporates in future may shift to Nallasopara?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	96	48	40	220

Interpretation: As per the survey 96 people agree with the statement that corporates may shift to Nallasopara 48 people disagree with the statement they don't think corporates may shift to Nallasopara 40 people strongly disagree with the statement and 220 people have neutral thinking like they thinking corporates can also shift as well as not. But majority of people have neutral thinking.

8. Does favourism exist between Vasai, Nallasopara, Virar and Mumbai in regards to power cut?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	314	26	2	62

Interpretation: As per the survey 314 people agree with the statement that there is favourism between Vasai, Nallasopara, Virar and Mumbai in regard to power cut 26 people disagree with the statement they don't think there is favourism happening and same goes with 2 people who strongly disagree with the statement and 62 people have neutral thinking that they think there is favourism as well as not. But majority of people agree with the statement

9. Is power cut adversely affecting the digitization and automation to essential services like hospitals/dairy farms?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	306	2	0	96

Interpretation: As per the survey 306 people agree with the statement 2 people disagree with the statement and 0 people strongly disagree with the statement they don't think power cut is affecting the digitization and automation to essential services like hospitals/dairy farms and and 96 people have neutral thinking they think it also affect as well as not. This shows majority of people agree with it.

10. Is power cut adversely affecting the standard of living of people residing in Nallasopara?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	240	26	26	112

Interpretation: As per the survey 240 people agree with the statement they think that power cut is affecting their standard of living 26 people disagree with the statement they don't think power cut is affecting the standard of their living same goes with 26 people who disagree the statement 112 people have neutral thinking. But majority of people disagree with the statement.

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11. Do power outages constitute a major challenge in the well-being of rural household?

Options	Agree Disagree		Strongly disagree	Neutral
No of respondents	308	14	2	80

Interpretation: As per the survey 308 people agree with the statement they think that it constitutes a major challenge in well-being of rural household 14 people disagree with the statement they don't think it constitutes a major challenge in well-being of rural household 2 people strongly disagree with the statement and 80 people have neutral thinking. This shows majority of people agree with the statement.

12. Do you agree that power outage affect the health of rural household?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	244	18	0	142

Interpretation: As per the survey 244 people agree with the statement they think power outage affect the health of rural household 18 people disagree with the statement they don't think power outage affect the health of people living in rural household and no people strongly disagree with the statement and 142 people have neutral thinking.

This shows majority of people agree with the statement

13. Do power outage constitute a major challenge in the education of rural household?

Options	Agree	Disagree	Strongly disagree	Neutral
No of respondents	320	8	0	76

Interpretation: As per the survey 320 people agree with the statement the power outage constitute a major challenge in education of rural household 8 people disagree with the statement 0 people strongly disagree with the statement and 7 people have neutral thinking. But majority of people agree with the statement.

CONCLUSION:

- As we came to know from the result many people as facing problem due to power cut some of them are getting regretted by living in Nallasopara.
- The lack of affordable and quality power is badly hurting the growth of economy. With regard to the current scenarios of power cut-off, the installed capacity of Nallasopara Area is clearly lacking.
- To improve and standardized the power sector and reduce the current power shortfall, necessary steps and precautions should be taken to minimize the issue of power shortfall and we also come across a reason why there is more power in Nallasopara because here there is no underground wiring so during rainy season they need to cut-off the power.

RECOMMENDATIONS:

- Alternate solution to this problem that we can make generators and inverters affordable to people
- Disconnect appliances and electronics to avoid damage from electrical surges.
- > During rainy season as we all know there will be a power cut-off make sure to charge your phone, laptops, power backup battery.
- Always cross check your light bill ether it is proper or there is any fault.
- ➤ Keep on checking your meter box.
- Also make sure regular follow ups to be done for the complaints lodged and to reach the solution.

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ENTREPRENEURSHIP & 'TRANSITION OF MANAGEMENT AND MANAGEMENT STRATEGIES' OF STARTUPS: A CASE STUDY OF PROFESSIONALS REVIEW REGARDING STARTUP EXPERIENCE & PROBLEMS

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ABSTRACT

The relationship between the 'Management' & 'Business Start-up' has been analyzed. How 'Management strategies, unique processes & innovations' can lead to development & expansion of 'Start-Up' has been presented in the research. The research paper is a generalized & comprehensive review of 'Current management strategies followed' & 'change in the trend of management & management strategies'. This research demonstrates how the balance between Modern & Traditional Management will work in favor of the organization, employees, customers & society. The data is based on secondary data along with the primary data of the professionals survey on 'Start-up Management & issues faced in Start-Up'. The data provides the analysis of how 'Balance between Modern & Traditional Management must be maintained', how 'This balance & innovative strategies can help in the development, expansion & sustainability of the start-up, & at the same time how this movement of management & adaptation of the unique strategy can resolve the financial & professional issues of the start-up.

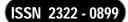
Keywords: Start-Up, Extrinsic, Intrinsic, Efficiency, Productivity, Vitality, Professionalism, Development, Sustainability, Discrepancy, Goodwill.

DEFINITION OF BUSINESS:

Business is an economic activity full of risk undertaken intentionally to gain profit & accumulate wealth by continuously selling of goods & satisfying Human Wants

- 1) **Definition of Management**: Kretiner definition of management is 'Management is a problem-solving process of effectively achieving organizational objectives through the efficient use of scarce resources in a changing environment.' Management is Universal, Dynamic & All Pervasive in Nature. Perhaps Management is highly versatile, though the importance of management is rigid, the importance of Management remains the same, whatever kind of activity it may be.
- 2) **Vitality of Management**: Management plays an important role in the Development, Expansion & Sustainability of Business. Management is the key of Business. Efficient & effective management strategies ensure the smooth development, expansion, growth & sustainability of business. *Vital role of Management*:
- I) Increase in Business Due to management strategies organizations can identify the right market, & right marketing strategies helping to increase the business.
- II) Increase in Efficiency: Management is the key to improve roce, operations, investments & technicalities of business. This efficiency is achieved by identifying the needs of the employees, business, training & by continuous improvement in the operating activities & technologies which is done by Management
- III) Increase in Productivity: The efficiency & productivity may have vast differences, but productivity is directly dependent on efficiency, however efficiency is not directly dependent on productivity, i.e if the efficiency of the organization improves productivity will also improve. eg A glitch in the system is eradicated which will reduce the discrepancy & increase the productivity due to smooth processes.
- IV) Reduction in Cost: As the efficiency & productivity increases i.e the output increases with the same input. This increment is because of the smooth process, lower discrepancy & proper implementation of management plans. Hence the amount invested into the input for higher output, reduces the cost to business.
- V) Increase in Profit: As the efficiency & productivity of the organization increases, the output increases for the same amount of investment, this will also lead to increase in the satisfaction of market demand which eventually will increase the profit.

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- VII) Achieving economic & social goals: Effective management strategies helps to achieve efficiency & productivity, helping organizations in achieving economic and social goals i.e by increasing profit & creating employment opportunities
- 3) **Startup Organization**: Organization initially initiating it's operations, still looking forward to development, establishing itself into the market & scaling business is considered to be a start up organization.
- 4) Difference between management strategies of start up & established organizations :

I)

Unstable Process	Stable Process
A Start-Up is versatile in nature & keeps on evolving continuously. Employees working in a start-up have to adapt, & get equipped with new technologies & processes anytime. Start-ups always try to improve the process & reduce the discrepancies due to which continuous evolvement in the process can be observed making the process inconsistent/unstable.	A business sustained over the years has already identified most of the loopholes of the process & have undergone the development & changes bringing in more stability.

II)

Versatility	Professionalism		
In a start-up organization due to continuous changes, development of business & new processes an employee has to be versatile to adapt to new roles & responsibilities. Making an employee not just professional but versatile in regards to their skills & knowledge.	Established Organizations are more tilted towards professionalism & experience. Developed organizations look forward to sustain for which professionalism plays a better role in sustainability of business.		

III)

Aggressive Strategies	Stable strategies
Start-Up organizations newly enter into the market & try to capture the market, to accomplish & establish themselves into the market. The start-ups have to face the competition from the existing competitors, to tackle which aggressive strategies are being followed.	Existing businesses already have a hold over the market & the strategies formed by the businesses are in accordance to that to maintain the hold over the market & sustain the business.

IV)

Traditional Management	Shift in Management		
The start up organizations adopt aggressive management strategies to get a hold over the market & earn as much profit as possible to reach the break even as soon as possible. The business & Management in start-up organizations is profit oriented, which is traditional management.	Organizations well established into the market look forward for sustainability which can't be achieved by being profit oriented as a result these organizations are either employee, Society or customer oriented.		

V)

Intrinsic/ Extrinsic Motivation	Intrinsic & Extrinsic Motivation



Start-up organizations are target oriented & are rigid towards the number. On achievement of the target extrinsic/intrinsic motivation is received by the employees.

Established organizations are employee/ customer/ society oriented, they follow motivating work culture. The employees are motivated intrinsically by promotion & recognition, & extrinsically through monetary allowances..

VI)

Rigorous Working Condition	Stable Working Condition
The start-up focuses on reducing the discrepancies in the process & achieving the maximum six sigma at that given point of time; Due to which the organizations also make various changes in the process & also roles & responsibilities of employees making the work culture rigourous.	Established organizations have achieved the maximum six-sigma possible in their processes & also have established themselves into the market which allows the organization to maintain the stability & stable working conditions.

5) Data Analysis:

Pie Chart No. 5.1 Experience of working in a start-up at a scale of 1 to 10

Pie Chart No. 5.2 Most Inconsistent aspect of start-up

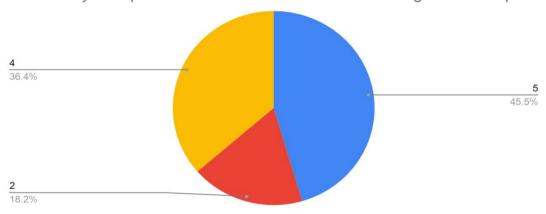
Chart no 5.1 gives the information about the professionals views on work experience in start-up.

Chart 5.2 gives information about the most inconsistent aspect of start-up.

Chart 5.3 gives information about management strategy followed in start-up.

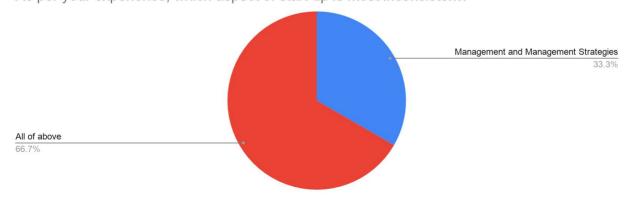
5.1

How was you experience at a scale of 1 to 10 of working in a start-up?



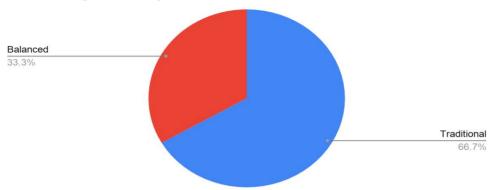
5.2

As per your experience, which aspect of start-up is most inconsistent?



5.3





6) Finding of the Research survey:

Start-Up's follow traditional management strategies and almost all the domains of start-up's are inconsistent and one of the major reasons for that is Inconsistent management and management strategies. Most of the star-up's have problems related to technology, process, operations and management which also creates inconsistency with policies and targets, making the work culture complicated which hampers employee satisfaction and gives an adverse experience to employees.

Limitation of Research -

The survey has analysis only about the inconsistent aspects of the star-up to find the part where improvement is needed. The survey has not analysed the positive aspects of Start-Up.

7) Balancing Traditional & Modern Management:

I) Management strategies for Start-Up:

- A) Partnership & tie-ups: Start-Up organization can gauge advantage in the beginning of the Knowledge, Experience, skills, social assets & HR, if initiated in Partnership with the people having similar interests & different backgrounds. Which helps to tackle initial problems in a start-up, related to legal, technological, operational & others issues. Tie-Ups is one of the finest methods to penetrate the market. Having tie-up with the right marketers i.e having the right social asset can help the organization develop quickly into the market.
- B) Human Resource: HR plays a vital role in development & sustainability of the organization, for which retention & identification of the best is important. A start-up can acquire best minds from the future generation. Tie-Ups with educational institutes will give an edge to the start-up to acquire the finest human asset.. Therefore the core of the organization can be developed by the Experienced, semi-core with combination of experience & freshers with higher education & subordinates can be graduate freshers & interns. This will build a team with the combination of experience & new ideas & help scale the business to its maximum potential cost efficiently..
- C) Operations: A team with the combination of experience & freshers, will help management to develop the processes, which would be open to all employees from subordinates to superiors. Providing a balance in the operations, as the designed process will consider requirements of organization, management & freshers, resulting in employee satisfaction; In increasing efficiency & productivity.
- D) Finance: Start-up's face a lot of difficulties in raising finances. However unique strategies can be followed by start ups to scale up their business. As per the HR strategies followed above, start-up will be utilising a combination of experience & fresher (Including interns). This will help the organization to save the financial expenses on employees & allow them to invest the funds to scale the business.
- E) Shift in Marketing: Trend marketing has changed over the years. The transition is from Traditional Marketing to Digital Marketing to Network Marketing. Adapting to the combination of SEO Marketing which is cost free digital marketing type & Network marketing together can scale the business rapidly. The best way to influence the market is to influence the young population. The connections of the interns &

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freshers on social media, colleges & society can be utilised to do so at no additional cost helping the business to gain roots into the market.

- II) Process/Project Management Strategies: The start-up organization continuously keeps evolving & developing. Which causes continuous development in Management & operational strategies. The start-up activities must be divided into two different units -
- A) Main Unit The business will keep functioning in a regular manner.
- B) Testing Unit #1) Initial Stage:
- I) In this, the employees must be given the same training & same work experience as the main unit; After this, employees who had difficulties with the process, targets, management can be selected & separated from the Main Unit.
- II) The employees segregated are because of their thoughtfulness & belief that the process can be made more efficient. This shows the unorthodox nature of employees, looking forward to growth & betterment which can benefit the organization.
- III) The segregated employees will now be put under a testing unit & should be given 100% freedom to work as per their convenience & their own method in an ethical manner.
- IV) Employees working in the testing unit must be having minimum interference from the management. They must be observed for 2 months. The output generated in 2nd month must be compared to the output by the main unit in that particular month & to the output which the testing unit employees achieved when they were in the main unit.
- V) If the outcome is negative, the process developed by the testing unit must be scrapped & the testing employees must still be observed if they are able to fulfill their responsibilities by the old method, if not, relevant decisions must be taken.
- VI) If the outcome is positive, process can be implemented with the group of orthodox people by putting them in a testing unit, if the outcome still is positive then it can be implemented & introduced in the system. If not then the unorthodox testing team should be introduced as TT-1 who can follow the process which has been developed by them. #2) Development & Sustainability Stage:
- VII) The process later can be continued by following the same separation of orthodox & unorthodox & grouping like minded people. Allowing them to work under the testing system & following the same process..
- VIII) This group can include one unorthodox person from the previous Testing session as leader to guide them about the working of the testing unit. Group leaders will act as a bridge between groups in case any assistance is required. The old person appointed as a leader will only act as a leader in the initial stages & later everyone in the group will be taking the charge one by one for different parts of the process.
- IX) Later a main leader must be appointed for all the groups to monitor & give suggestions to the groups, however will lack power to implement anything.
- X) Testing Unit employees shall have direct connection with the higher management, so that incase of any influence, the subordinates can reach out to upper management. Upper management also must conduct audits in irregular patterns.

8) Effects of the above management strategies :

Positive:

- I) Employment Generation.
- II) Creation of Goodwill
- III) Better ROCE.
- IV) Better R&D and Strategy.
- V) Efficient & Productive Management of Resources.
- VI) Development of problem solving, innovative and leadership skills.

Negative:

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I) Inexperience II) Chances of Higher discrepancy III) Lack of professionalism

9) Overcoming negative effects:

- I) Training to inexperience & experience both the employees to tackle different situations.
- II) Grouping between exp & inexp this will bring professionalism & fresher ideas with stability.
- III) Operations similar to the banking sector (Working in all departments to attain complete knowledge & versatility of complete business, then shift employees to a domain where they fit the best).
- IV) Higher monitoring in the beginning & reduction in it with time this will help reduction in the discrepancy.

10) Transformation/Evolution of Management during & after expansion of management :

Organization has to be versatile with its management plan. Organizations have to keep evolving with the use, formulation & implementation of its management plan; As per the expansion of business, required number & combination of employees, projects attained & received, other & internal & external factors.

However the transformation will depend on the outcome of the previously implemented strategies, trend, technology & other factors, which include financial & non financial aspects.

The Strategies to be developed & formed must comply with all the factors directly/ indirectly affecting the goodwill, expansion & sustainability of the business.

During the expansion of business, management must transform business motive/orientation from profit to Employee / Customer / Society; Helping the business retaining the best of the employees & the customers, providing sustainability & developing goodwill.

The products & services produced & sold into the market will have a constant / upward trend due to 'sustainability & goodwill' & if the organization follows the trend & understands the needs & requirements of a customer.

11) **CONCLUSION**:

Overall Management is the key towards success, transformation, development, expansion & sustainability of any organization. However unique, cost efficient, productive & efficient management strategies & its successful implementation is very important for a start-up organization to scale up their businesses. Understanding, Identifying, Developing & Implementing the different & unique strategies which can be implemented by the start-up at the different positions is very important. This helps in creating goodwill & managing finances. The different & unique strategies like internship strategy can help scale a startup with small financials. The vast differences in the management strategies followed by the start-up & existing organizations also shows the importance of transformation of management. The primary data also demonstrates that needs & requirements of employees must be taken into consideration for the long term sustainability & development of Business. Along with this understanding the importance of transformation of management & its strategies plays a vital role during the journey of expansion of business form start-up to existing sustainable business.

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A STUDY ON INVESTMENT PATTERN AMONG THE EMPLOYEES OF WESTERN RAILWAY WITH RESPECT TO KANDIVALI (EAST) E.M.U. CAR SHED

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ABSTRACT:

Investing is about making priorities for saving your money. Spending is easy and gives instant gratification. All of these are wonderful and make life more enjoyable. But investing requires prioritizing our financial futures over our present desires. The goal of investing is to put your money to work in one or more types of investment vehicles in the hopes of growing your money over time. Investing is a means to a happier future life.

INTRODUCTION

Meaning of Investment

Legendary investor Warren Buffett defines investing as "... the process of laying out money now to receive more money in the future". Investing is really about "working smarter and not harder". Investment is the act of committing money or capital to an endeavor with the expectation of obtaining an additional income or profit. An investment is an asset or item acquired with the goal of generating income or appreciation. In an economic sense, an investment is the purchase of goods that are not consumed today but are used in the future to create wealth. In finance, an investment is a monetary asset purchased with the idea that the asset will provide income in the future or will later be sold at a higher price for a profit. Investing is process of setting aside money while you are busy with life and have that money work for you so that you can fully reap the rewards of your labor in the future. Investing is a means to a happier ending. Most of us work hard at our jobs, whether for a company or our own business. We often work long hours, which requires sacrifice and adds stress. Taking some of our hard-earned money and investing for our future needs is a way to make the most of what we earn.

MEANING OF INVESTMENT PATTERN?

"Never depend on single income. Make investment to create a second source" - Warren Buffet.

"To invest successfully over a lifetime one does not require a stratospheric IQ, unusual business insights or seaside information. What's needed is a sound intellectual framework for making a decision and the ability to keep emotions from corroding that frame work" - Warren Buffet.

Investment pattern differs from person to person. Financial literacy is the process by which investors improve their understanding of financial markets, products, concepts and risks. A clear understanding of the different avenues of investments will help an investor to make a wise decision based on his investment goal. The financial market offers a wide variety of investments, which differ from one another with respect to the return, risk and the waiting period. An investor has to be aware of the merits and limitations with respect to each investment channel to decide a course of investment plan. When the financial literacy level increases, the investors may take an informed decision about his investment portfolio, which will benefit both the country as well as the individual investor.

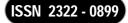
RESEARCH METHODOLOGY

The process of collecting the data was done by circulating questioner among the employees; the total response collected was from 100 employees. The data was collected from the employees of Kandivali (East) E.M.U. car shed and the data collection is limited due to the different time frame that has been allotted to the employees in order to take proper precaution against covid-19. The data collection was done in the months of February-March.

REVIEW OF LITERATURE

- 1. G. Ramakrishna Reddy and Ch. Krishnudu (2009) summarized that a majority of the investors are quite unaware of corporate investment avenues like equity, mutual funds, debt securities and deposits. They are highly aware of traditional investment avenues like real estate, bullion, bank deposits, life insurance schemes and small saving schemes. Study argued the primary motive of investment among the small and individual investors is to earn regular income either in form of interest or dividend on the investment made
- 2. S. Gupta, P. Chawla and S. Harkant (2011) stated financial markets are constantly becoming more efficient providing more promising solutions to the investors. Study also proved that occupation of the investor is not affected in investment decision. The most preferred investment avenue is insurance with least equity

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market. The study also argued that return on investment and safety is the most preferred attributes for the investment decision instead of liquidity

OBJECTIVES OF THE STUDY

- 1. To study the investment pattern among the employees.
- 2. To study the main objective of investment.
- 3. To study the employees saving preference.
- 4. To study which investment scheme is been used the most.

HYPOTHESES OF THE STUDY

- 1. Majority Employees saves in PF/NPF.
- 2. All employees save for their household expenses rather than wealth creation.
- 3. Few employees may change their investment pattern.

SCOPE OF STUDY

The scope of the study is restricted to the survey of Western Railway employees working in the Kandivali (East) E.M.U. (Electrical Multiple Unit) car shed with respect to their earnings and their investment pattern while doing their financial planning.

RESEARCH GAP

Many people have done their studies on investment pattern among various employees working in different companies. This research paper focuses on investment pattern among the government employees that is western railway employees.

LIMITATIONS

This study focuses on a very small subset of the Western Railway employees in India and its limited to the Kandivali (East) E.M.U. (Electrical Multiple Unit) car shed. The study is restricted to the survey of employees working in Electrical Multi Unit (E.M.U.) in the city of Mumbai in Kandivali (East) Car shed and does not include those employees working in Virar (West) or Bombay Central (West) as well as the different Western Railway car sheds all over India. Also due to the time frame that has been allotted to the employees in order to take safety measures due to pandemic.

RESULTS:

For this research paper the data was collected from 100 employees. Analysis is as follow:-

Gender

Gender	Male	Female
Number of responses	89	11

Age

Age	Below 20	20-35	35-50	Above 50
Number of responses	0	11	50	39

Designation

Designation	Officer	Engineer	Electrician	Welder	Storekeeper	Clerk	Motor
							man/TC
Number of	9	8	49	13	9	9	3
responses							

Salary

Salary	20001-35000	35000-50000	50000- 75000	Above 75000
Number of responses	7	52	35	6

Investment Preferences:

Preferences	Saving	NPS/	Gold	Debentures	Real	Equity	Mutual	Gold
	in bank	PF	bonds		estate	funds	funds	ornaments
Number of	75	78	5	0	0	2	17	5
responses								

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Percentage (%) of your income do you invest

percentage (%) of your income do you invest	0-15%	15-30%	30-50%
Number of responses	86	14	-

The Reason behind doing saving

Reason	Children	Home purchase	Heath care	Retirement	Other
	education/marriage				
Number of	51	27	20	53	3
responses					

Will you ever change your investment pattern?

Change	Yes	No	Maybe
Number of responses	3	83	14

FINDINGS

The dominant gender working in this car-shed is Male and the sex ratio here is 89:11. There is explanation to the male gender being dominant. This car-shed is Electrical Multiple Unit (E.M.U.) so the work undertaken here is mostly repair work such as welding, wiring and so on which requires technical knowledge, in the recent phase Female mostly aspired to do the work in Office by graduating in B.com. Or just considered Teaching as their profession.

Age group between 36 to 50 and mostly working people here. The young individuals below 21 of age don't work here as people now-a-days are focusing on studies and do less labor work. The people falling in age group of 51 to 60 are the experienced ones and they conduct the trainings for the new joiners that fall in the age group of 21 to 35.

This car-shed mainly does the work of repairing the trains with their defects in wiring; hence the most work forces are consisting of Electricians which is followed by the Engineers who oversee the works of Electricians. The Officers are the personnel who oversee the day to day activity and the deployments of the trains which are ready to depart The Welder's work consists of various repairs works in the coaches of the trains The store keepers maintain the inventory and supply

Western Railway is paying their employees handsomely, there is not a single person who falls below the income of Rs. 20,000 Even the new joiner gets a minimum income of Rs. 25,000 which includes the Basic Salary + Dearness Allowance + House Rent allowances + other incentives The people falling under the slab of 20,001 to 35,000 are new joiners. The people falling under the slab of 35,000 to 50,000 consists of people falling in the age group 21 to 35 and 36 to 50 The people falling under the slab of Above 50,000 includes the experience people.

The Investment in Provident Funds (PF) is done by many respondents since it is by default deducted by the employer. The employees who have joined after 2004 are not eligible to receive pension, hence they are opting for National Pension Scheme (NPS) Many opt. to investment in Bank or Co-operative Societies in the form of Savings, Fixed Deposits and Recurring Deposit account, since it is the safest way to earn money over money but it's not the instrument for fast money Some opt. to take low risk and invest in Mutual funds. People in this survey either have no idea or not interested to invest in Debentures some people invest in Gold in the form of ornaments No one is considering Real Estates as an investment, since they consider it very costly investment avenue. Ideal saving percentage is about12% percent. Every individual have different reason to save as that is seen in the data. Individuals are happy with their investment pattern some might change in the near further.

CONCLUSIONS RECOMMENDATIONS

- 1. Traditional saving options like bank saving account and fixed deposits are now passé, but they are still very popular with the most of the Western Railway employees as they are the safest.
- 2. The new generation of employees will have money in its pockets as they are not eligible for pension instead they receive more income from the beginning. With money in hand and age on their side, the young investors are becoming more inclined towards taking risk. So they should make a balance between both traditional new avenues of investment in order to maintain a favorable investment profile.
- 3. Most of them invested in traditional avenues and are satisfied with their current investments. But some of the young generation would like to try new avenues which will give them higher returns.

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RECOMMENDATIONS

- 1. Though family is the main thing but one can try the avenue such as mutual fund which can be done by investing the small amount of Rs.500 p.m.
- 2. Instead of purchasing Gold in Physical form one should try to invest in Gold funds which provide appropriate market value for gold and there is also no risk of theft.
- 3. Investing in NPS and Mutual funds also has tax benefits so one should consider investing in these avenues.
- 4. The new generation should invest in NPS as the pension provision after retirement
- 5. Instead of purchasing Gold in Physical form one should try to invest in Gold funds which provide appropriate market value for gold and there is also no risk of theft.

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CHANGING DYNAMICS IN THE INDIAN THEATRE INDUSTRY DURING COVID-19 AND THE PATH AHEAD

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ABSTRACT

The unprecedented global crisis has put the whole world of performing arts, one that requires physical presence, on hold. The Coronavirus pandemic has hit various industries and its impact on the theatre industry in India has received less attention, but has been equally hit. This research aims to understand how the theatre industry has been affected by the Coronavirus pandemic and the way forward for it. This research is based on both qualitative and quantitative data. The findings suggest that the theatre industry was quick to adapt itself onto digital platforms and leveraged creative innovations to diversify their offerings. Thus, in today's global crisis scenario, innovation and adaptability have to be used effectively by the theatre industry in India to grow and survive.

Keywords- Theatre industry, live stage plays, Coronavirus, Digital platforms, workshops.

INTRODUCTION-

Art and entertainment have always been an important part of India's culture. Theatre is the mother of all art forms and has been badly hit by the COVID-19 pandemic. Due to physical distancing requirements and closure of the physical venues, many theatre institutions attempted to adapt by offering new digital services. The lockdown allowed for the much needed introspection for a total revamping of the theatre scene in terms of its labour practices and a creative digital outlook - a practice which is here to stay, much after the pandemic is over as well.

This study helps to understand the devastating impact of the pandemic on the theatre industry in India while also evaluating the opportunities for artists to develop new ways of functioning. Theatre is no longer just focused on the here and now, but the here, now and everywhere.

OBJECTIVES-

- 1. To find out about the theatre industry and how it used to function before the Coronavirus pandemic.
- 2. To study how the theatre industry was affected by the Coronavirus pandemic.
- 3. To evaluate the different strategies adopted by the theatre industry to survive the Coronavirus pandemic.
- 4. To find out various future shifts in the theatre industry and the 'new normal' way for it to function in the future.

HYPOTHESIS OF STUDY-

Ha- The theatre industry has been affected by the Coronavirus pandemic and there has been a change in the way theatre functions.

Ho- The theatre industry has not been affected by the Coronavirus pandemic and there has been no change in the way theatre functions.

RESEARCH DESIGN AND SOURCES OF DATA -

The research design is descriptive and exploratory in nature and is based on the review of literature as well as primary and secondary data.

Primary research in this research involved interacting with 32 individuals between the age group 20-45 years, across Mumbai city using convenience sampling method. Interviews were also conducted with theatre professionals to gain better insights on the topic.

Secondary research in this research involved reading and examining various research papers, articles and journals written on or relating to the topic.

LIMITATIONS OF THE STUDY-

- -The sample size was limited to 32 respondents.
- The sample was taken from the population residing in Mumbai only. The results are not applicable to the whole world.
- The paucity of time and resources was a major constraint.

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- The possibility of respondents being biased cannot be ruled out.

LITERATURE REVIEW -

Pukhan V (2020) - The busiest and the best who manage to eke out a living purely from theatre are likely to take the biggest hit from the current closure, while others will see their alternative means of subsistence dry up. Unlike countries where funds are raised to support those in the arts, such measures haven't entirely been forthcoming in India.

Johnston D (2020) - Arts and theatre companies are already finding innovative ways of reaching audiences. Part of the thrill of being at a live event is that audience members can see each other and there is a mutual obligation developed through laughter, silence and applause. How these dangers will transmit via Zoom, Skype or Instagram Live remains to be seen.

RESEARCH FINDINGS-

87% of the respondents believe that the theatre industry has been severely affected by the pandemic, 65% watched physical plays regularly pre-covid with 50% switching to the online mode to continue watching plays during the pandemic. 72% of the respondents engaged with theatrical content via social media with Instagram and YouTube being the most preferred, 43% via videoconferencing platforms and 10% via mobile applications. 50% noticed innovations in the form of workshops and 60% in livestreams and pre-recorded performances. 88% of the respondents are looking forward to attending physical offline plays in the future.

From the interviews conducted with various theatre artist and production houses the research could conclude that the theatre industry has been severely affected- from having housefull shows to postponing production of plays by a year, the income of artists took a major hit. With a dire need to survive theatre companies started launching digital versions of their plays, launched a theatre section in online streaming platforms like Zee5, leveraged social media and came up with different classes and workshops as well as collaborated with different schools to host such workshops. All this helped maintain a connection with their regular audience while attracting the younger generation towards theatre as well. With relaxations in place, the theatre industry is optimistic of returning to the much loved offline theatre performances.

The theatre industry in India has loyal patrons who flock to auditoriums to watch plays in different genres. The feel of watching a live performance right before one's eyes, sitting in an auditorium full of people is what makes theatre so special. However the pandemic took the whole industry by storm. Production houses were forced to cut costs, reduce their cast and budget, while some completely shut down. The livelihood for the casual staff who used to keep the playhouses going—the ushers, box-office staff as well as the actors, writers and directors who used to typically work as freelancers were greatly affected.

The theatre industry has been adapting itself and due to the pandemic the theatre industry took to technology to keep its audience entertained.

THE VARIOUS STRATEGIES USED BY THE THEATRE INDUSTRY DURING THE PANDEMIC AND BEYOND -

Live-streaming performances - Artists can provide high-quality audio and visual experiences to their audiences without them leaving the comfort of their own homes.

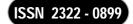
YouTube Channels- YouTube allows theatre artists to upload performance videos along with the livestream comment option which helped bring in a steady stream of revenue. To generate further income many theatre companies also started selling tickets for their livestream plays on platforms like BookMyShow and Insider.in.

Social media and video conferencing tools - Theatre companies have realised the potential of the different tools on social media sites like Facebook and Instagram like posts, videos, stories, reels, filters. Few companies started their own comic strips while many others also launched short digital theatre performances via videos. Different theatre pages were set up to collate and promote everything that was happening in the theatre space online, making it easier for people to find the right online plays and workshops.

Theatre started adapting its format and shifted from auditoriums to **online video conferencing platforms** like Zoom and Google meet to host monologue plays, showcase standalone talent and now even full fledged plays.

Podcasts- Theatre companies have also started diversifying their portfolio and have started their own podcasts related to the field of theatre through short audio stories.

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Workshops and Masterclasses- Today theatre companies as well as independent theatre artists have started coming up with their own online workshops and masterclasses related to acting, role play classes and scriptwriting which are integral to theatre education.

Devising Applications- A start-up named 'Playmyplay' came up with an application which gave the audience a chance to watch theatre at home - on their desktops or mobile phones. Many such applications like these also help theatre artists gain popularity and the much needed recognition.

LOOKING FORWARD: THE FUTURE OF THEATRE

The choice and diversity of theatre content online is much greater and is here to stay. Online theatre will also open up the doors for collaborations with foreign theatre companies giving the theatre loyalists an enriching experience.

To hone new talent, theatre companies will also start providing a creative outlet to performers, by launching collaborative theatre initiatives and projects.

New mobile and desktop applications related to the theatre industry will develop where the audience and theatre professionals will be able to access playscripts, watch videographed performances as well as get a chance to audition and perform plays remotely.

Marketing in the industry will take a turn and switch from the print mode to social media marketing to help cater to a wider audience.

Thus going ahead in the future, there might be an adoption of a hybrid approach which is a balance between offline and online events.

RECOMMENDATIONS-

- 1. Financial help by the government is the need of the hour. The public and theatre loyalists should be supportive of and recognise the need for fundraising to help the industry survive.
- 2. With the emphasis on social distancing, exploring virtual reality (VR) based theatre which will allow for graphics, character animation and integrated sounds and voices will reimagine the way we know theatre today.
- 3. Gap in levels of theatre literacy can be filled by having more workshops related to the different aspects of theatre.
- 4. Theatre companies should host more Instagram live sessions showcasing their performances and leverage social media to call for new talent in the industry.
- 5. With certain relaxation in place, live plays should commence in auditoriums with a restricted seating capacity and increase in the number of shows per day to see that revenue isn't lost.
- 6. Encourage more online streaming platforms to come up with a separate section to showcase theatre acts.

CONCLUSION -

The Coronavirus pandemic changed not only the world as we know it but the functioning of the theatre industry as well. Theatre companies had to reduce costs, cast and many lost their source of livelihood. To adapt with the global crisis theatre companies came up with inventive responses in the form of live-streaming plays to archival production footage, podcasts, hosted their own workshops, used social media and mobile applications effectively to reach a wider audience, and today audiences are inundated with virtual performance events. After delving deep into the current state of theatre in India, that future of theatre is nothing to be pessimistic about. Online theatre opens up doors for foreign collaborations, a shift from print to social media marketing and it leads to new opportunities for fresh talent. Hence, the null hypothesis was rejected and the alternate hypothesis was accepted proving that the theatre industry has been severly affected by the Coronavirus pandemic and there has been a change in the way theatre functions.

To conclude, the research has shown that theatre is patently not tied to theatres and has evolved with the changes caused due to the pandemic. Where digital works best for theatre companies to diversify their offerings it cannot act as a substitute for live performance in the long run as live theatre will always have its ardent supporters, hence a hybrid model of online and offline will be followed by the theatre industry.

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SECURING BYOD [BRING YOUR OWN DEVICE]: A ORGANIZATIONAL SECURITY CHALLENGE

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ABSTRACT

BYOD[Bring your own device] is new trend for Organizations those are in information Technology.But there are multiple risk those are involved in getting BYOD for Organization. Mostly it is observed that Byod is underrated concept in securing our IT networks. In a Layman term, this thought of BYOD is about employees personal devices like mobiles, laptop or ipad. When employee use this devices for enterprise access (organization network), the policy which allow workforce to use own personal devices is known as BYOD (bring your own device). This paper focus on two key BYOD security issues: security challenges and available frameworks.

Keywords: BYOD, Personally owned mobile devices, Productivity, risks, threats, benefits, BYOD security, BYOD security framework, security, data leakage, malware, distributed denial of services.

INTRODUCTION:

BYOD is like great business move, it allow employee to utilize their own devices like Smartphone, tablets, laptops to access their organizational network this can be for multiple purpose like accessing organizational documents, applications, work emails, database or file services, through this organization can save money on infrastructure as they don't need to arrange devices for employees, adding one more benefit that employees will take care of devices as they own them this will reduce the cost of repairing and updating. Similarly, It helps in getting employee work satisfaction, supporting flexible working arrangements which overall increase the employee effectiveness resulting better productivity.

. In recent years rapid growth in IT and telecommunication technologies is observed ,this provided new opportunities for communication and remote file management services and enhanced data processing capabilities in the business. It has lead to increase in demand in for use of personal devices in work and educational environments

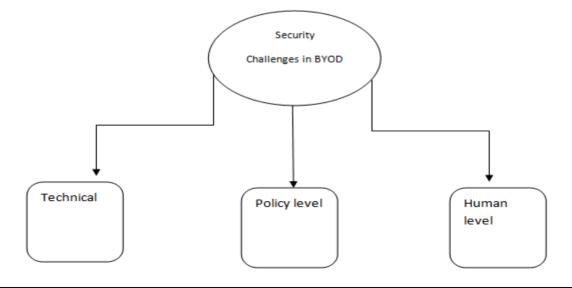
However securing the network in BYOD environment is difficult and kind of unique from privacy and network security perspective . If we do not address those risk then the data of the organization will be vulnerable.

The usage of personal devices in workspace may lead to possibility of data to be leaked .This personal devices like mobile phones ,personal laptops can be a weakest link and are more prone to susceptible to attack . From security perspective those devices need regular patch updates to mitigate the loopholes in the security.

In this paper we will be discussing some challenges and available frame works to mitigate those challenges.

SECURITY CHALLENGES:

For better understanding we can further segregate the challenges in 3 types



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A] Technical challenge:

Controlling and managing access depend on organization size, number of employees and industry in which they are working. Organizations must set some permissions levels on employees who will be using this enterprise resources when they are accessing it through their personal devices. But it is difficult to manage security measures for different kinds of Byod devices against cyber attacks. In Byod covers wide range of devices with having varied operating systems installed on it. Constantly upgrading and managing security measures for those devices is a challenge.

Data is main concern for different organizations while introducing byod in their network .Maintaining the confidentiality and Integrity of the data is utmost important ,once the data gets transfer out of organization network ,organization loose the control over it which may leads to data leakage.

Another important technical challenge observed is about maintaining the secure and safe connections between organization network and user device (external network). User/employee me tend to use external networks like open wifi hotspot ,public wifi to connect companies network . This open wifi hotspot and public wifi are considered as unsecure and must have a possibility to be compromised with malware.

Cloud storage is also have same threats as that of Mobile devices . cloud based applications enable the data to be accessed anywhere and at anytime .When this cloud storages are accessed with mobile devices there is an possibility of software based attack ,hacking .

B] Policy level Challenges:

Each countries have their own laws and regulations regarding handling the data of the organizations and users. Policies designed for Byod are inclined to Government rules and regulations varied between country to country.

Data security is utmost important factor, Loss of sensitive data may leads to lawsuit to filed against the organization. When employee uses his own device for accessing organizational network, it should be monitored and secured especially for the organization sensitive data.

Different world wide data privacy law suit state organization need to provide adequate security measure on employee devices and employee should provide consent for it.

C] Human level Challenge:

Organizations must provide guidance and information to its employees about rules and

security policies that deployed . Awareness and required training required to be conducted for employees for making use of BYOD solutions .Best security practices and effect device use should be well-informed.

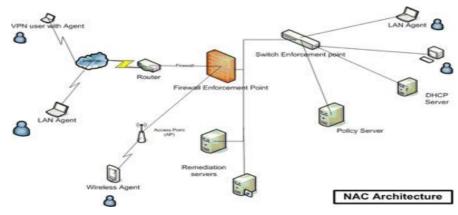
Employees needs to be constantly trained and updated for required security policies as they have tendency to forget it after some period of time. Organizations should monitor the data and how the employee are handling it to avoid illegal activities. as employee tend find loopholes in applied security measures

FRAMEWORKS FOR BYOD:

NAC [Network Access Control]

Nac solutions are helpful in determining permissions and limiting the connections to enterprise network It helps to get customized access on granular level for users and reject unauthorized devices from accessing the organization network . It also provides different features like threat management , Centralized policy management, securing the connections .

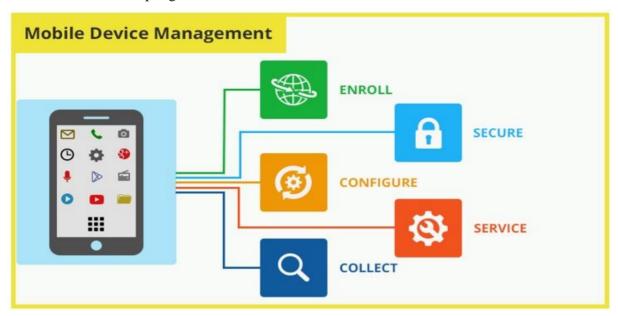
Some features like IAM (Identity access management) helps to define role and providing role base access to employees. This solution can help to reduce leak of data.





MDM [Mobile device management]

It is excellent tool which help organizations to take a control on Mobile devices.



When MDM is used in centralized way it helps to manage the devices and perform remote configurations which are associated on Network. It provide unique features like handling threat and can help to protect and manage the Mobile device ,it can also help to enforce the security policies on device .Some new features also help to encrypt and also delete the data on remote device .

MDM can also help in managing software/applications that are installed on remote device. It can install as well as uninstall the applications and enforce required BYOD policies. Moreover it can also restrict to install some suspicious applications.

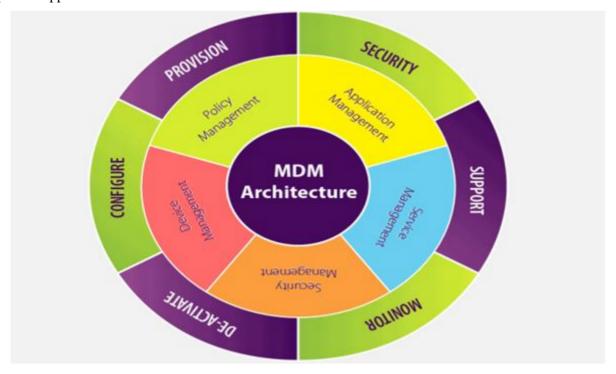


Fig- architecture of MDM

Desktop Virtualization:

In this we have a virtual machines created and provide sessions to remote devices.

Users/Employees can connect to this via VPN through their personal devices .Many Organizations are using this concept . It is low cost and help to secure the data, it remove need of keeping the data on employees personal devices .

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Extra security can be provided When employees try to access the data through phone, they will undergo a authentication process through certificates, tokens, smart cards or also SMS along with username and password which would ultimately be following a multi-factor verification approach. Employees will have an access to all the necessary resources according to privileges set for them.



LIMITATIONS OF BYOD FRAMEWORKS

There are some limitations to existing security frame works of BYOD. security measures like VPN ,email filtering might not provided adequate security , Vulnerabilities can be exploited causing threat like Malware ,data leak, different types of attacks like DDOS. NAC solution which we discussed earlier will secure the ingress traffic but will not help to identify suspicious activity .

For MDM, some users might consider inconvenient as they have to compromise with their personal privacy on their personal device. They may feel like they are been restricted. More preventive measures are required in circumstances like personal devices may get misplaced.

Desktop virtualization is good solution but require stable network connection as it should be secure. Poor network quality can hinder the performance .Organizations should manage privileges and role base access, they have to invest on monitoring the sessions to keep the data security in check. As multiple employees will be accessing the network simultaneously , organizations need to handle those sessions and avoid single point failure in their internal network to make sure smooth functioning of services.

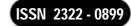
CONCLUSION:

As we discussed about the challenges, it is apparent that implementing security in BYOD requires further research and improvement. Although frameworks discussed are helpful, but further developments can be made in it by working on limitations and addressing the loopholes in existing frameworks. Organizations can go further implementing multi layered approach when implementing BYOD security policy. It is an challenge to get the awareness about it on priority. Existing frameworks will in the long run will extend themselves flexibly to go with particular company needs in response to security issues and cyber attacks targeting mobile operating systems.

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STUDY ON DISASTER MANAGEMENT AND TO ACCESS THE AWARENESS OF PEOPLE LIVING IN KOTTAYAM DISTRICT, KERALA

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ABSTRACT

Kottayam is one of the districts in Kerala, known for its beauty throughout the state. It is situated along the western ghats on the east and the Vembanad lake and paddy fields of Kuttanad on the west.

Kottayam is famous for many tourist destinations like Kumarakom, Marmala waterfalls, Vagamon and many more. Every year many people inside and outside the state and even outside the countries come to visit these tourist destinations in Kottayam. Also 'Kottayam town' is the first town in India to have achieve 100% literacy rate which is a remarkable achievement. The climate here in this district is expected to be moderate and has a pleasant climate. But what's sad to hear is that from last few years the state has been facing many disasters like floods, mining accidents, landslides, road accidents etc. In the year 2018 the state itself suffered from nipah virus and from the year 2020 the state has been suffering from corona virus till now. If these keeps on going, soon the Kottayam district will suffer heavy casualties. In order to get such disasters under control, the district has to undertake some measures for the people and make them aware about the disaster management. Here, in this research paper we are going to study about what is disaster management, its importance and to access the awareness of people living in Kottayam district.

Keywords: Kottayam, Disaster, Disaster management, Awareness.

INTRODUCTION: -

To learn about disaster management, firstly we need to know what disaster exactly means. Disaster is a sudden, unexpected event which cannot be controlled and causes a huge damage with respect to human, material, economic and environment. It can also be called as a 'calamity'. Even though the disasters are mostly caused by nature but sometimes it can have human origins. Disasters can be for a shorter or longer period. The word 'disaster' is derived from the ancient Greek words which are 'dus' means bad and 'aster' means star. Hence word disaster basically means a bad star in Ancient Greek indicating a sense of calamity blamed on the positions of the planets. These disasters are basically divided into two types i.e., Natural disasters and Human-made disasters. Natural disasters are the disasters caused by nature. It's a natural process or phenomenon that may cause loss of human, property or other health impacts. Earthquake, floods, pandemics, tsunamis, etc. are some examples of natural disasters. According to a report, on August 2018 Kottayam district among all the districts has faced the maximum damage of property and human as well which resulted in a loss of 173 human lives in a flood. Such disasters are unpredictable and often gets outs of control.

Human made disasters are such disasters which are caused by humans and technological hazards. Transport accidents, industrial accidents, nuclear explosions, radiations, etc. can be treated as some examples of human made disasters. According to a report, there were almost 4440 deaths because of road accidents during the year 2019. Such disasters can be controlled to some extent by following the safety measures. Now that we are aware about what are disasters, let us study how we can prevent them or bring the situation under control. Disaster management are meant for the protection of lives and property during natural and man-made disasters. Disaster management plans are multi layered and are planned for issues such as floods, earthquake, rapid spread of disease and fires. Because of the unique geography and its climate condition, Kottayam can also be vulnerable to extreme climatic conditions and many such natural disasters. The Disaster Management Act was passed by the Lok Sabha on 28 November 2005 and by the Rajya Sabha on 12 December 2005. It received the accent of the President of India on 9 January 2006. The Act calls for an establishment of a National Disaster Management Authority (NDMA) with Prime Minister being the chairperson of it. The NDMA has no more than nine members at a time, including a Vice Chairperson. The tenure of the members in NDMA are for 5 years. The NDMA is held responsible for laying the policies, plans and guidelines for disaster management and to ensure very timely and effective responsible disaster. Those guidelines are to be followed by the State Authorities as per section 6 of this Act. The first plan nationally made since the enactment of the Disaster Management Act 2005 was on 1 June 2016 by Pranab Mukherjee, the Ex- President of India. Learning and being aware about it is really important in times of disaster because it helps to be prepared irrespective of what the disaster is, aims to reduce or avoid potential losses from hazards, assure prompt and appropriate assistance to the victims and helps in achieving a speedy and effective recovery. The doctors and nurses must also be ready anytime during such problems. The hospital must also remain safe before and after the disaster. We all know about the floods that

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happened in 2018 almost destroying the whole state leaving it in a terrible position. Around 483 died and 140 went missing. 8000 houses got washed away and 26000 are partly damaged. Many areas in Kerala continued to receive heavy downpour, hampering rescue work. Therefore, people have to be made aware about this as soon as possible in the coming days.

OBJECTIVES: -

- To know the extent of awareness and attitude towards disaster management among the people.
- ❖ To show its importance to the society.

RESEARCH METHODOLOGY: -

In order to study more about the paper, the researcher has conducted a survey in which he shared a set of questions to the people living in the district of Kottayam, Kerala. The survey was done in order to access the awareness of people living in Kottayam regarding the disaster management. We had a total of 360 respondents in the area. The research was conducted in the month of February 2021. The sample size for the study is 360 and the researcher has used the simple random sampling method.

The sample size is very less due to the time limitation and the situation provided. The data has been collected and analyzed thoroughly and the results are given below.

REVIEW OF LITERATURE: -

Sekhar Lukose Kuriakose: - Kerala needs a coherent long-term investment plan and sustainable risk- financing mechanism to finance institutionalization and implementation of disaster-resilient measures.

Muralee Thummarukudy: - Kerala should consider preserving its ecosystems, including unique features of Kuttanad, our wetlands, forests in high ranges and the coastal areas as a way to act as a first line of defense against disaster risks.

M. A. Oommen: - Improving environmental quality, health service delivery, education and working towards an equitable inclusive society should attract priority in any rebuilding exercise.

Vinod Chandra Menon: - Disaster Risk Reduction (DRR) must become a part of a culture of development planning at the state, district, taluk, grama panchayat and village-levels.

- B. Ekbal: Many problems we faced during the recovery phase have once again brought to therefore the need for a comprehensive disaster preparedness programme for Kerala. Disaster preparedness is most effective when built into the process of local-level development planning and implementation.
- G. Vijayaraghavan: The most inspiring factor that emerged during the 2018 Kerala floods was the display of solidarity wherein several people worked collectively to help those in need during the rescue and relief operations. The rescue and relief operations, involved the Indian Navy, Army and Air Force units, government machinery, coastal fishermen and large numbers of youth volunteers. This was a clear reflection of the commitment of various groups, especially the youth to the society. If one looks at the work done by the NGOs/CSOs, it can be found that they have done more valuable work than what the government agencies together have done so far.

Mathew T. Thomas: - Looking back, the rescue operations were carried out in an exemplary way in all parts of the state. The rescue operations could be effectively managed in the early days of the floods only because of the active involvement of all sections of society, especially of the local people and the coastal fisherfolk. It was the local people who acted much before the government in the task of arranging the relief materials for the flood-affected people in the relief camps.

HYPOTHESIS: -

- Before survey: According to the research and obtained information from online sites, it has been assumed that the people are very well aware about the disaster management.
- After survey: According to the survey conducted, it has been assumed that the people are not aware about the disaster management.

METHOD: -

We have used the simple random sampling method in which the researcher has made a set of questions and shared it with the local people to know their responses and experiences. The sample size is 360. The area chosen for survey was Kottayam district, Kerala. The study was done in order to assess their awareness and attitude

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towards disaster management. We got a total of 360 respondents in which 220 are male respondents and 140 are female respondents. The average age was 19 of the respondents.

RESULTS: -

Analysis and Interpretation of the data has been given below: -

1) Age of the respondents: -

Age		18 - 30	30 - 45	45 - 60	60 and above
No.	Эf	336	14	9	1
respondents					

2) Your knowledge about Disaster management: -

	A lot	Not much	Nothing
No. Of respondents	60	255	45

3) Do you think Disaster management is important?

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
No. Of					
respondents	300	14	10	30	6

4) Is your area vulnerable to any disasters?

	Yes	No
No. Of respondents	93	267

5) Is your family relatively well prepared for a disaster?

	Yes	No
No. Of respondents	87	273

6) Have you ever been trained in your school/ college/ locality or conducted any mock drill about DISASTER MANAGEMENT?

	Yes	No
No. Of respondents	102	258

7) Was your family affected in the previous year's flood?

	Yes	No
No. Of respondents	60	300

INTERPRETATION: -

We had a total of 360 respondents in which 336 of the total respondents are from the age group of 18 to 30, 14 respondents are from the age group of 31 to 45, 9 from the age group of 46 – 60, and 1 from the age group of 60 and above. In this analysis, we got to know the attitude of people towards the disaster management. Only 60 out of 360 respondents know clearly about disaster management, 255 of the respondents don't know much about it and aren't interested in knowing as well, 45 of them don't know about disaster management. 36 of the respondents feel disaster management is not in important in our district. 258 of them have never been trained or participated in any of the mock drills. 93 of them lives in areas which are vulnerable to disasters such as floods, storms, and extreme temperatures. 60 of their family members were affected during the previous year's flood. Some of the respondents even suffered property loss during those times. What we can understand from this analysis is that people have totally neglected the fact that disaster management is crucial during emergency situations. It seems like people have forgotten about the destruction that 2018 floods have made. As a citizen we need to be aware and well prepared for any disasters and even spread the awareness about it.

PROTOCOLS TO BE UNDERTAKEN BY THE GOVERNMENT DURING A DISASTER: -

When a disaster strikes, the Authority will coordinate disaster management activities. The Authority will be responsible for: - i) Coordinating/mandating Government's policies for disaster reduction/mitigation.

ii) Ensuring adequate preparedness at all levels in order to meet disasters. iii) Coordinating response to a disaster when it strikes. iv) Coordination of post disaster relief and rehabilitation.

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The National Emergency Management Authority will have a core permanent secretariat with three divisions – one for Disaster Prevention, Mitigation & Rehabilitation, the other for Preparedness and the third for Human Resource Development. At the State level, as indicated in para disaster management was being handled by the Departments of Relief & Rehabilitation. As the name suggests, the focus was almost entirely on post-calamity relief. The Government of India is working with the State Governments to convert the Departments of Relief & Rehabilitation into Departments of Disaster Management with an enhanced area of responsibility to include mitigation and preparedness apart from their present responsibilities of relief and rehabilitation. The changeover has already happened in eight State Governments/Union Territory A disaster management administrations. The change is under process in other States. The States have also been asked to set up Disaster Management Authorities under the Chief Minister with Ministers of relevant Departments [Water Resources, Agriculture, Drinking Water Supply, Environment & Forests, Urban Development, Home, Rural Development etc.] as members. The objective of setting up an Authority is to ensure that mitigation and preparedness is seen as the joint responsibility of all the Departments concerned and disaster management concerns are mainstreamed into their programmes. This holistic and multidisciplinary approach is the key to effective mitigation.

RELIEF MEASURES TAKEN BY THE GOVT. OF KERALA DURING THE FLOODS IN THE YEAR 2018: -

- Immediate financial assistance
- ➤ Loan assistance to small scale traders
- > Loans for making houses habitable
- Repairing of damaged boats
- Assessment of damages to houses, shops and other establishments
- Sanitation works in flood hit regions
- Moratorium on agricultural loan
- > Free ration to plantation workers
- Cattle feed at reduced rate
- Resource mobilization Here we can see that the government is trying to help the people to recover from their loss by providing such facilities to the public.

CONCLUSION: -

- The research has helped us to understand what is disaster management and its importance.
- It has also showed us that people are still not aware about disaster management and are not quite interested in it.
- Also, this problem will lead to a greater number of casualties whenever a disaster hits.
- Many small traders have already suffered the loss in the past and may not be able to take on another one.
- Such disasters have also affected the country's overall financial budget. Because of Covid-19, the GDP rate contracted up to 24%. Even unemployment rose from 6.7% to 26%.
- The state of Kerala has to managed to recover the number of covid cases with an impressive rate of 51%.
- Better planning and execution are the key to survive.
- Let us all be alert and keep ourselves updated with the news.

RECOMMENDATION: -

- Students must be taught in school about disaster management and people should be made aware by using social media platforms.
- Mock drills must be conducted.
- Should have emergency kits such as fire extinguisher.
- Government assistance should be needed whenever a disaster hits.
- Training sessions should be conducted in order to be well prepared.

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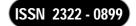
ISSN 2322 - 0899

- After the disaster, govt, should help common people by reducing the rates of necessary items.
- Effective planning is also needed during such times.
- Let us also focus on preserving our nature.
- At the end, let's hope that we all be safe and sound during such disasters.

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A STUDY ON TWITTER DURING COVID

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INTRODUCTION

Twitter is basically the most t famous social media. Where people share their opinion views on a certain events , product or incident. Twitter is one of the largest micro blogging services on the internet world. Twitter has 328 million monthly active users. The number of Tweets sent per day is very huge as it is approximately five hundred millions. Various occasion, events, incidents etc. People express their opinions views through tweets. As the length of the tweets are short people express their opinions, feelings and views etc. To Determine the Sentiment analysis of such short text is difficult because this analysis contains positive, negative, neutral or sarcasm emotions through tweets on different event or incidents. Different opinions and views are expressed in various ways. People even express their Depression on social media and are Detected by WHOM (World Health Organization). As Indian Languages are being used for expressing thought and opinions as they are found on Internet. The specialty of these Languages where they were mixed Language. So, there is a need for the sentiment analysis system that can classify polarity of Indian social media text.

The Country has more languages so the tweets are converted into English or else the algorithm would detect .Tweets alluding to a specific subject or occasion, or on the other hand identified with a given geographic zone may give, assuming accurately examined with text mining methods. Human emotions like depression are inner sentiments of human beings which expose actual behaviors of a person.

Analyzing and determining these types of emotions from people's social activities in virtual world can be very helpful to understand their behaviors. Millions of tweets have been successfully collected from using Twitter API . Text mining alludes to the procedure of programmed extraction of important data and information from unstructured normal language text. It is considered even more difficult than sentiment analysis. In fact, the opinion may express one or more sentiments toward an entity, or the opinion polarity may not agree with the polarity of the sentiment detected in the text. Event detection in twitter refers to sudden of events over period of time by analyzing the twitter streams. Sentiment analysis, in its more general form, consists in detecting a positive or negative sentiment in a text. Other forms of sentiment analysis deal instead with the identification of a specific emotion. Detecting emotions is opinion as positive, negative and neutral. When the tweets are fetched the text is been pre- processed and the unimportant part of the text is been eliminated like URL'S, special characters, #hash tags, Punctuations and all the text in uppercase are converted into lower case. The subject of the polarity is been subjected through keywords by detecting emotions which classifies the text of the tweet into positive, negative and neutral sentiment. The emotional tendency of person can't always be recognized within a short time. One method to more clearly observe this is by using sentiment analysis on the students' personal Twitter account feed. Twitter is a micro blogging system that is popular among students. People tend to use Twitter to post activities, experiences, and their feelings to the internet easily, anywhere, anytime and in real time. Sentiment analysis on Twitter is capable of classifying the sentiments contained in each tweet, and thus pinpoints each person's emotional tendencies based on sentiment classification (negative or positive).

As the event of covoid -19 where people can't go outside due to lockdown announced. People expressed their opinions regarding the lockdown on social media. In this work, we propose an intelligent system based on text analysis and machine learning techniques to monitor the trend of the public opinion on Twitter about the lockdown topic, with particular reference to the Indian context converting into English language. How the people has faces crisis and dealt with their loss where the whole world is close and also how the lockdown bought everyone together to co-operate and follow and be united. The everyday increasing number of cases and the whole news of government trying to protect and making this less spread. The number of Hospital filling with cases ,celebs posting their home videos of spending their time including giving message to stay home and take precaution about wearing mask and sanitizing the hand. Including the precautions of drinking hot water and social distancing, So thus in this paper the expressed frustration, negative or positive comment are fetched online on social media on twitter through tweets . The online Data is been collected and preprocessed through Special keyword and or different methods, and it is pre-processed through a Regular expression thus converting the tweet from upper -case to lower- case cleaning the data is which is fetched and converted into Dataset .. In this paper three machine algorithms are been implemented on the fetched preprocessed for determining the sentiment or emotion the tweets. Naivye Bayes, Random Forest and Logistic Regression This research seeks to identify and map the learning styles and emotional tendencies of people. The

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results of the research can be used as a reference in forming groups composed of similar learning styles and trends of emotions that can create a better learning environment.

LITERATURE REVIEW

Sumit, Yadav. And Komal, Gupta. (2004) presented to analyze which political party is using the sarcastic tweets against the political party or the winning party. As sarcastic tweets are used for expressing negative feelings. The following research identifies which party is winning or the opposition party. As sarcasm is difficult task to understand in a positive and negative way. The way of saying it and expressing the feelings in tweets which means the exact opposite in a funny or bad way .By Fetching tweets through twitter API and creating a Dataset .Preprocessing the given Dataset in an order .Finding out the polarity of the given tweet in the following Dataset. Through POS tagger finding out the part of speech in the given following tweet as Adjective, Verb, Noun and pronoun .By Opinion Dictionary finding out the polarity if our given adjective and verb sentence to analysis the sarcastic sentence Through training Dataset finding out the accuracy of sarcasm in sentence where the actual meaning of the sentence is exactly opposite to the lexical meaning of the sentence. The training Dataset contains adjective of the given political party or candidate, so that it can compare the tweets adjective used in tweets and improvise fetching the tweets for following Dataset . By using the technique of using punctuations and hash tags which are related to the particular candidate or related to Sarcasm. There are two algorithm used in this paper (1) Polarity of sarcastic tweets. (2) To extract tokenized adjectives and verbs. Identification of sarcastic tweets, determining polarity through it and predicting the results of some political results up to an efficient level.

Niharika Kumar. (2017) analyzing tweets on twitter about Demonetization and knowing the opinions of people through social media. The tweets on Politics, Dark events ,sports and Entertainment with various methods and times differentiating the tweets into different emotions and thus doing Sentiment analysis, i.e. in politics the tweets were segregated by comparing their relationships to coup. By gathering the data about elections over 100,000 tweets through twitter API. The emotions were analyzed through Word count software and Linguistic Inquiry. In this research paper the proposed work on supporting and opposing the opinions towards the Demonetization. The tweets which were fetched was using through #hash tags of the given topic. Unimportant words in our data is been taken out through Filtering where the words related was not important expunged. The data set pruning processed the data in files after the removal of symbols and hash tags in three data. Tweets that were fetched are divided into three groups or sentiments that are positive, negative and neutral of the user on Demonetization.

Kamran, amid. (2017) proposed Classifying Urdu text into positive, negative and neutral on twitter through Urdu based sentiment lexicon. By creating Dataset contain Urdu tweets through twitter API. By Subsequent to building the lexicon, we require test information for our work. The first technique used is supervised learning machine in which. Classification is done on different sentiments are extracted from text and a labeled dataset is used to train the model through sentiment lexicon which is the dictionary of language with the assigned sentiment polarity. When the Dataset is completed then through POS tagger identifying the adjective and noun and differentiating them into effective and infective words and Labeling them into positive, negative and neutral based sentiment. Through segmentation, filtration and Sentimental score. In segmentation stage the text is converted into unigram tokens and then those tokens then those tokens are used in sentiment lexicon to filter and give sentiment value in polarity value and differentiate them into positive, negative and neutral. To classify Urdu news tweets' text into positive, negative, or neutral sentiment. We relied on lexicon-based approach to build an extensive sentiment lexicon in Urdu language.

Prakruthi V. (2018) Analyzing Sentiment on Twitter posts by analyzing tweets where people express their feeling towards the particular topic. The classification of tweets is done in 4 phases. Where in the first phase the tweets are collected through hash tags in particular range or limit of tweets. Phase 2 includes where the data is been pre – processed into converted into tokens, and unwanted words or symbols or unimportant stuff is being removed. Stop-word helps to minimize and classify the tweet. Cleaning of a tweet is done by removing the URL's and special characters and minimizes the size of tweet for comparing. In phase 3 the tweets that are fetched and classified and that are compare with the (BOW) i.e. Bag of words. A document is used where in the bag of words algorithm cumulates how many times the word is being used. And in two files the tweets are classified into positive, negative and neutral. If the given tweet is our data matches to bag of words then it is classified into positive or negative tweet. Last in phase 4 the tweets are being represented as their sentiment score in binary form as 0 and 1 which gives the sentiment score.

Toba, Marwa. (2018) presented Automatic Detection of tweets that Broadcast Bullying, and negative text. Using NLP and text mining produces sentiment analysis. Used first the embedding layer to generate word

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vectors which are the input of deep neural networks. The words are represented through word embedding and dense vector representation is used for documents. The main work word embedding by deep learning is figuring out the same relations in new embedding space. The goal of deep neural network in Deep learning architecture is to define the sentiment score as positive and negative in our training Dataset. Work consists of harassment detection using large data sets with four deep neural networks: CNN, LSTM, and BLSTM. Shows the detection of online harassment tweets. In Data Description the Harassing tweets are produced with the help of list of keywords. Two models are represented character n-gram and word unigram. For the best method to find best results method naïve Bayes and logistic regression using character n-gram.

Shubham Roy. (2018) proposing the work on Twitter Data on Goods and Services Tax of people opinion and differentiating Sentiment emotions of what people express on twitter. Lexicon based analysis model that is "BOW" bag of words. The context of the words has been determined the real meaning out of it through Bag of words. Which has been selected or classified into positive, negative and neutral based. Which were divided in terms of topic related to GST? There have been different classifiers used to detect different emotions. The tweets were fetched #hash tags on the topic that is #gist. Hash tags made it easy for tweets related to GST and also fetched through twitter API. In pre- processing the tweets were already cleaned which is the unimportant part of the tweets or the symbols were removed. The first step was to convert the all tweets into lower case and the punctuations are being removed. For focusing on the important work stop words being removed including the URL's are removed too. The pre-processed data was then compared with the sentiment dictionary and the calculated sentiment score was determined of each tweet.

Poonam RanI. (2019) analyzing the tweets feed and determine the project leader. Collaborative filtering based RS would recommend machine learning to a similar user who is working on a similar project. Collaborative filtering technique can be further classifies into user-based and item-based collaborative filtering. Content-based filtering uses the preferences and past history of the current user to recommend the suitable products accordingly. A context-based recommender system leverage contextual information like situation, domain, time, mood and location. These recommender systems are useful for generating real-time recommendations. Social network analysis is the plotting, depicting and measuring of relationships and flows amongst groups, organizations, networks, people, and other connected information/knowledge bodies. Node size defines the relative influence of a person in the class. This algorithm takes the total count of re-tweets (T), mentions (), comments () on tweets of any person as the parameters. The recommender system outputs the graphs having assigned projects to different students shown by specific color for the specific project. The node size of the students is directly proportional to their influence and thus the student node with the biggest size is presented as the leader for that cluster.

Abdul, Hassan, Udine. (2019) presented to analyze human emotion depression in Bangla language on twitter. Creating a Dataset of Bangles tweets through twitter API. In Data pre-processing the dataset is cleaned where every tweet is filtered and eliminates all the characters except the bangle numeric characters. Through Data labeling the dataset becomes more accurate for depression detection. Where the dataset is differentiated into 4 categorizes for detecting depression. In data post processing the tweets in the dataset are excluded ambiguous and incomplete tweets, By balancing the depressive and non-depressive tweets in the dataset .LSTM based model which is used to train big datasets is rearranged into one- to –manner. After the stratifying data. Hence in dataset splitting where dataset is splatted in ratio percentage of training and testing.

RESEARCH METHODOLOGY:

- a) Data Collection: The tweets on twitter is fetched through twitter API. The collection was adjusted in 2020 march 23rd. The first step fetches raw tweets from the Twitter stream based on some search criteria (e.g., keywords, time and date of posting, location of posting, hash tags). Then, the set of raw tweets is cleaned from duplicate tweets (possibly fetched), due to the presence of keywords/hash tags having identical spelling in different languages. Regarding re tweets (i.e., other users' tweets simply re-shared), we decided to maintain them in the dataset, as we think that the re tweeting action, in this context, is a way of supporting/sharing the same opinion of another user. The tweets are related to covid where people tweeted about coivd and lockdown is fetched through #hash tags and keywords like #Lockdown. Using these search terms, we collected tweets posted from the date lockdown was announced. The number of tweets fetched was 5315 on our topic.
- b) Data pre-processing: Raw tweets are preprocessed by applying a Regular Expression filter, in order to extract only the text of each tweet, and remove all useless meta-information. More in detail, tweet id, user id, location, retweet flag, links, mentions, numbers and special characters (e.g., punctuation marks, brackets, slashes, quotes, etc.) are discarded. The timestamp of the tweet is temporarily discarded for the

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purposes of text elaboration, but will be reconsidered for the analysis of the public opinion trend over time. Hash tags were not completely discarded, they were instead reduced to words (by eliminating the hash (#) symbol), so as not to lose relevant information. In fact, a common way of writing of Twitter's users is to use hash tags in sentences, in place of normal words. Finally, all characters of the tweets are converted to the lower case form.

MODEL BUILDING:

```
neg = round((ntweets.shape[0]/df.shape[0])*100,1)

print("Positive = "+ str(pos) + "\n\nNegative = "+ str(neg) + "\n\nNeutral = "+ str(neut))

Positive = 39.2

Negative = 18.8

Neutral = 42.0
```

RESULT:

To implement proposed method python language is used which is an open source language run on any platform. The general preview of all collected tweets, simple data visualization was applied. The first data visualization is to provide general information .By checking the polarity of each tweet .The Fetched Data through #hash tags and pre-processed that is created into Dataset . Sentiment analysis is determined through Sentiment score through binary format and sentiment percentage and result of finding out where tweets are classified into by comparing to keywords of positive, Negative and Neutral Sentiment . If the sentiment polarity is equal to zero then tweet is neutral and if the polarity is greater than 0 then tweet is positive and when it is smaller than zero then the tweet is negative .

Tweets were classified as 39% of positive, 18.8% of Negative and 42.0% neutral. Emotions are detected through happiness in positive and sadness in negative through sentiment score.



As shown in the figure the accuracy of Naïve Bayes machine learning algorithm is 76.15% and the accuracy of Logistic Regression machine learning algorithm is 94.21 and Random forest machine learning algorithm 86.92 which all comes under supervised machine learning algorithm. By making our final prediction utilizing Logistic Regression, since the accuracy of the algorithm is highest.

CONCLUSION:

Once the pandemic begin and spreader in the world the government announced lockdown due to covid . As many people expressing themselves online on social media. Mostly the data is largely about recent event and the major effect The study collected a dataset if tweets regarding lockdown and covid through twitter API . Overall 5315 tweets were pre – processed and cleaned in order to detect polarities and emotions . To validate a sample of 500 tweets was created for training dataset to annotated to detect polarities and emotions . So in the testing dataset we found about 39.2% of the tweets had a positive polarity . Detecting the anger emotion in the tweet was not enough to determine the polarity score of the tweet. Anger could be imply on covid disease not on the lockdown also finding out 18.8% tweets had negative polarity and 42.0% had neutral polarity . Which were implemented in three supervised machine learning algorithm . The accuracy

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of Naïve Bayes machine learning algorithm is 76.15% and the accuracy of Logistic Regression machine learning algorithm is 94.21 and Random forest machine learning algorithm 86.92.

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ETHEREUM BLOCKCHAIN BASED VOTING SYSTEM

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ABSTRACT

Blockchain is the revolutionary concept, which is popularly known for cryptocurrency Bitcoin. Blockchain technologies offers an infinite range of applications which are beyond Cryptocurrencies. Blockchain provides Safety and transparency. Smart Contract is useful in terms of verifying, validating, capturing in secure manner.

Introducing Blockchain in E-voting could solve concerns in voting system. Ethereum's blockchain and smart contracts are helpful to build voter authorization and auditable voting records [4]. This paper illustrates the overview of using Ethereum based Blockchain for e-voting System to overcome the current issues which democratic systems are facing in voting process and evaluating the problems and solutions for using Ethereum based blockchain voting system.

Keywords: blockchain, Smart Contracts, Ethereum 1.Introduction

Entrance of Blockchain technology in cryptocurrencies like Bitcoin, Ethereum is widely accepted, and it is still trending topic today's world. Earlier, Blockchain was used only for trade and monetary transactions but over period, studies and research have started suggesting that it is beneficiary in many areas with its feature of transparency.

The concept of electronic voting was first appeared in 1981. In every democracy, the security of election is most important for national security. Development, Security and Privacy are the main focusing areas of electronic voting research. For the voting system with goal of minimal cost of election, with adequate and increasing security, blockchain is perfect solution. Replacing traditional way of voting with the electronic voting system is more secure and voting process could become traceable. In traditional voting scheme, the voting machines are being guarded by the security community, which is mostly based on physical security, where there is nearly less traceability and anyone who is having physical access to the machine can affect the votes.

The Blockchain is public ledger which means it operates without any central authority. For ensuring data integrity, blockchain store every transaction by verifying all the nodes. Miners gathered into the block after the creation of transaction by the user. For a miner to include his block to the blockchain, he must accomplish a proof such as POW (Proof-of-Work) or POS (Proof-of-sake). This append-only structure of blockchain and the computational power which is required to add a block to the chain, majority of the computational power on network (at least 51%) would need to collude in order to append

changes in part of blockchain. Because of these properties, the blockchain is considered an immutable secure data structure, The Ethereum Blockchain expands this functionality by implementing Smart Contracts [4].

2. RELATED INFORMATION

Our focused goal in this project is to provide secure voting system and to demonstrate that a reliable e-voting scheme is admissible using blockchain. This is because, e-voting is at one's fingertips for everyone who is having computer or mobile phones, so that the administrative decision or selection can be made by people or members. This will encourage fair and transparent voting. It is essential because elections can be corrupted or manipulated. If there are many geographically distributed voting centers and too many voters, then it is expensive and if the voters are not available to physically visit the voting centers then it will lower the voting numbers and with this the result of the votes will not be accurate enough as some people missed to provide their vote. E-voting is the solution to solve these problems if it is implemented carefully.

Blockchain is a decentralized distributed storage database. In which, users obtain a private key, it is randomly generated and assigned by the system. The public key of the user is calculated using private key through the Elliptic Curve Cryptography (ECC). The asymmetric encryption method which is formed by public key and private key is basis for digital signature encryption of data on blockchain so that it can prevent data tempering.

In blockchain, append-only data structure makes the blocks to be chained in such a way that each block has hash that has the function of the previous block, which provides security to the data from altering or deletion and provides the assurance of immutability. Ethereum is open-source Turing complete platform for

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decentralized applications. There is no middleman to control the system, which means anyone can build and use decentralized applications using this blockchain technology.

Smart Contracts records all the actions and work in forward direction which means it is irreversible application which execute in decentralized environment like blockchain. Manipulation or editing is not possible in the executing behavior once the contract has been deployed. Smart contracts are more truthful and secure. Self-verifying and self-executing features of smart contract enables better management. It helps to improve the cost-effectiveness and momentum. With the help of hybrid of Proof-of-Sake and Proof-of-Work model, we can establish Turing-complete smart contracts which are capable to execute off-chained. Smart contracts remove the need of intermediaries because people can trust the transparency and technology to safely execute the transaction.

3. IMPLEMENTATION AND DISCUSSION

In our research, we are using Ethereum as a development platform and blockchain network. With the help of Smart Contracts, one can run various applications even if do not have server. In Ethereum network, almost all the operations are in real-time, and with the exchange of some ethers, all the blocks are written in ultimate chain. Ethers are the currency of the Ethereum which are given to the miners as a prize. Miners execute the writing and validate the operations. Smart Contracts are written in solidity Programming languages. These languages are combination of C++ and JavaScript.

For developing fully online elections, we need to focus on some problems. As we need transparency and trackability in the voting system, we need to confirm that the people who attend elections are the genuine people and use valid credentials that we can use in electronic voting environment. As mentioned, we need elections to be transparent, so we need to collate timestamp of the elections. So that no one should be able to manipulate the votes after their casting. Also, we need to avoid duplicate voting so that nobody can vote for someone else.

To overcome these issues, we are using blockchain peer-to-peer technology. We will require to define self-executable smart contracts in blockchain. After initialization of smart contracts, they cannot be discarded, and people can verify that whether the results of execution of the contracts are true or not. In Ethereum network, there is no need of intermediary. All the peers can do this work by calculating the results of smart contracts without interference. Ethereum network provide Self-tallying property.

Our contracts are written and executed in Ethereum Blockchain, so for using the voting application, we must run Ethereum Wallet which means a person who will vote require to have a small amount of Ethereum coins in his wallet to execute the voting application and to be able to cast the vote.

Problem of Blockchain based E-voting system is to providing anonymity to the voters without losing transparency of voting procedure. In essence, all transactions or votes etc. are written to the blocks of blockchain in the form of plaintext, so that vote from wallet address X to the wallet address Y can be seen by the one who is having access to the chain. If there are malicious voting behaviors in the process, then it will be difficult to identify the user and therefore there is need to find the solution to restrict the user actions in voting system.

Thus, dealing with anonymity is also big challenge in the e-voting system. Hao et al. in their work, proposed a solution based on Diffie-Hellman process, which also implies the use of public-private key pairs and random numbers, so that 'two-round' referendum can supposedly be held with some ballot privacy [3]. But this process will provide rough anonymity to the voter, so it is not the solution for large scale voting system.

If voting process and feedback mechanism are written in smart contracts in which feedback coefficient and Wilson score coefficient are set up. So, with the help of feedback mechanism, we can effectively minimize the malicious vote behavior. In order to avoid malicious voting behavior, we can add a reverse adjustment factor to voting benefits.

4. CONCLUSION

By developing Smart contract precisely dedicated for e-voting we have successfully moved e-voting to the blockchain platform. We have addressed some of the issues and tried to address them. With the help of E-voting, the mobile side of the project came into consideration. So that this blockchain voting process can be done via mobile applications with one click. Feedback concept is introduced to overcome the anonymity issues and to restrict the voting behavior.

With electronic voting process, it will become cost as well as time efficient election system, with trackability, transparency and security features.

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STUDY ON STUDENTS' PREFERENCE BETWEEN ONLINE AND CLASSROOM LEARNING

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ABSTRACT

Colleges across Mumbai were closed due to the global pandemic caused by COVID-19. As to not compromise the learning of students, colleges turned to online learning platforms. However, in a developing country like India, people still are not fully well versed with technology, which makes E-Learning not as effective. Thus, people prefer the more traditional way of learning, that is classroom learning. This research is based on studying the preference of college students between online learning and classroom learning. The purpose of this study is to understand the advantages and disadvantages of both online and classroom learning and to conclude which of the two they find more effective. A quantitative research approach was taken for this study which was carried out with the help of a questionnaire. This survey was taken in order to gather opinion on which mode of learning help the students understand better. Conclusion was drawn that the students preferred classroom learning rather than online learning.

Keywords: online learning, classroom learning, COVID-19, preference.

INTRODUCTION

The global pandemic caused by COVID-19 led to the nationwide lockdown in 2020. The lockdown in Mumbai started mid-March 2020 which completely put the student's education on hold, leaving the colleges and students with no option but to approach the online method of learning. Students and colleges for the very first time were introduced to this mode of learning, wherein they had to find new ways to complete the syllabus for the academic year within the given time period. On one hand, where these new methods of learning caused an inconvenience, but on the other hand, they also brought about innovation and creativity in teaching and learning methods. This study is even more relevant now, considering that in India, online system of education had never been introduced on a large scale before. Today's educational approach is based on the concept that students learn better through social interaction. But, after learning through the online mode for about a year some students say otherwise. Colleges have been using Zoom, YouTube, Google Meet, Microsoft Teams and other online platforms. This also brings us to the fact that the quality of learning depends on the content created. However, both of these modes have certain advantages as well as disadvantages. Online learning being more time efficient and classroom learning being more interactive is one such example. Classroom learning can get a bit tiring and repetitive at times, and might not be at a suitable pace for everyone. At the end of the day, classroom learning is what everyone is used to. To prevent students from getting exposed to the virus, online learning has been adopted, giving rise to a few health concerns. Students are studying in a confined place without much social interaction.

RESEARCH METHODOLOGY:

In order to study this paper, the researcher has collected the data through questionnaire, shared it with students, and had a total of 400 respondents. The area we chose for research was Mumbai City, Maharashtra. The research was conducted in the month of February and March of 2021. Random sampling method is used to collect the data. The sample size for study is 400. The data collected will be analyzed through the Excel software.

REVIEW OF LITERATURE:

- Warner et al. (1998) proposed the concept of readiness for online learning in the Australian vocational education and training sector. They described readiness for online learning.
- McVay, (2000, 2001) who developed a 13-item instrument which measured student behaviour and attitude as predictors.
- Smith et al. (2003) conducted an exploratory study to validate the McVay's, (2000) questionnaire for online readiness and came up with a two-factor structure, 'Comfort with e-learning' and 'Self-management of learning'.

The literature has highlighted different models which provides the basic framework to understand the students' perception regarding online education. However, not many papers have attempted to understand the students' perception and preference in Indian context. It is understandable that only limited number of distance education platforms were using online mode of education before the Covid-19 pandemic.

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OBJECTIVE OF THE STUDY:

- To study online learning.
- To study classroom learning.
- To study difficulties faced by students in online learning.
- To study difficulties faced by students in classroom learning.

HYPOTHESIS OF THE STUDY:

- Students prefer online learning because it saves energy required for travelling.
- Students prefer online learning because of flexible timing.
- Students prefer online learning because presentation helps them understand better
- Students prefer classroom learning because environment at college is more suitable is for learning.
- Students prefer classroom learning because face to face interaction with the teacher helps them understand better.
- Students prefer classroom learning because they face connectivity issues at home or remote location.

METHOD:

- 1) Participants: Questionnaire was used as a tool to collect data in Mumbai to study which mode of learning did the students prefer. 400 responses were recorded.
- 2) Research Design: Random sampling method was used to study this topic. A questionnaire was prepared as well and shared with college students. A total of 400 responses were recorded. The area chosen for research was Mumbai, Maharashtra. The research was conducted in the month of February and March 2021.

RESULTS:

For the purpose of research, data has been collected with the help of a questionnaire. A total of 400 responses were collected. Analysis and interpretation of the data is as follows:

1). Class

Class	F.Y	S.Y	T.Y
No. of respondents	196	84	120

2). Gender

Gender	Male	Female
No. of respondents	164	236

3). Age

Age	16-17	18-19	20 & above
No. of	92	180	128
respondents			

4). Which mode of learning do you prefer?

Mode of learning	Online	Classroom
No. of respondents	144	256

5). If you prefer online learning, then why?

Reason	Less classwork	Saves time	Flexible timings	Understand
				better
No. of	36	128	116	36
respondents				

6). If you prefer classroom learning then why?

Reason	Internet issues	Too much	Social interaction	Better
		disturbance at		understanding
		home		

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No. of	88	116	160	172	
respondents					

7). What are the difficulties faced by you in online learning?

Difficulties	Poor internet	Difficulty in	Feeling	More	Slim
	connection	understanding	isolated	homework	possibility of
					teaching each
					and everyone
No. of	204	235	112	84	4
respondents					

8). Does online learning affect your health?

Is health affected	Yes	No
No. of respondents	256	144

9). If online learning affects your health, then how?

Reason	Mental health issue	Lethargy	Eye irritation
No. of respondents	108	92	200

10). Which mode of learning is more time efficient?

Mode	Online	Classroom
No. of respondents	212	188

11). Which mode of learning helps in better understanding of the syllabus?

Mode	Online	Classroom
No. of respondents	92	308

12). Rate your online learning experience. 1 being the lowest and 5 being the highest.

	1	2	3	4	5
No. of	40	76	168	76	40
respondents					

INTERPRETATION:

Among the 400 respondents, we saw that majority of them were second year students followed by first year and third year respectively, wherein 59% of them were female. We found out that majority of the students i.e. 64% preferred classroom learning over the remaining 36% students who preferred online learning. Majority of the people who preferred online learning said that they preferred it because it saves time (61.5%) and because of flexible timings (55.8%). Majority of the students who preferred classroom learning stated that they understood better in classrooms (58.9%) and preferred learning through social interaction (54.8%). We asked students what were the difficulties they faced during their online experience. 59% of the students said they had difficulty in understanding the syllabus and 51% of them had issues with their internet connection. Out of all the respondents, 64% of them said that online learning affected their health, out of which, 71.4% complained of eye irritation, 38.6% said being isolated affected their mental health and 32.9% felt lethargic. When asked which mode of learning is more time efficient, 53% answered online learning. 77% of the respondents said that classroom learning helps in better understanding of the syllabus. According to the data collected, majority of the respondents (42%) rated their online learning experience a 3 on a scale of 1 being the lowest and 5 being the highest.

FINDING:

- Most students prefer classroom learning because they learn better through social interaction.
- Students chose classroom learning due to connectivity issues which can cause a hindrance
- Too much disturbance at home causes the students to choose classroom learning over online learning.
- The students who favored online learning said that it was more time efficient and there was more flexibility in their schedule.
- Online learning affected the health of the students causing eye irritation and lethargy.

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• Most of the students rated their online learning experience a 3 out of 5, stating it was satisfactory.

CONCLUSION:

- The research helped in understanding the students' point of view regarding online learning during the pandemic.
- As students were not used to this new method of learning, they had difficulty adapting.
- Classroom learning is the most favored type of learning while online learning can cause a bit of chaos among the students.
- According to majority of the students, the only advantage of online learning is no travelling.
- Students found loopholes to bunk class and still get attendance.
- In a classroom, students are forced to pay attention due to the presence of the teacher, making it one of the reasons they understand better.
- In online learning, students can attend lectures anywhere due to flexible timings.
- Online learning works only when you have good materialistic resources, otherwise students are deprived of their basic learning environment.

RECOMMENDATION:

- Students can be more interactive in class which will help them recollect better during exams/tests.
- The teachers can make their content more interesting, to keep their students engaged and make them understand easier.
- During lectures students should actually pay attention in class rather than just joining it for attendance.
- Teacher' can often conduct quizzes in class as get an overview of how much the students have understood in class.

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DATA SECURITY IN DATA SCIENCE

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ABSTRACT

This research paper is conceptual paper that touches the very important topic of data security in data science. Recent achievements in IT industry such as AI, IOT applications and cloud application requires huge data to operate at best. As data possess such importance so does its security. Data security has got greater importance in today's world where the data is extensively available and can be exploited if it gets in wrong hands. Data security and privacy are inevitable and vital. Data resides in different warehouses and cloud storages that could succumb to data breach and could result in compromise of confidentiality, integrity and Availability of data. Together they are called 3 pilers of data security.

Data that is generated from the widely used social media applications as well as very sensitive data such as government data, medical data need lot of security attention. This research paper discusses contemporary problems as well as preventive measures and data science techniques to secure privacy of data at some extent.

Keywords – data security, data science, anonymization, encryption, access control, authentication, authorization

INTRODUCTION

Data is new oil. It is the most important asset after time. There is around 2.5 quintillion bytes of data is created every day. Data is then harnessed for the analytical purpose. World of Data science revolves around the data. Data requires storage to be stored in it. So data warehouses, cloud storages, etc. these are options available as a storage facility such as Facebook, Instagram, whatsapp, etc. applications are generating humongous amount of data and store it in warehouses and analyze the data get the insights out of it, make models and make predictions. All of these comes under data science. Now the question is how to get data to make models based on them. To attackers, these centralized storage systems attracts more as they contain lots and lots of data. Once this system is compromised data is vulnerable and open to the attackers to get. Data security is the concept that becomes very much inevitable. 3 main objectives of data security or information security are Confidentiality, Integrity and Availability. There are following attacks can compromise these objectives of information/data security: malwares, Denial of Service (DoS), Brute force attack, etc.

REVIEW OF LITERATURE

A review of the work done in the area of data security in data science. This paper is the result of curation of wide range of data that has been collected from various research paper, articles related with the topic gives the picture that the work has been done with the area of data security in data science. But none of the study is conducted regarding to the developing countries dealing with data security issues while doing data analysis. Which is why, this paper is an attempt in this direction to better conceive the data security issues breaches and how to take preventive measures.

Facebook sued over Cambridge Analytica data scandal (BBC news,28 Oct 2020)-In this scandal, Facebook data of over 87 million people was used for advertising during elections. This is just one example but there are numerous cyberattacks have been taken place that challenged privacy of users.

METHODOLOGY

Data is stored in databases, warehouses and also in cloud storages. So now there are two aspects in the Data security, first one is Infrastructure security in which—security of the storage facilities such as warehouses, cloud storages are taken care—of. Infrastructure security is done using authorization, authentication, access control techniques.

• Authentication

Authentication is useful to keep the wrong hands away from the databases. Authorized users must only access the database. Authentication, paired with authorization, is one of the recommended ways to improve data security and protect against data breaches. Authentication checks if a user's credentials match with those stored in the database. Today's standard authentication processes include using a combination of ways to identify an authorized user, such as passwords, OTP, security tokens, a swipe card, pins, biometrics, etc.

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Authentication has become easier through single sign-on technology, which, with one security token, allows an authenticated user access to multiple systems, platforms, and applications. Authorization determines what an authenticated user are allowed to access on website or server.

• Access control

Authentication and authorization take place through the process called access control. Following are the types of Access control systems:

- Discretionary access control which allows access to resources based on the identity of users or groups,
- Role-based access control, which assigns access based on organizational role and allows users access only to particular information,
- And mandatory access control, which allows a system administrator to strictly control access to all information.

• Backups & recovery

Data security also means it should not be vanished once data is lost. There should be some sort of copies exist. Backups means the copy of data present somewhere else where it can be asked to retrieve when the original data becomes unavailable for short period of time or for good. There are certain scenarios in which data can become unavailable such as system failure, data corruption, data breach, disaster, etc.

Recovery is the process of retrieving the copy of data in the event of failure of original data retrieval.

• Encryption

Data encryption software effectively enhances data security by encrypting data using an algorithm called a cipher. An encryption key is used to turn normal text into encrypted ciphertext. To an unauthorized user, the cipher data will be unreadable. Decryption of data can then be done by a user with an authorized key. Encryption is used to protect the data that is stored that is called data at rest and data exchanged between databases, mobile devices, and the cloud that is called data in transit. There are certain data science techniques come to aid when data security becomes relevant. There is data anonymization technique that helps to transform the data into unidentifiable form. For instance, in 2006, Netflix started an open competition with the goal to find algorithms that allow to predict user ratings for films. As a basis, Netflix provided a large data set of user ratings as training data, where both users and movies were replaced by numerical IDs. By correlating this data with ratings from the Internet Movie Database, two researchers demonstrated that it is possible to de-anonymize users (Narayanan & Shmatikov, 2008). Another example is the Personal Genome Project, where researchers managed to de-anonymize about 90% of all participants (Sweeney, Abu, & Winn, 2013). Their basic approach was to link information in the data records (birth date, gender, and ZIP code) with purchased voter registration lists and other publicly available information.

There are following anonymization techniques:

- **Data swapping**—also known as shuffling and permutation, a technique in which re-arranging the dataset attribute values. Swapping attributes that contain identifiers values such as birth date, for example, may have more effect on anonymization than membership type values.
- **Data Masking** To hide data with changed values is called Data Masking. It is done by mirroring a database and apply modification techniques such as encryption, character shuffling and word or character substitution. It is impossible to get the real values if they are data masked.
- **Pseudonymization**—a data management and de-identification method that replaces private identifiers with fake identifiers or pseudonyms, for example replacing the identifier "John Smith" with "Mark Spencer". Pseudonymization preserves statistical accuracy and data integrity, allowing the modified data to be used for training, development, testing, and analytics while protecting privacy of data.
- **Generalization**—Generalization is a concept in which removing some of the data to make it less identifiable. The purpose of generalization is to make the data seem as general as possible without losing important information. So the data upon which generalization is applied can be turned into a set of ranges.
- **Data perturbation**—modifies the original dataset slightly by applying techniques that round numbers and random noise.

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• **Synthetic data** – It is generated using applications of algorithm that is no real. It is used to generate an artificial dataset rather than performing some manipulations to change data set into new one. Algorithms involve standard deviations, median, linear regressions or other techniques to generate such data.

SUMMARY

Data security is an underlying issue in data science that it is understood to take care of intactness of data. There are 3 key aspects of data security: confidentiality, identification and availability. Data security is not just about data but the data warehouses where data resides as it should also be secured. Infrastructure security is to keep the storage facility to remain intact. Authentication, Authorization, encryption and backups are used to provide Infrastructure security. There are some data science techniques to implement data security such as data masking, generalization, etc. As data is stored anywhere in the world in the servers. Data is transmitted through the wires where there are higher chances of it getting read by the unauthorized users which is why, encryption is needed. Before transmitting the data, the system should ascertain the data is encrypted so that it turns into non-readable format. Authentication and authorization are the techniques to help discern authorized user. And Access control makes sure user should only access what is available to him.

RESULT

Precaution is better than cure. Encryption, access control, authorization and authentication are some techniques used to make the data safer. Data anonymization techniques translate the data into completely different form that will not reveal any confidential information. Even if it gets into the wrong hands. This technique will not divulge anything. That much security is expected from anonymization.

CONCLUSION

Data science is a very prolific and expanded field. Data science revolves around data and that data needs to be secure for the purpose of its privacy. Data science comes to aid in it by learning about past cyber attacks and then predicting when and how it could happen next? That's the one way and there are plenty of data science techniques could come handy in it. Data anonymization technique is discussed in this paper that transforms the data in different way.

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ARTIFICIAL INTELLIGENCE BASED AUTONOMOUS (DRIVERLESS) VEHICLE

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ABSTRACT

In this paper we will cover the transformation of normal conventional(Manual) cars into the driverless car. We will see the problems which faced while working on this technology, objectives, requirements for the same and required outcome. Here we have also cover the standards & significant comparison between conventional and driverless cars. Driverless driving is trying to avoid road traffic, avoid pollution, specially accidents and overcrowding. Carmakers and researchers have been working on driverless driving for years and large amount of evolution has been made. This AI base car will cause a huge diversity in human's life, we will research and analyze the various impacts on society, legal and ethical challenges, and most importantly environmental constraints. We will also research on the previous similar technologies and take a look the way researchers are working to make this technology even better in the future.

Keywords: Driverless car, Driverless car, smart car, AI car, cooperative driving, traffic efficiency, vehicle automation impacts

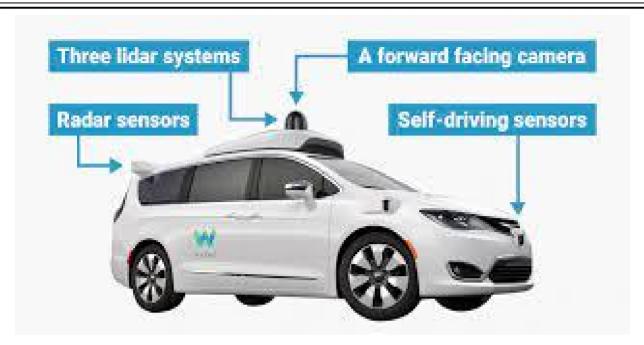
INTRODUCTION

As we know we are learning and progressing day by day in this world. As same the researchers and the scientist are searching and build something to decrease the human hard work. Scientist and researchers are always struggling to take humans life more condensed and comfortable. Peoples are quite excited when launching the driverless cars. Because they have so many `question in their mind. How it will work? Is it safe? Is it work like normal driver car? etc. This driverless car is save the environment and surroundings by using the advance AI technology which is build in this driverless car. In other word, these driverless cars are outfitted and installed with 'special sensors', 'processors' and 'a different database'. which is liable for the maneuver and performance of this car and it doesn't necessitate any driver to maneuver. It navigates itself with following destination point requested by users. it makes the huge uprising in the field of robotics, which is help to causative a lot to make this planet a safer place.

This car propose is based on the various areas of engineering which includes electrical, mechanical, computer sciences etc [1]. Major progressed is on track when the Mercedes Benz has launched the vision-guided car in 1980. After this innovation they are more focused on RADAR and GPS technologies. After that they developed the power-steering and auto gear features which reduced the human efforts while driving a car. Now they are research is going on the produce the driverless car which will be more safer, comfortable, proficient and trustworthy for the users.



The Road accidents are one of the major cause of human deaths. According to the statement 4000 peoples are died daily because of road accident. If we not taking any major action on this then it will be increased upto 2.5 millions in year. Re-searcher think how to reduced this numbers and how to save the humans life. The driverless cars can reduced this numbers because the driverless car is equipped with sensors, GPS sensors which is analyze the data surrounding of the car and take decision according to it. These types of driverless cars are more reliable as compare to the conventional cars. These driverless cars sense and controlled the vehicle speed, follow the traffic rules, sense the road, keeping safer distance between two vehicles.



THE HISTORICAL ASPECTS:

Houdini who has invented the radio control car in 1926. It has the one antenna which can transmit the signals or command which came from another car following it. This car has the motor which is work according to the instructions, which is given by the operator. In 1958 scientist Nebraska improve this concept at what time they laid track down under the highways which were a resource of recognition for the driverless car about the availability or detection of car and even conduct it for steering control, acceleration and break. [2]

In 1960 UK has test the driverless car, which was worked on basis of magnetic-cables that were laid inside the roads. They tested this car at the velocity of 130 Km/h which gives more effective performance as compare to the human control [3]. Since in 1980s Germany has succeed in designing of Mercedes-Benz (Robotic car) which is totally based on the vision-guided and it was go up to the speed of 63 Km/h without interchange.

The best and improve knowledge in this field was introduced by "US" when they was launch driverless land vehicle, where they were based on the computer vision & based on the LINDR and driverless control. Mercedes-Benz driverless car designed by Discmans covered almost 1,590 km from "Germany-to-Denmark" by using the special computer vision, microcontrollers & circuit design. In Throughout the journey it was able to achieve the swiftness of 175 km/h, and it provide the good response in a heavy traffic to overtake the other car [4].

SELF-DRIVING FULLY AUTOMATED:

The main motive and target for those peoples. who are not able to drive the car or who are handicapped. For these kind of peoples travelling and driving a car is a challenge. This driverless car is more beneficial for these kind of peoples. Life will be more easier and comfortable by using this driverless concept car. Google is quite confident to launch this car program at 2018 [5].



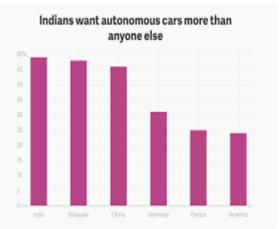


Figure 1: Comfortable for handicapped People's

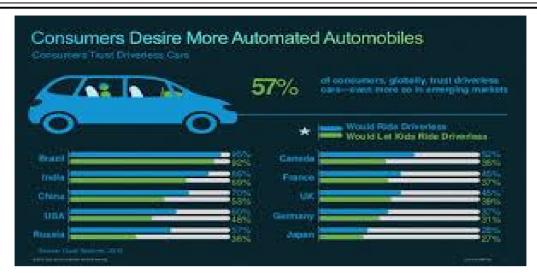


Figure 2: CISCO survey report for autonomous vehicle

CISCO has been done the survey of those peoples which are comfortable and confident for this kind of autonomous car after sitting this driverless car. They share their positive thoughts about this concept. It included around 1500 peoples from 10 different countries [6].

PHILOSOPHICAL CONCEPT OF AUTONOMOUS CARS:

The main motive for adopting this technology of driverless car goes to the several functionalities that are not attainable by the humans itself. This AI based car can determine its neighboring environment with effectiveness. There are a number of plans on the market that helps to achieve that which specifically includes laser rangefinder, [LADAR], [RADAR] etc. So, this AI-based technology is relying on number of sensors for performing operation. Another key functionality of driverless car is its potential of planning the ultimate motion which makes it far more truthful.

When the whole lot is ready for planning, location and map-reading, it uses the concept of vision-based lane analysis i.e. 2D, 3D, straight or twisted. But point to be noted, the accomplishment of these cars is only done on the well-organised roads, on the other hand there requires lot more upgrading to make it friendlier to be used on the unstructured or shapeless or you can says off roads. 'Overtaking is one of the biggest reason of road accidents around the whole World' [7]. One of the major concern of these cars to espouse the safer procedure to perform overtaking safely, so for that reason there are number of different sensors and stereo cameras where they detect, notice and sence the car ahead and the distance, linked it to the speed of the car itself and by performing other observation through sensors it carries out the position to pass the other car.

CHALLENGES INVOLVED WITH AUTONOMOUS CARS:

Following are some of the key issues related with the driverless cars:

COST:

Various cars manufacturers had to spend a huge amount of money for designing these self-directed vehicles. The example "Google" was paying around '\$80,000' for one of their AV model, which is totally too much expensive by the ordinary company or the person. According to the future predictions, it is expected that this price will come down to the half, which is still more to be afforded. [5].

REPLACING CONVENTIONAL CARS:

This is one of the biggest challenges which is being faced by the experts, replacing old conventional car would be required to increase the effectiveness of the autonomous cars. If the old cars are removed or exchanged under the same platform then this may lead to unpredictable outcome for the autonomous car and compromises the safety measures during its interface with the other cars [8].

SECURITY CONCERNS:

Security and privacy are always being the biggest issue associated with the electronic system. Autonomous cars are based on the AI system, where it also requires a source of Internet for managing and information swap over, and this is the concession medium which can be abused by the hackers. The second major concern is the participation of 'terrorist activity' where this platform of driverless car can give Important and crowded place where they can carry out their suicide mission.



ETHICAL ISSUES WITH DRIVERLESS CARS:

One of the major issues is the unemployment(Jobless) for the drivers. The execution will cause the replacing of all the manual actions of driving which mainly includes for taxis, trucking etc, and it is the source of ultimate livelihood for millions of peoples around the World, and this source of earning would be in serious risk as the autonomous cars will take over all the driving system, and there will be no longer need of human drivers.

This will cause the conversion of the conventional car into the autonomous car very quickly. Meanwhile, this will cause a huge loss to the manufacturers of conventional cars. So, the thriving of autonomous cars is quite an unprincipled approach for the other companies based on the conventional cars.

DEBATING ISSUES:

Autonomous vehicles can be the best source for non-drivers or disable people to enjoy the ride in their own car without any driver, which is cost effective as well. But on the other hand, it is taking away the source of livelihood for millions of other peoples that are relying on driving.

CONCLUSION:

The vision-guided autonomous car developed by the Mercedes Benz gave a new dimension to this technology and opened doors for the research work. According to Official report, there will be quite a large number of autonomous cars that will be launched by 2020, which will be partial as well the fully autonomous. [5] And by 2035 most of the car around will be autonomous according to the predictions. It is very important that automobile companies put all their effort to make it as secure as possible because any accident caused by these vehicles can disrupt all the industry. But indeed, this technology can play an integral part as the source of transportation for public and military, in the various search operation and use for accessing certain location which is rather a risk for the human drivers. This technology is still at its beginning, it might take a while for people to develop a trust for this technology and adopt it. A number of security threats and concerns are on the way, but it won't last forever.

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SECURE AND EFFICIENT DATA ROUTING TECHNIQUES FOR IOT

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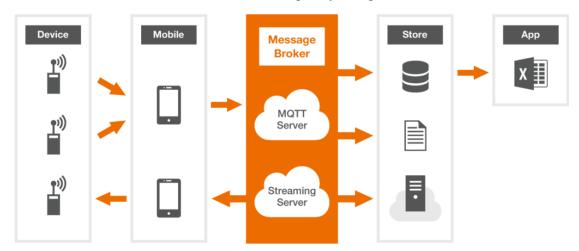
ABSTRACT

Nowadays, the Internet of Things (IoT) has been used widely in our daily day to day life, starting from health care devices, hospital management appliances to a smart city. Most of the IoT devices have limited resources and limited storing capability [1]. Recently, The Internet of Things (IoT) has recently gotten a lot of attention from both business and academia. In the IoT, objects with sensors get recorded and data got sent to server in order to construct some kinds of smart systems, such as smart grid, intelligent transportation systems, healthcare systems and even smart city. In order to ensure the accuracy of sample data, a secure channel must be established between the servers and sensors [2]. If the sample data is tampered, the results of data analysis are beyond belief, and may even bring serious mess. If the security is not ensured, then it may result in a variety of unsought issues. This survey resembles the overall safety aspects of the Internet of Things and debates the overall problems in IoT security [1].

Keywords Security, Integrity, Authentication, IoT

1. INTRODUCTION

The IoT will hold every object, which occurs every day in our lives. In this article we, deliberate how the future technology on the internet will be designed, its aspects and its challenges [3-4] Fig. 1. which describes the evolution of the IoT devices. The IoT is completely transforming very fast as every device integrated to be connected with the internet [5]. This innovation will completely change the life of humans.



The target is to check out the issues in the security of IoT and other challenges of IoT and to propose a complete overview of advanced security techniques. We encapsulate the security issues, various challenges in the data communication of IoT, that will entirely differ from the existing and traditional data collection techniques.

1.1 Problem Statement

Sensor nodes in an IoT produce data at a high and rapid rate, as noted in the introduction; energy is expended in both transmission and reception of the message. The amount of energy required for effective message transmission is determined by the factors listed below:

- length of the message to be delivered
- distance between sensor nodes and sink nodes
- operational energy cost incurred by transmitter and receiver hardware etc.

The goal of this thesis is to investigate the energy efficiency of proactive and reactive routing protocols, particularly DSR, OLSR, and AODV. These protocols have different characteristics for wireless routing. The main problem is to select the correct and energy-efficient routing protocol. Therefore, this thesis addresses the following challenges:



"Which routing protocols (reactive and proactive) support in energy efficiency?"

The "routing protocols" refers to the existing implementation of the proactive protocol such as OLSR and reactive protocols such as AODV and DSR.

The word "support" refers to the performance of sensor nodes for the utilization of energy.

Similarly, "energy efficiency" refers to appropriate power consumption by nodes to find route for packet communication.

In order to answer the research question, the following steps will be investigated:

- Research of literature to identify energy efficiency of proactive and reactive routing protocols.
- Simulation using Network Simulator 3(NS3) for OLSR(proactive protocol) and AODV and DSR(reactive protocol) protocols scaling following parameters to check their average energy consumption:
- Number of nodes
- Data Packet size
- Data transmission rate
- Sink speed

2. BACKGROUND

2.1 SECURITY IN IOT

A. Issues in Security

In IoT, the most important task is making certain information and providing security. The IoT enhances sensing, nanotechnology, embedded system, and RFID technology. Every risk will occur from its basic design. In IoT, one of the major identification while referring is RFID (Radio Frequency Identification). It automatically detects tags-carrying objects by utilising electromagnetic fields. In this layer, major WSN attacks are possible. [6-12]. All aspects of security have relied on different layers. While improving security, RSN, WSNs, RFID, and RSN security must be accessed. The up-gradation of RFIS and WSNs is the RSN. Securing the local network, core network, and access network security is in the transport layer. 5G, 4G, 3G, 2G, EDGE and WiFi network security is also the part of sensing, transportation, and application later. The overall security in the IoT will be provided by the Application layer.

Table- I: Architecture on issues in security

Layers in IoT	Issues in Security
Application	user authentication, information availability middleware, information
	privacy.
Transport	WLAN conflicts, connectivity issues, DOS attack, forgery attack,
	heterogeneous attacks.
Sensing	Conflict collision for RFID, fabrication, modification, Interruption.

B. IoT Security challenges

Several challenges stopped the securing of IoT devices associate with making certain end-to-end security in an IoT atmosphere. As a result of the thought of connected devices and smart objects, security is considered to be a big issue. Also, as a result emergence of IoT in the market makes several product designers and makers square measure a lot of curious about obtaining their merchandise to plug quickly, instead of providing security or look back from the beginning of the development. One of the most important issues is the use of irrelevant passwords. Next most common issue is that several smart devices do not provide any cryptographic techniques or standards to save the relevant measures temperature or pressure.

C. Industrial security thread - Vulnerable

Hacking security will happen in any business organization. While injecting the medicine for a patient, if the values are different it may result in the loss of human life. Hacking the system and changing the values may be carried out easily. For example, in the smart refrigerator, if hacking happens and the temperature value gets changes, the medicines kept on the refrigerator may get wasted as this issue enhances the security thread to the industry that is more vulnerable than any other attacks.

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2.2 Energy Efficiency

The ubiquitous feature of IoT has changed the lifestyle of people. The booming growth of the IoT market and the increasing amount of investment by reputed companies show a positive sign for IoT technologies. While the use of these applications is enormously scaling, the device's capabilities such as processing, storage, bandwidth, battery life and its energy efficiency, are limited. Although battery cell is the primary source of energy in the IoT sensor network, they can also use scavenging devices or both as energy sources. When the energy level of the battery falls below a threshold value, the performance of sensors degrades along with decreasing network's operational lifetime. In most of the case, it is also difficult to replace the drained battery or even not possible to recharge them after their expiry in sensor nodes. It is because they are placed or spread in a remote location where human access is almost not possible. In the IoT network, sensor nodes consume energy during transmission and receiving of data packets [13].

Moreover, the authors of [14] also highlight additional variables that affect the power consumption such as distance between the nodes, length of the data packet, cost for power amplification before transmission of the message, etc. The research on sleep scheduling technique for energy-efficient routing protocol in wireless IoT sensor networks. Similarly, in the [15], the researchers implemented clustering of sensor nodes methods using improved Low-energy Adaptive Clustering Hierarchy(LEACH) protocol to minimize the energy used by sensor nodes in wireless IoT Network. They claim the improved LEACH protocol increase the network lifetime by 127% because the consumption of energy is less during data transmission. We can say, network lifetime is inversely proportional to the energy consumption during data transmission.

Similarly, there are many journals, articles of researchers on efficient energy routing protocol in IoT paradigm; it is because energy is the powerhouse of IoT network and inefficient depletion of energy in sensor nodes hinders popularity of IoT. Thus, energy-efficient routing has been studied vigorously. Singh, Woo and Raghavendra in 1998 [16] highlights optimization methods for energy-efficient routing, which can improve the lifetime of the network.

3. CONCLUSION

IoT is introduced to promote advanced technologies in the field of sensing. Cloud and many others that enhance the easier pathway to human life. Various security risk that enhances the development in the IoT devices. The overall safety problems and security of IoT is focused on this survey and points out that the existing solutions cannot afford with the newer techniques. This new technique senses the data using the smart objects, pass on through the network stores it in the cloud and later can be used for verification purposes. The overall safety problems and security of IoT is focused and points out that the existing solutions cannot afford with the newer techniques. This proposed technique not only enhances security but also enhances the time and space.

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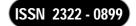
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NEW NORMS FOR SCHOOL AND COLLEGE EDUCATORS IN INDIAN CITIES, POST COVID ERA

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ABSTRACT:

The outbreak of COVID-19 has forced digitalisation of many companies, not only in India, but across the globe. The whole existing education sector from primary to tertiary level got disrupted during the lockdown period. The pandemic worked as a catalyst for educational institutions to grow and opt for alternative platforms with technologies for the teaching learning process as well as the subsequent examinations. This study answers the question, that whether the teachers who have been introduced to teaching online, and have been practicing it for almost a year, would ever wish to go back to the classroom setting. It employs quantitative and qualitative approach to provide a holistic overview on the required essentialities of online teaching-learning process and the challenges involved therein.

INTRODUCTION:

The Corona virus induced communicable respiratory disease called Covid-19 originated in Wuhan, and soon spread to almost the entire world. Starting from March 2020, nationwide lockdowns were introduced in many countries in an attempt to contain the pandemic through social distancing. The schools, colleges and universities had to shut down their campuses for an indefinite period, and examinations and admissions were postponed until further notice, disturbing the academic schedules of students. In an attempt to salvage the remaining academic year, a worldwide pedagogical shift from classroom method to online teaching was made. The teachers conducted lectures through video conferencing platforms like Zoom, MS Teams, assigned work to the students to be finished before the deadlines and even conducted examinations online adopting innovative modes. Some institutions like IIT Bombay also came up with virtual graduation ceremonies, to bid farewell to their final year students with the help of a highly illustrative inhouse app. Thus, COVID-19 created opportunities as well as challenges for educational institutions to update their technological knowledge and infrastructure.

This research aims to examine the changes introduced by the pandemic in this industry, that are here to stay. It analyses the factors of virtual teaching that helped the teachers and lecturers, and at the same time, examines the challenges that were faced by them. It also presents suggestions for the future to overcome the said challenges, if teach-from-home becomes the new normal.

OBJECTIVES

- To capture the different elements of teaching and whether the virtual setup is satisfactory in meeting their needs
- To understand that after one year of online teaching, whether the teachers would prefer online teaching or the traditional classroom setting
- To examine the challenges faced by the teachers due to the transition and what infrastructure they need to overcome them in the future

METHODOLOGY

Study design:

A structured questionnaire was designed for the purpose of assessing the response of teachers towards the paradigm shift in the direction of online teaching. It also aimed to capture the future plans and preferences of teachers, after a yearlong experience with different models.

Participants:

Participants were 40 teachers, chosen from 6 cities in various states in India, namely, Mumbai, Ahmedabad, Pune, Bangalore, Coimbatore and Jind, representing 16 different institutions, all of which have shut down their campus operations and gradually moved to the virtual mode of education, since the first lockdown was announced in India, on 25th March, 2020. The participants were recruited through text messaging and snowballing, and comprised different levels of the education sector. 14 of the respondents were lecturers from degree colleges and professional courses, 18 of them were teachers in secondary and senior secondary schools and 8 respondents taught the primary section. This allowed for a detailed view on the changes in the entire education sector from the perspective of the teachers.

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Procedure for data collection:

A structured questionnaire was created, consisting of 14 questions, a mix of open ended and closed ended onesrelated to the subject, and circulated among the participants to collect their responses. Their experiences, perceptions and challenges regarding the shift and the entire process of online education was consolidated for analysis. All the sample respondents extended their full co-operation in responding to the questionnaire, and even offered valuable suggestions for the future. The data was analysed based on the frequency of the chosen responses and by considering the inputs provided by the respondents in the open-ended questions.

DATA ANALYSIS AND FINDINGS

The data was collected from 40 participants, representing 16 educational institutions in 6 different cities. All of the institutions had one thing in common, they were operating in the traditional mode of classroom teaching with daily face-to-face interaction among teachers and students, and moved to virtual online mode through various means of video conferencing and emails. The common applications that were popularly used for video conferencing were Google meet (45%) and Zoom video communications (25%), for organising and sharing data Google classroom (32.5%) and WhatsApp Messenger or Telegram groups (20%) and for a more comprehensive experience, Microsoft Teams (15%) was also preferred. Similarly, for conducting examinations, Google forms (42.5%) were most popular, closely followed by use of inhouse software or hiring outside agencies to conduct the exam (40%), with online viva voce on the side. However, about 68% of the participants felt that the online examinations were easier to pass and their vulnerabilities could easily be exploited, and hence, rendered the results incomparable to that of the students of previous years.

After one academic year of online teaching, 70% of the teachers said that classroom teaching was better than its virtual counterpart. The lecturers agree that the online education offers merits of flexibility (42%), saves them travelling time, helps in saving paper (64%), provides features of recording and reusing of lectures and allows teachers to observe the reactions of a large number of students on the same screen (22%). The new trend of webinars has also made it possible for 68% of the respondents, to overcome the geographical and social barriers and conduct events with guest speakers from far and wide.

But at the same time, most of the respondents (82%) said that the new systems made it difficult for them to generate the desired response from the students, as their environment was full of potential distractions (47%) and they lost the touch of personal interaction. A genuine concern was that online education gave rise to plagiarism in their classwork, as there was limited monitoring. It also made it nearly impossible to make lab visits and let the students learn and participate in live experiments, which deprived them of the practical knowledge of subjects. Apart from disrupting the learning process for students, it also made the job of teachers significantly more difficult than it already is. The sudden change hit them with a lack of training (18%) and affected their work life balance (77%) as it blurred the line between working hours and personal time. It also limited their interaction with other teachers in the staff room, thus, affecting the co-ordination and smooth operations. About 58% of the respondents have experienced the abuse of opportunity by students to be disrespectful towards them, suppressing their motivation to continue making an effort.

The online format of formal education has its benefits, but according to the respondents, the disadvantages outweigh the advantages. When asked which mode they would prefer, after the pandemic is over, around 63% of the participants responded they wish to resume with the traditional classroom teaching, and 30% of them agreed for a hybrid of the two systems, introducing the benefits of the online system into the classroom learning setup.

RECOMMENDATIONS

Online education undoubtedly has its benefits, but at the same time, there is a need for certain infrastructure developments if one opts to take the full benefit of it. The most basic issue raised was regarding the requirement for uninterrupted internet with high bandwidth, along with a proper setup and lighting in the study room. This also opens up new essentials for the residential architecture, as this seems like the basic need for the work from home culture gaining popularity now.

Apart from these general factors, there were some education-related specifics, like better software for maintaining classroom decorum and advanced plagiarism checkers for the assignments and papers submitted by the students. At the same time, a solution to the easily exploitable software for conducting examinations. These expand the scope for new software developers, as well as the already established giants like Google with Google meet, Microsoft with MS Teams or Zoom video communications.

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Since the situation of COVID-19 pandemic is unprecedented for decades, majority of the arrangements made for make shift systems managed overnight to keep in line with the surgent demand. Given the opportunity, and in the light of recent discoveries regarding the shortcomings of the available applications, majority of the tools can be developed with several innovative technologies. Most of the video conferencing applications today have features that help mark the attendance of individuals. With the advancement of Artificial Intelligence, there could be a system developed that marks the mental and emotional presence of individuals.

CONCLUSION

Even though the shift towards remote teaching and learning seems to be forced by the pandemic, going forward many lecturers actually believe this could be good for the profession. Apart from the superficial benefits like increased flexibility and efficiency and saving of paper, there are other embedded advantages. These include the facilities of recording and pre-recording the lectures, so as to pay more attention to the doubts of the students, as well as to reuse them for multiple batches, once recorded with one. This saves the time of teachers as well, and they are able to make more efforts towards enhancing the education experience of the students.

The research also highlighted the limitations of conducting virtual classes and taking examinations online. It threw light upon the concerns teachers had regarding students' moral and academic growth, now that disrespecting teachers has become easier while hiding behind the screens, and online exam conducting software can easily be exploited by using multiple devices or help from others. Another problem raised was regarding the workload of the teachers, and the effects it had on their work-life balance.

Online teaching has its benefits, but right now, the demerits outweigh the merits. We need to upgrade the technology used in our educational institutions, in order to merge the qualities and opportunities provided by the remote learning system with proper training for the teachers and students alike, in order to create a hybrid system and provide a better-quality education to our next generations. If online formal education is to become the next big thing, the direction of changes or advancements in the abovementioned regard will shape the way education is imparted for the coming generations.

LIMITATIONS

There are several limitations that should be noted. First, the sample size of the survey was relatively smaller than the samples usually taken in typical survey-only studies. However, the diversity in the institutions and cities was introduced to capture a diversified perspective of the teachers, and hence, complements the research with a comprehensive set of opinions. Secondly, we did not analyse how the needs and challenges differ by demographic characteristics or other social and personal contexts like age, gender, religion or income. And finally, the scope of the research had to be contained given the paucity of time and resources.

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A STUDY ON THE OUTCOME OF THE INCLUSION OF MENTAL HEALTH AS A COMPULSION SUBJECT AFTER COVID-19 IN PRIMARY AND SECONDARY SCHOOLS ALL OVER THE WORLD

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ABSTRACT

This is a study based on the necessity of the inclusion of mental health as a subject across the world, in primary as well as secondary levels of schooling. With the worldwide lockdown due to covid-19 the dynamics with respect to mental health awareness in the society surged. The importance of the knowledge of mental health is unknown to many so, this study points out the benefits that the world will get by the inclusion of mental health as a subject. The study shines a light mainly on the fact that if this awareness is created and studied from an early age in life, issues related to mental illness, psychological disorders, etc won't be a taboo. By this inclusion, not only will the students benefit but, the mindset of the society will change at large. There's no doubt that in the recent times awareness is created however acceptance is not. So, this study boils down to the fact that inclusion of mental health as a subject would make this world a better place to live where in attributes of acceptance and signs of implications would be seen.

INTRODUCTION

Issues on Mental health have been prevailing since years and very few people have been vocal about it. Until very recently, the concerns have been immense and a lot of people have been speaking up about mental issues that they're facing. Extreme cases are also being reported and people are considering it a serious problem. Due to the mental health issues that people faced during the lockdown phase, the acceptance has been growing at a very slow but considerable rate. Coming out and opening up about mental health issues is now becoming the new normal but the path to achieving full acceptability is yet a far fetched aim. Thus, the importance of the mentally preparing a child since the very beginning of their schooling is mandatory.

The outcomes of these issues are alarming and at times are really negative as well. Thus, every student should be taught about mental health in depth. Practical knowledge about it is something they require from a small age that will help them out in future as well. Human beings are dependent on various aspects of life

to survive. This issue could be faced by anyone irrespective of the jobs they do, the society they live in, the people around them or even students. Thus, the mentality of the people who think of this issue for just the depressed people, jobless people or someone who's deprived of basic necessities. But the truth is anyone and everyone could go through this and each of them deserve to grow and learn about it in order to gain internal peace. Hence, the mode of education is the best way to convey it to people that- Issues regarding mental health is a problem, but not one that can't be solved.

OBJECTIVES

Main objective

1. To analyse what the students are missing by not having knowledge about mental health in the post covid era.

Sub objectives

- 2. To see what changes would take place by the inclusion.
- 3. To weigh the plausibility of the idea of inclusion.
- 4. To study the the various sectors of the society facing issues and how various conditions affect people and their health.

No one could disagree that skills and lessons taught in the early ages of life stays with us for ever. That is because learning capacity and grasping power is stronger in a child than in an adult which is why the languages that we learn in our childhood are the ones that we continue to communicate in for a life time. However, if a new language is taught in later stages of life, there are limitations on the fluency of the language. By understanding this we can realise the importance of early learning's of life.

Just the way math, English , drawing , etc are a part of early schooling , the same way we should have an inclusion of mental health as a subject right from the early days of school. The level should go on upgrading year by year. By inventing a course structure with an inclusion of mental health , students right from an early

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age will understand the importance of mental health as awareness is already out there however, implication and acceptance is missing.

In secondary schooling, just how science covers topics related to physical health, its symptoms and cures, mental illness must be an integral part too.

One plausible factor of mental health being a taboo and physical health not being one is our education system.

Meddling with the system and bring about just one change i.e. inclusion of a subject right from primary to secondary education can change the perspective of a majority and change the way things are dealt with respect to mental health, illness, symptoms and cure.

Mental health in itself is a broad perspective varying from psychological disorders, cognitive thinking, child psychology to mental disorders. The study of the brain is one of the most important studies that everyone must have in-depth knowledge of.

Mental health issues can be observed by everyone. A lot of times, students undergo such problems due to various instances. What a child undergoes in terms of disturbance of mental health at home, in school, around peers and in the society unable them to reach their potential. Their growth is hampered which ultimately causes psychological imbalances and even extreme case diseases.

Various ways to determine a child's mental health imbalance could be constant sadness, unable to concentrate, confusion, fear/worry/anxiety, feeling of guilt, abrupt mood changes, insomnia, low energy, lack of recreational activity etc. There is not just a particular list that state symptoms of the mental illness. Every brain functions differently and every child's behaviour varies. Hence, what they feel can be completely different from what the other children face irrespective of them being in similar age brackets. According to 2018 and 2019 student surveys from the American College Health Association (ACHA), about 60% of respondents felt "overwhelming" anxiety, while 40% experienced depression so severe they had difficulty functioning. Students are bounded by a lot of pressure these days which comes from home, institutions, peers and the society as mentioned above. Their capabilities are not valued and eventually their self esteem lowers.

In such scenarios, if a student was helped by schools and colleges to determine, analyse and understand the mental health issues and its complications, they would probably lead another lifestyle which would help them gain mental peace at some point.

It's important for every student to know about how harmful this issue is but at the same time, how can they overcome it. Once they attain knowledge and are able to implement it, they could certainly observe change which would help them live a positive life. Emotional disturbance could also impact their intelligence quotient. One study found that five percent of students do not finish their education due to psychiatric disorders and estimated that 4.29 million people would have graduated from college had they not been experiencing such disorders. This is indeed a point to worry about because our future relies on this young generation which institutions as well as parents need to take care of for the upcoming era.

It's a proven fact that cognitive learning skills are sharper at an earlier age which is why the worlds education system teaches basics of languages and math skills at that age. Thus inclusion of mental health in early learning is really important in order to bring about a change at large. The mindset that one develops at an early age is what they live by and what the society becomes is thus directly related to the formation of the mindset at early age. They become what they are fed. So, it is very essential to make a compulsion to include mental health at a very early age in life as it develops a good base and it will directly impact the future societies. Digging deep into the plausible factors of this idea, we come to a conclusion that there are only advantages and no disadvantages.

Advantages as under:-

- 1. Inclusion of mental health as a subject will create a concrete base for the children.
- 2. Mental health will be seen just the was physical health is seen today.
- 3. Reaching out and seeking help in order to heal or treat mental health will get normalised and it won't be a big deal as it is now.
- 4. Students will gain perspective. They will not tend to feel that it's something that everyone has to go through and it's just a phase. They will broadly understand how they can help themselves with wider knowledge about the same because it is a serious issue.
- 5. Students facing anxiety and depression will be able to talk to responsible authorities or even their parents

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for that matter, more freely.

The Education system worldwide differs in ways but, one factor is common in all; our education system is created in a way where physical body issues and science of the body is taught to all and that's one reason why physical health is not a taboo. It's okay to have fever, blood pressure or kidney failure, but, it's not okay to have schizophrenia, mental disorders or any issue related to mental health.

Why is physical health a common matter, because we have been taught about biology, chemistry and physics but not psychology which is why mental disorders are looked down

People with a heart disease are not ashamed but, people with mental diseases can't face the world. We need to demand inclusion of mental health and along with physics, chemistry and biology we need to make place for psychology.

Mental health is necessary to evaluate and the best way to start and build on to the habit is when you normalise it early on in life. Schools play an important role and hence for such institutions to realise that even from the most fragile stage of a students life, even the slightest build of base is important. People think that it's something that will form in time but that's not the case with everyone. Children these days undergo a lot of pressure from everywhere. But they think that stressing over it will cause them pain at first but it will be normal eventually. This ideology needs to be altered because it's not an issue that can be just taken care of alone. When mental health knowledge is taught to students in ways that will make them understand it easily. Seeking help doesn't not mean one is weak, but it means that one is so strong that they're finally ready to face their fear and rise above it.

Statement of problem -

Mental health issues have a great impact on the youth which affects their lives adversely. Everyone wants to live in a world where mental health is a top priority and not treated as a taboo.

If we ignore this aspect, the growth of an individual and everything that revolves around them can be destructive. The leading consequences of such mental illness could be fatal which is a matter of concern. In this paper, we have added points as to what can be done to ensure this is openly spoken about and imperative decisions are formulated regarding the same.

What should schools include in the Mental Health subject for students?

- Discuss about each students emotions and feelings and making sure to normalise talking about it often. setting specific time period to discuss with a child's worries, issues in school, make sure they know you're helping them for their good.
- arrange activities for students based on their likes and what they're goodat. This will help them he positive and motivated.
- remind each student of their individual achievements and how the institution is proud to have them. Make them realise their worth and that they're capable of doing anything they wish to.
- conduct cooking, music sessions, informal events, let them have fun and not feel like they're trapped.
- Encourage them to write their thoughts daily in a dairy.
- Making them write about 3 good things they did in the day, or something that makes them happy etc.
- Constantly have sessions wherein all students will think about their future in the most positive way. Help them evaluate if they seem unsure. All in all, they should seem satisfied and happy when they think of it. Have meditation and mindfulness sessions at the beginning of a class everyday.
- Cognitive behavioural therapy worksheets to help them/the teacher evaluate their thoughts and feelings better.
- Psychotherapy worksheets to identify students dealing with stress, anxiety, depression, bipolar disorder, change in behaviour etc.
- Mood trackers are positive psychology techniques to record a person's mood and pattern. This should be implemented for students to a keep track of their condition at regular intervals One reason why acceptability of mental health is low in our society and physical health is high is due to primary education. In primary education, we have science as a subject which is thereafter divided into 3 sub categories being (i) physics (ii) chemistry and (iii) biology; where is psychology? Isn't brain a part of human body too? Isn't neurology a thing? Just like we give importance and care to heart attack patients, don't panic attack

patients deserve the same care? It all begins with us. Change is hard to accept in todays era and anything that doesn't fit someones personal definition of normal becomes abnormal. The main reason of that being that we have never normalised mental health. You teach children about physical illnesses, its symptoms and cures and thus it is normalised. However they have no clue about mental health, its symptoms and cures which is why the world has yet to establish mental health and work in order to normalise it. Let us understand better by looking at other illustrations of normal but defined as abnormal as no awareness is created when our roots are forming. Let's take gender for instance. Ask a child who many types of genders are they aware about, I can ensure that 99% of them will say 2 (i) male (ii) female and the remaining 1% who'll say that there are transgenders might be the ones who have a history or have experienced something with transgender people at an early age. Why is it normal for a girl to marry a guy but abnormal for a girl to marry a girl; only one reason would be that our education system teaches uses girl and guy marriage as an example but not one education system teaches about gays and lesbians. Rounding it up this way or that way, we hereby hypothesise to the fact that the main change can only be created by polishing the roots. What we are trying to prove through this paper is that mental health is yet not being given as much importance as it needs. There is inequality not just when it comes to gender or colour but there is inequality and people are biased to themselves, their own body; they seek help to treat lung issues, kidney problems, etc but they may be suffering but they won't seek help to treat depression, anxiety, etc. the society reacts to Lund failure, cardiac arrest but throws no light on depression or anxiety patients. To sum it all up, the cure to all of t is by making one small change and that is the inclusion of mental health as a subject right from the beginning. Have 4 divisions in science not 3. Teach children about psychology, chemistry, biology and physics.

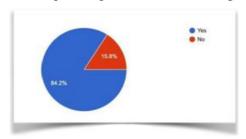
Sample size-

SAMPLE TYPE	SAMPLE SIZE
PARENTS	40
TEACHERS	40
STUDENTS	20
TOTAL	100

Research Analysis-

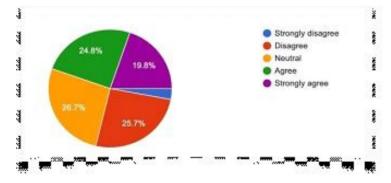
Our study comprises of 100 respondents out of which 40% of them are Students, 40% are Parents and the remaining 20% comprises of Teachers.

1) Do you consider mental health as an important part of one's wellbeing?



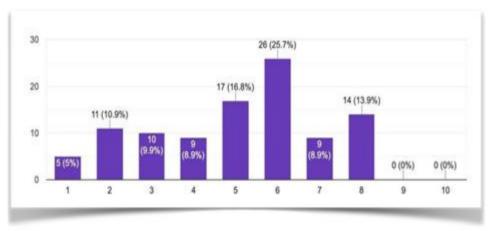
84.2% of the people consider mental health to be an integral part of one's life and the wellbeing of an individual highly depends on mental health. On the other hand, 15.8% of the responses did not agree to the same.

2) Awareness about mental health has been accomplished however acceptance has not. Do you agree?



We observed that there are mixed views for the above question. Considering whether accomplishment about awareness of mental health has subsequently not really led to acceptance of the same, 24.8% of the people agree to it. Moreover people who strongly agree comprise of 19.8% of the people. Contrary to the same, 25.7% of the people disagree and just 3% of the people have a stronger opposition to the same viz. they strongly disagree. Looking at one more perception that was observed, 26.7% of the people have a neutral opinion and believe that the level of acceptance has reached a point which is a positive indication towards gradual growth but at the same time there is still a long way to go.

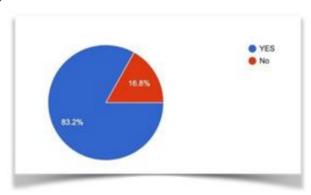
3) To what extent has awareness impacted the society to take decisions related to mental health [e.g. going to a psychologist for help]



The opinion of the respondents on the extent of impact the awareness of mental health has created on the society is terms of taking decision regarding mental health is that- There are mixed views on the same.

Most of them believe that people still would hesitate to go to a psychologist or take necessary steps to deal with mental health which some believe the progress has begun and people are giving it importance. A few of them think it's mix of yes and no and it depends upon the mentality they are living with.

4) Do you think the new educational policy would work on including mental health as a compulsory subject in primary and secondary level of education?

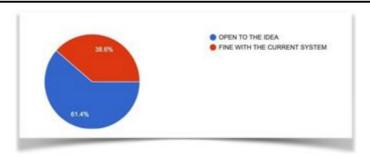


About 83.2% of the people feel that the new education policy must work on including mental health as a compulsory subject in primary and secondary school. Most of them are students and teachers who have this optimistic viewpoint. The rest 16.8% don't believe it to be of much relevance due to which they oppose the thought of including it as a conventional subject with a set curriculum.

5) What according to you does science branch out into?

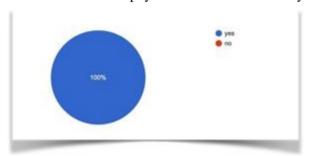
100% of the responses included "physics", "chemistry" or "biology" leaving out the most important branch of science, "psychology". This response was due to the impact of the education system as science has always been decided into "physics", "chemistry" or "biology" and "psychology" no where close to any of the previously mentioned categories.

6) Children are aware of physical illness and a basic cure to them, but they are unaware of what the mind needs for effective functioning. Are you open to the idea of inclusion of mental health as a subject or are you okay with the current system?



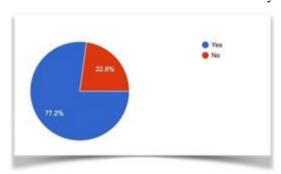
Shockingly, 38.6% of the sample believed to be okay by the current system thus proving that "awareness is created but acceptance is not" and the remaining 61.4% of the sample was open to the idea of a revamped educational system, the one with the inclusion of mental health as a subject in primary and secondary education.

7) Do you think it is important to know about the physical illnesses and their symptoms and cure?



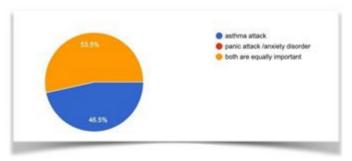
100% of the responses were positive. However the reason of asking this question was to compare the difference between the responses of q7 to q8.

8) Do you think that it is important to know about mental illness and their symptoms and cure?



With 77.2% of positive responses we yet have the 22.8% who yet fail to accept mental health and the impact of leaving it untaught or unaddressed.

9) What according to you is a serious condition: asthma attack panic attack /anxiety disorder both are equally important



With 46.5% of the sample believing asthma attack viz. physical illness as a bad condition, ignores the mental health aspect completely where in the remaining 53.5% gave importance to both the conditions but not a single percent of the sample considering mental health over physical.

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HYPOTHESIS -

H0- inclusion of mental health as a subject for school going students will prove be a great addition to the New Education Policy.

H1- inclusion of mental health as a subject for school going students will not prove be a great addition to the New Education Policy.

CONCLUSION -

If cancer is life taking so is aphasia, then why aren't aphasia patients given importance as much as cancer patients? Not because of lack of awareness but due to lack of knowledge. The education system should Give them knowledge about aphasia as much as they give about cancer and then see how the society's acceptance towards mental health patients increases. We lack knowledge and thus the sensitivity to even analyse what amount of pain they go through. The null hypothesis is thus proved.

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A STUDY ON WORK LIFE BALANCE OF EMPLOYEES WORKING IN IT SECTOR DURING WORK FROM HOME IN LOCK DOWN WITH SPECIAL REFERENCES TO MIRA- BHAYANDER REGION

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ABSTRACT

In this research paper the researcher is going to find out about the work life balance of employees working in IT sector during work from home in lockdown. Here the researcher is trying to find out whether the employees are enjoying their work, or if they are facing any issues or having some kind of superior's pressure during work from home. The data for the study is collected by conducting a survey of employees working in IT sector using primary method of data collection. With the help of this research study the research is trying to know the employees perception and their experience towards work from home culture.

INTRODUCTION

In December 2019, the world witnessed the new hazardous coronavirus in Wuhan which is in China. In a very short period of time the virus spread through whole world and became the pandemic situation. In less than three months, the virus infected to more than 52,066,14 people across the world and because of it and as a cause, over 337,736 deaths in 216 countries and territories as it was said by (WHO) World health organization. Millions of people around the earth had changed their routine or schedule to work from home due to this pandemic situation. Keeping in mind about this critical public health situation, The Prime Minister declared complete nation-wide lockdown starting from 25th March 2020.

The lockdown has an evident impact on India's Information Technology (IT) sector which collectively employs at least four million people approximately. Overnight the new working situation was sanctioned for all those employees to accept this culture of 'Work from Home'. Tata Consultancy Services, which is India's largest IT employer in our country, has asked nearly ninety per cent of their 4.5 lakh employees to work from home. In many organizations, they have merely twenty five per cent of employees working physically in the office for complete productiveness and rest of the employees are working from home. Now a day's employers mostly get job by their internet knowledge also, having experience of working on electronic gadgets and they willingly hire a resource who can work at home using their own computer and arrangements to save cost.

LITERATURE REVIEW

A research reported recently in a working paper published by the National Bureau of Economic Research (2015), and led by Stanford economics professor Nicholas Bloom and his graduate student James Liang on. The researcher found that workers who were allowed to work from home reported higher satisfaction, and they did their jobs more efficiently.

OBJECTIVE OF THE STUDY

- 1. To find out work load undertaken by employees working in IT sector during work from home.
- 2. To find out the challenges faced during work from home.
- 3. To know their level of satisfaction towards work during work from home.
- 4. To know the productiveness of employees while working from home.

RESEARCH METHODOLOGY

- 1. Source of Data Collection: This study was based on primary data collection through questionnaire.
- 2. **Techniques**: Frequency and percentage was used as a statistical tool for data analysis.
- 3. **Respondents**: The data was collected from 40 respondents under Mira- Bhayander Region.

SCOPE OF THE STUDY

The present research study is focused on employees who are working in IT sector and due to their work from home job what physical, mental issues they are facing and what challenges they are having in balancing work life and personal life.

LIMITATION OF THE STUDY

For this research paper primary data is collected online through questionnaire from employees working in IT sector but presently working from home under Mira Bhayander region.

DATA ANALYSIS AND INTERPRETATIONS

The current study is focused to analyse the challenges faced by employees working in IT sector during work from home due to lockdown and their work life balance during the same period. The researcher has analysed all this through primary data filled by IT employees under Mira Bhayander region.

Table no. 1 Exhibits the demographic profile of the respondents in terms of age and gender.

Table no .1: Demographic Profile

Particulars	Category	Percentage
	Male	75%
Gender	Female	25%
	Total	100%
	21- 30	80%
	31-40	20%
Age	41-50	-
	51-60	-
	Total	100%

Source: Primary data

The above table shows that almost 75% of respondents were male who were working from home in this lockdown period and 25% of respondents were female who were working from home, and further almost 80% of respondents belonged from age group of 21 to 30 years and 20% of respondents belonged from age group of 31 to 40 years who were working from home.

Table no. 2 Exhibits information regarding number of respondents working from home, details about salary, do the company provides technical and electronic support for work from home to their employees.

Table no. 2 Information Regarding Work from Home Facilities

Particulars	Yes (%)	No (%)	Total (%)
Do you work from home in this lock down?	95	5	100
Does your company provide you with computer, laptop and internet connection for work from home?	78.9	21.1	100
Are you getting full salary while working from home?	89.5	10.5	100

Source: Primary data

The above table reveals that only 5% of respondents were not working from in this pandemic COVID-19 situation and 95% of respondents were working from home and as shown 78.9% of respondents were getting computer, laptop and internet connection for doing work for home job and 21.1% of respondents were not getting any kind of technical support from their respective company. As in the table 89.5% of respondents had said yes as they were getting full salary while working from home and 10.5% of respondents had said no.

Table no. 3 exhibits number of working hours required by employees during work from home.

Table no. 3 number of working hours required per day

Particular	%
5 - 6	15.6
6 - 7	-
7 - 8	26.3
8 - 9	52.6
Total	100

Source: Primary data

The above table indicates that 52.6% of respondents were working for 8 to 9 hours per day and 26.3% were working for 7 to 8 hours per day and last but not the least 15.6% of respondents were working for 6 to 7 hours per day.

Table no. 4 exhibits impact on employees while working from home during lock down.

Table no. 4 Impact on employees while working from home

Particular	Always %	Sometimes %	Never %
Feeling lazy	5	85	10
Not motivated	0	65	35
Easily distracted	20	55	25
Lack of social life	35	45	30
Increased stress level	15	45	40
Delay in work	0	35	65
Stress on eyes	55	45	0
Busy in household work	0	90	10

Source: Primary data

The above table represents that how much the work at home concepts impacts on the employees on their productiveness while working at home. Almost 85% of respondents say that they feel lazy/ sleepy more often. 5% of them were always feeling lazy and sleepy and 10% of employees say that they never feel lazy while working at home. 65% of respondents say that sometimes they are not motivated during work at home, 35% of respondents were saying that they always feel motivated. The one who got easily distracted were 20% of respondents, 55% are the one who sometimes get distracted and 25% of respondents never got distracted. Approximately 35% of the respondents feel that they don't have any social life due to work from home where as 30% of the respondents never felt so.

There were almost 45% of respondents who have increased stress and get panicked easily while working at home, 15% of employees get easily panicked and 40% of employees never gets stress and panicked. 35% of respondents have sometimes delayed in work issue where as 65% of respondents have never had issue of delaying work. 55% of respondents have stress on eyes while working at home and 45% sometimes have stress on eyes / back pain. In case of busy in household work 90% of them sometimes feel that they were busy and 10% of respondents feel that they were never busy in household work.

Table no. 5 exhibits is work from affecting work-life balance and if the employees are getting sufficient time for household work.

Table no. 5 Work from Home Affecting Employees

Particular	Category	%
Do you feel work from home is affecting your	Yes	78.9
work-life balance?	No	21.1
	Total	100
Are you getting sufficient time to manage between	Yes	84.2
your office work and household work?	No	15.8
	Total	100

Source: Primary data

The above table shows that the 78.9% of respondents feel that by doing work from home it is affecting their work life balance and 21.1% respondents feels that work from home is not affecting their work life balance. It was also asked that are they getting sufficient time to manage between the office work and household work and the result is 84.2% of respondents had said yes and 15.8% respondents had said no.

Table no. 6 exhibits satisfaction level of employees while working from home in lockdown.

Table no. 6 Satisfaction Level during Work from Home in Lockdown

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Satisfaction Level during Work from Home in Lockdown	No. of Respondents %	
1 st level (Poor)	-	
2 nd level (Bad)	-	
3 rd level (Neutral)	35	
4 th level (Good)	45	
5 th level (Excellent)	20	
Total	100	

Source: Primary data

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The above table reveals that 35% of respondents were say that the satisfaction level is neutral while doing work from home, 45% of respondents having good satisfaction while doing work home and 20% of respondents are happily satisfied and the rate is also excellent.

Table no. 7 exhibits employees would like to continue doing work from if they get any choice.

Table no. 7 Choice for Future Status of Work from Home

Particular	Yes (%)	No (%)	Total (%)
If a given choice, would you continue to do	55%	45%	100%
work from home?			

Source: Primary data

The above table indicates the choice given to employees that if they want to continue to do work from home and as it is shown that 85% of respondents were agreeing to it by selecting yes and 15% of respondents were not agreeing to the given choice and they said no.

FINDINGS OF THE STUDY

- 1. It was observed that there were maximum numbers of employees working from in this lock down situation.
- 2. It was also found that there were many gossips in market that the workers who were doing work from home get less salary or salary they get little late etc, but here because of this we get to know that almost every employees were getting proper salary.
- 3. Also it was analysed that some of the companies were providing internet connection, computer and laptop but there were also certain number of companies who are yet not providing any kind of technical support to their employees for work from home.
- 4. It was also observed that there were many effects or problems the employees faced due to this work from home (WFH). Example: mental stress, physical issues, family problems, easily getting distracted etc.
- 5. It was also found that maximum of employees working from home are required to work 8 to 9 hours daily.
- 6. Though it was observed that if they had given choice would they continue to work from home in future and the result was surprising as more than 50% said yes as their choice.
- 7. Last but not the least it was also observed that instead of so many problems while working from home as they find satisfied while observing their satisfaction level.

CONCLUSION

As this pandemic COVID-19 situation the whole world is suffering and everyone has to accept the present and continue to do the work for earning and only on this whole family is dependant. As we speak of IT sector the employees are trying their best to adjust to the new way of working through home, by balancing the both work and personal life. There were consequences faced by the employee some were difficult some were easy. Social life was ended for many, so much pressure on employees from their superior to complete the work before dead line. Health issues like stress, body pain, eye pain etc. were also problems faced by them. IT sector, being very professional, no breaks, continuous working due to that all daily schedules has changed and employees are getting less hours to sleep.

It was also surveyed that some of the companies are providing internet connection, computer and laptop but there are also number of companies who yet not providing any kind of technical support to their employees. There was much relief for some employees where as more problems were for the one with families they have to make difficult choices. The household work was a different path to discuss but there were those employees who were getting half payment or their salary was delayed. The way they are learning to manage the office work and giving time to family equally is a hard job and yet they are smiling with no complaints.

In spite of facing so many issues and challenges in work from home maximum of them agreed to work from home in future as well and that can be imagined how much threat this COVID-19 has on their mind. Along with this one of the second reason for selecting work from home is that people are getting lazy, they don't want to do any physical work. Overall, it's neutral experience for some employees to do work from home and yet some are still struggling to lookout for both work and family responsibility.

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A STUDY ON THE IMPACT OF COVID-19 ON E-COMMERCE INDUSTRY

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ABSTRACT

The aim of this research paper is to study the impact of Covid-19 on E-commerce industry. E-commerce has become the most resorted to method within the past years. It has come a long way and is still developing. However, after the Covid-19 pandemic, the e-commerce industry has also faced some challenges and has had an impact on it. We will learn about the effects the e-commerce industry has had after Covid-19.

Keywords: E-commerce, Coronavirus (Covid 19), Pandemic.

INTRODUCTION:

Due to Covid-19 there is a huge impact on E-commerce Industry. As the world was found into complete lockdown, it was E-commerce who provided help to millions of people around the world. It helped people to stay home and procure what they wanted to their doorstep. There is a lot of variety available for customers to choose their own product. E-commerce is also facing some challenges because of covid 19. E-commerce has been replaced by traditional purchasing. E-commerce has been a savior to all.

OBJECTIVES:

The objective of present study are:-

- 1. To analyze the impact of Covid 19 on E-commerce.
- 2. To understand the increased usage of E-commerce during the lockdown.
- 3. To understand the consumers behavior during the pandemic towards the E-Commerce industry.
- 4. To know if E-commerce has become a substitute of manual buying.

REVIEW OF LITERATURE:

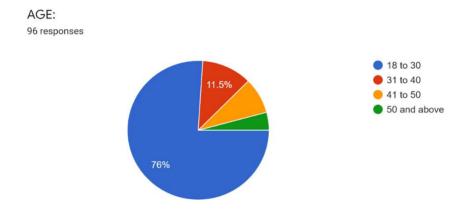
- 1) **Ms.K.Susmitha, February 2021.** A study on the impact of covid-19 on e-commerce. In this article it is stated that E-Commerce has replaced traditional purchasing. The reason is because there are a variety of products available at your fingertips. The benefits of buying online is lower price, accessibility & convenience and wider choice.
- 2) Anam Bhatti, Hamza Akram, Hafiz Muhammad Basit, Ahmed Usman Khan, Syeda Mahwish Raza Maqvi, Muhammad Bilal, June 2020. It is a study on E-Commerce trends during covid-19 pandemic. E-commerce grew because of coronavirus. In their report it stated that e-commerce has become a substitute source and considered top goods that usually consumers brought in superstore traditionally.
- 3) **Komal Sharma, December 2020**. Its studies surge in E-commerce market in India after covid-19 pandemic. Covid-19 is affecting many e-commerce business. Today 40% off internet usage is made for online purchase. This report examines how e-commerce creates new opportunities for performing profitable activities online.
- 4) Mansour Abdelrhim, Abdalla Elsayed July 2020. The research paper aimed to verify the effects of covid on e-commerce companies. The study focuses on the effects of covid on global e-commerce market and results indicate that in the global e-commerce market, some companies were bound to close factories and some company's witnesses a good rise in sales.
- 5) Mohammad Monirujjaman Khan, Mahizebin Shams-E-Mofiz, Zerin Anan Sharmin, Nov 26 2020. The research paper explains how the covid affected the daily lives of the people. It focused on online grocery shopping and immediate phases of covid 19 witnessed changes in collective patterns of consumer behavior even a radical change in demand for certain products from online shopping and home delivery services.
- 6) **Himigiri Chaudhary 2020.** The whole research paper focuses on the shift of people buying offline to online goods due to the pandemic. It is observed that online grocery sites saw sales up to 100%. The research saw 16% sharp jump in new customers who freshly signed up to buy goods online. The research paper clearly shows that the E-commerce industry is going to boom in the future.



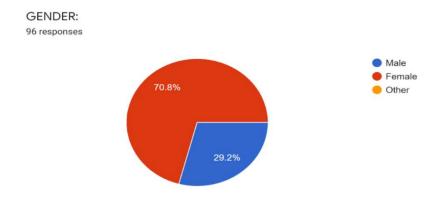
- 7) **Naveen Donthu, Anders Gustafssen, September 2020.** It is a study on covid-19 outbreak and its effect on the society. The pandemic have happened in the past and will continue to happen in the future. We should be prepare to dampen on their effect on society if we cannot prevent the dangerous virus from emerging.
- 8) **Dr Mahesh, Sunil Kumar KN, Sudheer Pai KL.** It is a study about Electronic Commerce, trading in products or serving using computer networks, such as internet. E-commerce are draws on Technologies such as mobile commerce, electronics fund transfer, internet marketing, etc.
- 9) **Dublin, April 16, 2020**. E-commerce includes strong and steady growth of internet user and rising awareness related to online shopping, low price on bulk purchase and so on. However, unusual demand and supply chain of the consumers can affect the E-Commerce industry.
- 10) **Dr. Deepak Halan, March 25, 2020.** Different e-sellers had a huge demand which lead to limiting their orders due to heavy placement of orders. Yet there are people who still prefer offline. But the number of people using online platform have a rise.

DATA ANALYSIS AND INTERPRETATION:

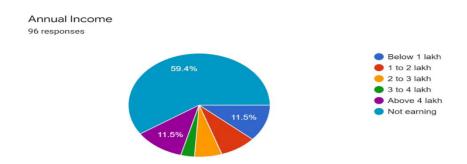
The questionnaire was filled by a total of 96 respondents. The main aim was to ask people about E-commerce and about the services provided to them during the pandemic, whether the people were satisfied with the services given to them and also their opinion on traditional versus online shopping was also inquired. It also tells us how many people actually are satisfied with online shopping, what kind of goods people preferred during the pandemic. The amount of people trusting the E-commerce services even during the pandemic and their experience on the services; can be seen in positive light



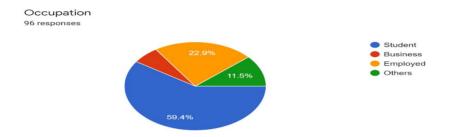
The above question shows the different age group of the respondents. The maximum number of respondents are between 18-30 age group with 76%. The next number of respondents are between 31-40 age group with 11.5%. 8.3% are between the 41-50 age group and the least amount of respondents are 50 and above age group with 4.2%.



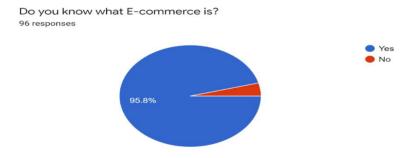
The above question shows that there are 70.8% of female respondents and 29.2% are male respondent who participated in the survey which helped us to study about the consumer behavior during the pandemic.



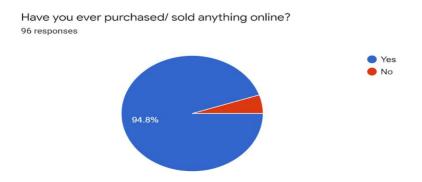
The above question shows the annual income of the respondents. The maximum number of respondents are not earning with 59.4~%, the next number of respondents are below 1 lakh with 11.5% and also above 4 lakh with 11.5%. 1 to 2 lakh respondents with 8.3%, 2 to 3 lakh respondents with 6.2~% and 3 to 4 lakh respondents with 3.1~%



The above question shows the different occupation of the respondents. The highest number of respondents are students with 59.4%. 6.3 % have their own business, 22.9% are employed. The least number of respondents have chosen others option with 11.5%

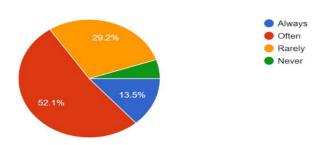


The above question gets the information from the respondents on whether they know what E-commerce is. The majority of respondents knows about E-commerce with 95.8% and only 0.2% of respondent don't know about it.



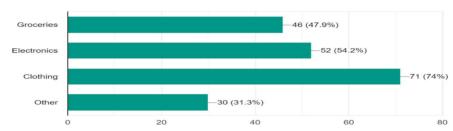
The above question shows how many of respondents have purchased/sold things online. 94.8% have purchase/sold things online and only 5.2% respondents have not purchased/sold anything.

If yes, then how often were you using E-commerce websites before the pandemic? 96 responses



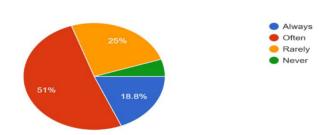
Here we asked the respondents how many times they used e-commerce websites. 13.5% voted for always. While 52.1% chose often. 29.2% rarely used The E-Commerce websites. 5.2% never used the websites for either purchasing or selling.





This chart shows the type of goods purchased before the pandemic. 47.9% people bought groceries. Electronics were purchased by 54.2 %. 74% people chose clothing. The remaining people bought other things.

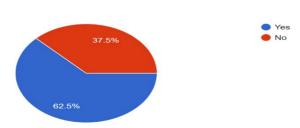
How often did you use E-commerce during the lockdown? 96 responses



We asked people about how often they used E-Commerce during the pandemic. 18.8% people said that they always used it. 51% voted for often. 25% rarely used e-commerce. 5.2% never used e-commerce during the lockdown.

If you were a non-user of E-commerce, then did you switch from offline to online mode during the lockdown period?

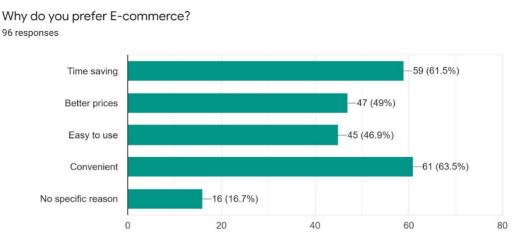
96 responses



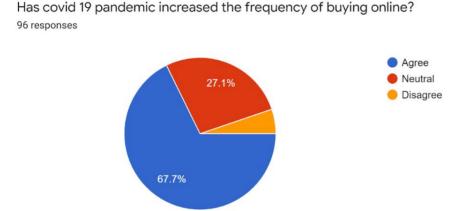
In this pie chart most of the people that is 62.5% said yes to switch to e-commerce during the lockdown. 37.5% word using the E-Commerce services before the pandemic.

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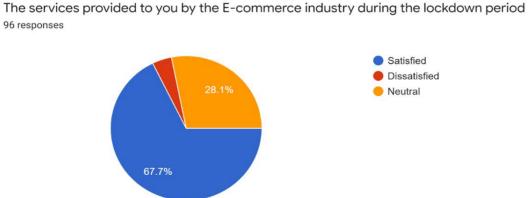
not.



In this graph there is not much difference between the options given. 61.5 % people say that E-Commerce is time-saving. 49% and 46.9% people think that E-Commerce has better price and is easy to use respectively. While 63.5% people find it convenient to use. And 16.7% people say that there is no specific reason why they prefer e-commerce.



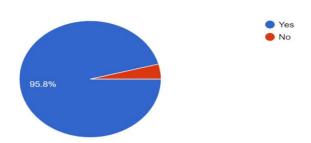
Here out of 96 respondent's, 67.7% agreed that the pandemic has increased the frequency of buying online. 27.1% people said that they are not sure whether the frequency has increased or has remained the same. 5.2% of the people said that they completely disagree.



It shows services provided during the shutdown. 67.7% people are satisfied with the services they received. 4.2 % people disagree and are disappointed. Whereas, 28.1 % people here are not sure whether they are satisfied or

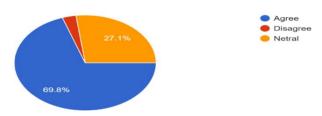
During lockdwon, did the delivery executive follow the covid-19 guidelines while delivering your order?

96 responses

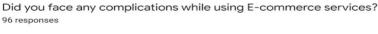


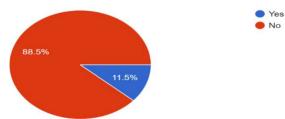
It shows whether the delivery executive followed the covid-19 guidelines. 95.8% people said yes; that their delivery executive followed the necessary rules. While 4.2% people said No; their delivery executive did not follow the rules.

Do you think the E-commerce industry was able to adjust in response to covid-19? 96 responses



In the above question, out of 96 respondents; 69.8%, that is almost 70% people completely agreed while about 3.1% completely disagreed. The rest respondents, about 27.1% stayed neutral about E-commerce being able to adjust to covid-19.





The chart shows if the users faced any complications while using E-commerce services. 88.5% respondents said No, they did not face any complications. While the rest 11.5% people said they did face some or the other complications. The further question shows the reasons.

If yes, to the above question, what is your reason?

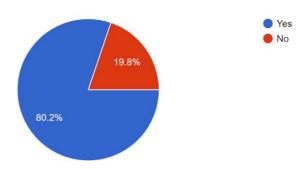
We asked the people to tell us the complications they faced. The answers are as follows:

- The delivery personnel never wore masks even though we requested them over and over again. In addition to that, 2 of the 3 times we ordered stuff, we got delivered the wrong product.
- In some cases e commerce is safe and some time it is not safe because of its chances to cheat and fraud.
- Uncertain about the quality of the product ordered
- Many times delivery is cancelled or delayed due to covid restrictions and delivery person not available
- Delayed delivery, cancelled orders during nationwide strict lockdown

It shows that E-commerce service providers must focus on making people trust the online transaction systems.

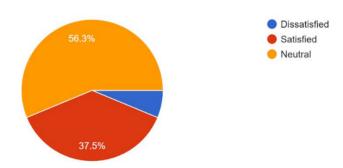


Do you think E-commerce has played a vital role in your day to day life during the pandemic? 96 responses



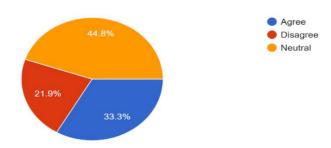
The chart shows 80.2% people said yes, they agreed that, especially during the pandemic, E-commerce services played an important role. 19.8% disagreed, they do not agree with the statement.

Are you satisfied buying online rather than buying through retail shops? 96 responses



The chart shows whether people were satisfied by online shopping.37.5% respondents said they were satisfied while 6.3% people were dissatisfied. 56.3% people stayed in between satisfied and dissatisfied.

Do you think E-commerce industry is going to replace traditional shopping in future?



The chart shows what people think about the traditional shopping being replaced by E-commerce in the future. 33.3% agreed that Yes it would be replaced while 21.9% disagreed while the rest 44.8% stayed neutral about the same.

CONCLUSION:

In this research paper, our main motive was to study and understand the changes & impact of Covid-19 on the E-commerce industry. The entire world has witnessed the pandemic. In the year 2020, offline sales have dropped but online sales has enhanced. Traditional shopping was allowed with multiple restrictions like wearing masks, maintaining six feet distance, sanitizing your hand, etc. Just to avoid to come in contact with anyone or to wait in the queue for hours, people switched to online shopping. But the delivery was delayed due to multiple

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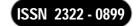


reasons but still people felt that ordering online is better than getting out of the house and putting your life at risk. Therefore, e-commerce is taking over and is becoming the substitute of manual buying. E-commerce has been uplifted by Covid-19.

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A STUDY ON THE IMPACT OF INCREASED SOCIAL MEDIA USAGE ON STUDENTS' MENTAL HEALTH DURING THE COVID-19 LOCKDOWN

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INTRODUCTION

In the Month of December 2019, there were a cluster of pneumonia cases in the city of Wuhan, China. Investigations found that the disease was caused by a newly discovered Coronavirus, subsequently name COVID-19 (Corona Virus Disease). This disease was declared to be a Global Pandemic during the month of March. This led to a massive disruption in the global economy. COVID-19 has forced the world to adopt the new normal and educational institutions are no exception to this.

Early months of the imposed lockdown halted the Indian economy, office spaces were shut down and educational institutions closed. Student's exams were postponed and delayed, colleges and school across the nation stopped working. This led to a significant increase of leisure time in the hands of people, which evidently led to an increase in newer social media registrations and activity. The upsurge in social media registration and its uses had its own repercussions. This new normal also allowed more convenient ways of education to flourish, primarily Online mode, which granted College students with an abundance of leisure time.

This study evaluates how social media usage has changed during the time when College students are isolated at home. This study also evaluates qualitative effect of increased social media use on the mental health of students.

RESEARCH PROBLEM

Social media has been affecting mental health since ages, but now with lockdowns imposed across the world, increasing hours online on social media websites and application is ubiquitous. This research aims to discover the rate of change in the usage of Social Media websites during the COVID Lockdown now that Leisure time has increased significantly. This research also aims to find out if increasing hours of being available online on Social Media Websites and applications during the COVID pandemic has or has not affected mental health of College students across the Mumbai University.

RESEARCH QUESTIONS

- 1) Did COVID-19 have an impact over the usage of Social Media by college students?
- 2) Would an increase in usage of Social Media websites and applications during the Lockdown affect the mental health of the college students?
- 3) Do we observe a change in the usage of Social Media websites and applications by college students before and during the COVID pandemic lockdown imposed by the local government?
- 4) What are some of the possible positive and negative impacts of increased Social Media use on College Students' Mental health?
- 5) Do students feel that their social media usage has increased during the COVID pandemic?

STATEMENT OF OBJECTIVES

The research has been undertaken to achieve the following objectives:

- 1) To understand the impact of Lockdown on College Student's Social Media activity.
- 2) To understand the possible impacts (positive and negative) of increased social media usage during the lockdown on students' mental health.
- 3) To examine the impact of Social Media on students' mental health during the COVID-19 Lockdown.
- 4) To develop an understanding as to how more Leisure time in students' life leads to an increased usage of Social media.

RESEARCH METHOD USED

This is a descriptive research that evaluated a sample of 168 college students (73 boys, 93 girls, 1 person of other gender) from 17th March to 18th March 2021 through a Questionnaire. The research is broadly qualitative in nature; however, some quantitative tools are used. The data was collected using Google Surveys. Both primary and secondary data is used for the research. The secondary sources of data are websites and news

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articles, mentioned in references. The primary data is collected using convenience sampling technique. The questionnaire comprises of qualitative questions and quantitative questions.

DEFINITIONS

Social media: Websites and applications that enable users to create and share content, communicate with others by participating in social networking.

College student: Any junior college (11th and 12th grade), undergraduate or post graduate student.

REVIEW OF LITERATURE

When Social distancing and lockdown are at the highest points, Social media adaption to interact with friends and family, browsing through pictures, watching videos and short clips and just procrastination are becoming a part of the new normal. The Nation-wide Lockdown in India, owing to the COVID 19 was imposed on 24th March 2020, says the New York Times [1]. National Herald India expresses that Leisure time in India has quite significantly increased yet that time devoted to traditional "leisure activities" has decreased.[2] Owing to the COVID pandemic, the Print India writes that over 32 crore students were affected by COVID-19 pandemic situation in India and around 157 Crore students were affected Globally due to the virus.[3] Amid the COVID-19 pandemic, the social media usage has climbed sky-high because of widespread application of Online education, says the Victoria News.[4] While Facebook has seen an increase of 50% in daily activity, Instagram and Zoom have witnessed significant growth too, along with Tiktok and other video sharing social networking applications and websites. Overall social media activity grew as much as 50 times during early March. [7]

The Hindu Business line convinces us that mental health was severely affected during the COVID-19 lockdown, according to a survey conducted by BML Munjal University [5]. The following are the consequences of Social media during the Nationwide Lockdown had consequences, bore by students on their mental health:

POSITIVE IMPACTS OF SOCIAL MEDIA ON MENTAL HEALTH

The importance of education is paramount. Hence, the Ministry of Human Resource Development, India identifies Information and Communication Technology (ICT) as an integral part of education system. Social media has played an essential part in helping student-to-student and student-to-teacher interactions, and thus helping pedagogy. [6]

In plural ways, Social media made it possible for people to communicate with the loved ones or acquaintances, says a Cambridge University study. Hence, social media nurtures and inculcates the sense of belongingness in young students. [11]

Social media has also helped people by spreading awareness about health, fitness and creating a holistic lifestyle. Body positivity and mental health have been promoted through social media and such platforms, says a report by Forbes. [8]

Social media is an amazing tool that can be used to address social issues. Social messages to promote LGBTQ+communities by young students across the globe have been prevailing, says a report by The Conversation [9].

A report released by Common sense, reveals that around 4 in every 10 young students turn up to social media for emotional support to help them with depression, stress, or anxiety, which is a positive sign since social media acts as a support system. [10]

NEGATIVE IMPACTS ON MENTAL HEALTH

A study reveals how higher social media use is correlated to signs of depression and anxiety. [12] A study by DNA, based on a paper presented Boston University indicates how increasing depression level among the college students has affected their lives during the lockdown. [13]

Impact on education due to home isolation had an effect over the young. Educational dissatisfaction and impact on education were among a few factors that had an effect over the mental health of the students.[14] Academic stress became a leading factor in causing stress. Isolation lead pathways for boredom and procrastination, which degraded overall productivity.

An increase of about 80% screen time while physical activities have dropped leading to poor hormonal balance, says Ehealth Network [15]. A transitive change in learning pattern and difficulty in adaption along with difficulties faced by students can cause stress.



Social media is responsible for causing eating disorders, envying close friends and a need for constant validation, which affects mental health of young students. [8] Studies have found a link between the increased use of Social media and Body shaming among young students.

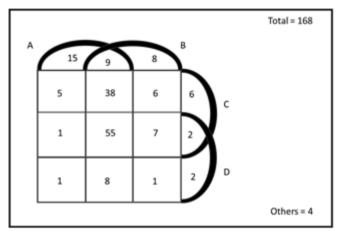
News India writes how stress level are increased when students are available online for a longer period. A feeling of being left out is prevalent as people constantly check out their phones, growing anxiety. A failure to constantly connect with friends sometimes becomes a leading cause for stress among college students.[16]

PRIMARY DATA COLLECTED & INTERPRETATION

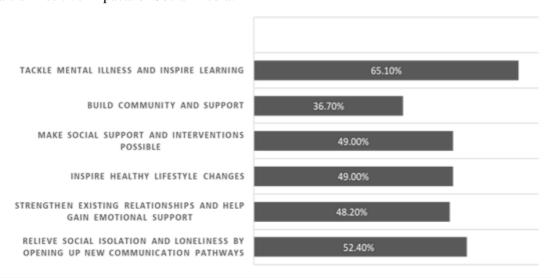
1. Responders are divided into 3 genders: male, female, and other gender (any gender other than Male or female). Out of all the response only 1 person was from the other gender while 73 were male and 94 were female. Responses were primarily received from the age section of 18 to 22 years old (71.85%). Following table has descriptive data of the number of responses received:

	15- to 17-year-old	18- to 22-year-old	23- to 26-year-old
Male	11	46	16
Female	16	74	4
Other Gender	1	0	0

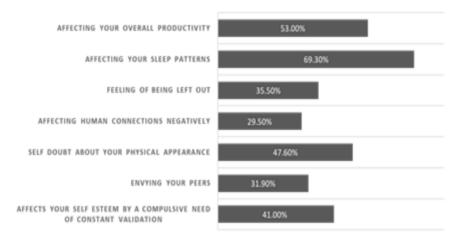
2. Following is the Venn Diagram of the 168 students who responded about their Social media use:



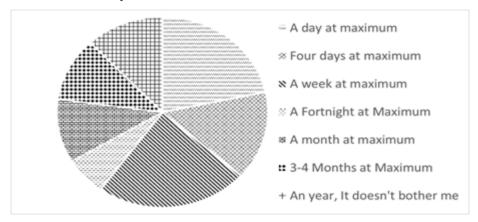
- A: Chat and Video-Call with Friends and Family Online
- B: Watch Videos and Short Clips
- C: Browse through Pictures and Posts
- D: Buy Products Through Social Media websites
- 3. A whopping 79% of the respondence felt that their social media use has been drastically increased during the COVID-19 Pandemic Lockdown. Around 22.8% (38) of the respondents admit that their social media use has been around 1 to 2 hours per day verses 14.4% (24) of the respondents admit that the social media use has been 8+ hours per day.
- 4. 11.2% (19) of the total respondents reported that their use of social media has increased from 1 to 2 hours to 5 to 8+ hours.
- 5. 57.8% (96) of the respondents admit that their social media use is excessive.
- 6. A chart on Positive Impacts of Social Media:



7. A chart on the negative impacts of Social Media:



- 8. 62% (103) of the total respondents report that they take regular breaks from social media by deleting it.
- 9. About 21% (36) of the respondents feel that they could delete their social media handle only for a period of one day at maximum before reinstalling it, while 12% (20) of the respondents claim that they can delete their social media handle for a year because it does not bother them at all.



10. About 50% (83) of the respondents report that social media has had a negative impact on their life by wasting their time.

Though most respondents (80%) feel that social media's absence in their lives during the COVID-19 pandemic would have made no or less change, it is quite evident that social media had a substantial impact on the mental health of the students, be that positive or negative. Students reported through the survey that social media helped them during the COVID pandemic, while registering that their screen time has increased substantially, causing a problem in a longer run.

CONCLUSION

The present study concludes that COVID-19 lockdown and home-isolation during the said period had an impact over increased social media usage by college students. Students have also reported how social media had an impact on their mental health. Students should monitor their social media usage per day as it was evident how social media has affected overall productivity and has been a leading cause of stress, depression, and anxiety. Students, who reported an increased social media usage had more problems in their sleep patterns and productivity, while it helped them tackle mental illness, strengthen existing relationship, and help them with social isolation. COVID-19 Lockdown period has been stressful to a lot of students and lack of social interaction has been among other reasons, has been more responsible for increased social media usage.

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A COMPARATIVE ANALYSIS BETWEEN BLOGGERS AND CONVENTIONAL MEDIA

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ABSTRACT

Blogging has become a channel through which people share ideas, news, advice, and analyses on different happenings in the society. The practice has turned out to be journalistic, with a good number of bloggers running authoritative and influential blogs, where thousands of people flock for information.

Journalism is described as the profession of collecting, editing, and publishing news reports for newspapers, magazines, television, or radio to educate, entertain and inform (Oxford Advanced Learners Dictionary, 2013). The role of journalism, in the entire communication process in any society cannot be overstated. Journalism is an integral part of human life and society as it helps to network people, through collection and transmission of information (McLuhan, 1964).

Blogging unlike journalism was not considered an occupation or a profession. This is because most bloggers did not do the work for a living and neither did, they seek to draw audiences to their blogs to attract advertisers as traditional media does. But today the scenario has changed completely. Today, the conventional media, like television news is consumed more by the people from the age category starting from 50. Now-a-days new media has the step ahead and is into the game like never before.

A new branch of blogging, called "Vlogging" is now also famous and in demand in not just the nation, but all around the world. Vlogging and blogging are the or even "photo-blogging" have become the new source of marketing for brands.

Keywords: Blogging, Media, New Media, Vlogging, TV, Newspapers, Conventional Media

OBJECTIVE

To study and compare the fame of new-gen bloggers and the recognition of conventional/traditional media in today's day and age.

METHODOLOGY

The research was aimed to determine the impact of both bloggers and conventional media on the media consuming crowd not limiting to a certain age, or boundaries. Hence, secondary data was used for studying the particular thesis.

Secondary data was sustained on, because the wide range of answers and views and perspectives of innumerable subjects (people).

The websites and research papers referred, while doing this research are mentioned in the bibliography section of the paper.

REVIEW OF LITERATURE

The research done by many researchers has been to the points of whether Conventional media and bloggers have competition between them, or even on the point that which is the more ethical news centre and reports. The one with hundreds of people who are specialized in their field or those reports given by bloggers where many times the person isn't even authorised enough to make a judgement. But the following research is to compare the usage, consumption and the promotion of brands side of the topic.

HYPOTHESIS

The review of the existing research paved the way for the formulation of the following hypothesis for the present study – The study will be of help to understand which is more effective for marketing and promotion for brands. It will also engage the thought as to which medium is consumed more, and in what genres.

INTRODUCTION

The internet has become an important news source now. Blogging, originally, was about more than just news provision. Their sites represent personal diaries or forums in which they talk about subjects of personal interest. The technology has also been utilised, however, to enable ordinary people to sound off about current issues and events and to become involved, publicly, in debates about political affairs. Blogs have opened up the news environment such that everyone has access to a public platform on which they can voice their opinions to mass audiences around the world and engage in networked debates with others.

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The conventional media is basically referring to any form of mass media available before the advent of digital media. This includes television, radio, newspapers, books, magazines, etc. Whereas the traditional media has opened up decades ago and has been referred to as the old-age media by several people. It is referred to so because the relevance of conventional media today has become considerably less. Today, the consumption of conventional media is limited at a certain level, up to the age groups of above 50, or even to certain parts of the world where it is impossible or where the reach of the internet, hasn't yet intervened.

Newspapers and television are still the most basic part of our lives and it has been observed that the world is not ready, and it is almost impossible to forget and let go, the reading of newspapers and the daily news and shows on live TV. But, since the rise of the internet, many of the things made available by conventional media, has been already put forth by today's new age media. Daily soap operas are now being taken over by Web Series, the news is being taken from the newspaper and being published online, either on blogs or on websites. And the companies who own newspapers, themselves have started this procedure, of publishing the same articles online as well as offline.

But on the other hand, new media is the future of advertising. More and more consumers and businesses rely on new media and their pioneers to find their information. Ultimately, blogging or new media refers to the content that is easily available and accessible via different forms of digital media. When related to advertising, some examples if the digital media include online advertising (banners, hoarding ads), online streaming (radio and television) and social media marketing. Each of these are means in which businesses have the capability to reach a larger audience and consumers, and businesses, with ease.

One of the most important aspects about news sources is their credibility. This is a factor considered by news consumers when judging the quality of journalism normally associated with established news brands. If the quality of journalism of a news supplier is called into question publicly for reasons of accuracy of reporting, behaving in a non-ethical way or presenting news in an unattractive fashion, the news brand can lose its credibility.

The factors that make a difference, and the factors that are included in the research are not only based on the NEWS side of the topic. But also, digital marketing or advertising of places, institutions, companies or even influencers (internet fame). Since the sudden break of 2015-16 that so much of India came online like never before. This gave rise to famous personalities, simple people who showcased their talent to the world. These talents were recognised by the nation, and they became their own brands. Just like Bollywood superstars like Amitabh Bachchan. Today bloggers, vloggers, and content creators have become a huge thing in the world. This internet outbreak was late in India, but many such bloggers and vloggers existed and continued to become famous and grow, since platforms like YouTube gave a platform for literally each and everyone who had a YouTube account.

ANALYSIS AND INTERPRETATION

A question that applies to all online information sources is, "how much can the information provided be trusted?" The answer to this question will play a critical part The fact that anyone can create a blog or vlog and publish it through their thoughts on any subject they like, regardless of whether they are qualified to do so makes it a conundrum, and furthermore, the more prominent and influential these blogs become, the greater the imperative will be to know whether they can be trusted.

This is a huge pitstop about credibility of any media outlets with audiences. Public and the crowd trust in the sources depends on their experiences and contingent perceptions linked to that particular published article. Thus the information supplied by blogs may partially be grounded in general perceptions about the internet as any news may spread like wildfire.

Today the brands and big companies too, are more interested to deal with these "influencers" and bloggers. This is mainly because of two reasons. One, that they are not a huge advertising company, so the cost for marketing is way less than that given to big advertising corporations. And the second reason is that they connect directly with the public. There is no middle connection between them and the general public. The bloggers and the vloggers today, can express their views and thoughts freely because of the digital revolution and also that the law permits everyone to do so. Freedom of speech is a weapon of their choice if at all anyone tries to sue them.

Now on the other side, the news companies or even television companies also get promotional requests but now the quantity of advertisements shown on TV or even radio have reduced significantly. Surely we don't notice that, but it has been seen that there are only a limited number of companies, and franchises, even genre of ads has now reduced. For example, Goa tourism is greatly promoted by the bloggers today. The simple reason

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being, that goa is also called the party capital of India. Who are more likely to go to parties, or even goa for that matter? The youth. And where are they the most active? On the internet. There the entire process comes a full circle and hence such kinds of marketing strategies are used with the help of these bloggers / influencers.

There is a proof to the point that the bloggers today are being encouraged not just by their audience but also by international corporations. In India, few of the most famous bloggers and vloggers are Mumbiker Nikhil (Nikhil Sharma), Curly Tales (Kamiya Jani – Founder) and BeerBiceps (Ranveer Allahbadia). These are just a few names to start with out of the many many people and "influencers" the youth loves today. Nikhil Sharma is famous for his vlogs that describe his daily life, the products that he uses, to maintain his body, his skin, his hair, and his health. Basically, he literally has brands using him to promote them. Mumbiker Nikhil has had partnered with brands like Woww, MamaEarth, Mivi, etc. He has even had projects where many countries have called him (Greece, Czech Republic, etc.) and a few more creators from the country to promote their entire nation. This is one of the huge things that boomed after the internet came on in india. People called abroad, to promote the other countries' tourism. Curly Tales is also like a travel, lifestyle blogger who has a blog. And now after Kamiya Jani became an influencer, Curly Tales has become a big brand and many people work with / for her now. Thirdly, BeerBiceps. Ranveer Allahbadia has a youtube channel too, just like Mumbiker Nikhil, but he promotes fitness, mental health, and positivity more. He is very famous for his podcast "The Ranveer Show - India's Smartest Podcast'. He has interviewed and has had a podcast with many of Bollywood celebrities, many more influencers, and even Indian and international sports players and personalities, and even Hollywood actors like Arnold Schwarzenegger.

The conventional media has now largely been restricted to only trailers for movies, movies, Soap Operas, and sports. As mentioned above, all these above categories are available over the internet as well. Not to mention that the news channels, and TV channels have also tried to start their own OTT platforms; for example HBO Max.

The news and information of technology, travel, cooking, comedy, and everything one could ask for is on the internet. Examples can be given for each and every category mentioned above. Technology – Youtuber Marques Brownlee & Youtuber Technical Guruji, Travel – Youtuber Casey Neistat, and so on so forth.

DISCUSSION AND CONCLUSION

Blogs and Conventional media are still both relevant and important parts of the human civilization. The only things that have changed and have made a difference are the content that are published / aired on both the mediums. The genres have changed, so have the content consumers. The consumers of both the Conventional media and bloggers / new media is mainly categorized by the age difference.

The benefactors of the blogs and vlogs are more lifestyle companies and even the movie industry. Today many production houses and actors want to collaborate and work with these upcoming creators and influencers, not only to promote their projects and movies, but also to include them in the industry. These vloggers and bloggers now have been also opened and walked at to a pathway of the "stars" and the conventional media, being more of at the business side of the market, is left behind and not much opted for, for certain projects.

When researched about what is the main source of news for the people who go to office everyday or to college, 84% of the people said that they get most of their news on the internet from Instagram pages or even google popups. The rest 16% prefer the conventional medium of information.

Bloggers and conventional media don't have a competition as such, as yet, because they both still have a considerable amount of audience. But once the generation Z progresses, the conventional media might seem to fade out slowly. But still, it will take generations to fully stop the usage of any one of the mediums of conventional media.

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ANALYSIS OF CONSUMERS PREFERENCE TOWARDS ONLINE HOME SERVICE PROVIDERS

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ABSTRACT

In the current pandemic situation where people are avoiding going out as much as they can, they are preferring online services for all possible things, in this situation there is a growth seen in online services. Taking about Online home services also called as on- demand service providers, which are apps or websites which provide home services as per demand of customers.

Customers can rent their services just by sitting at home or workplace.

In this modern digital epoch, everyone is busy in their routine hustle-bustle. People neither have sufficient time for themselves and for fixing their home issues. So, most of the people feel comfortable to get any service online. So that's the reason why online home services are getting popular.

Some service providers are Urban clap, Urbanpro, Helpr, Housejoy, Zimmber, etc.

Customers can rent their services such as home cleaning, interior designing, beauty services sitting right at one's home or work place,

People now rather than visiting any place, for safety and hygiene reasons people rent home services. And, due to corona many people had shifted to their native places or their hometowns so known people whose services people used to use before corona those people were gone to their hometowns because of which we could not use their services so at these emergency times people preferred online services.

These online home services are becoming famous and spreading wide because almost all service sectors are available in these service providers.

Keywords – consumer, online service providers, offline service providers, traditional service providers, convenience, corona, pandemic, service.

INTRODUCTION

Transformation in lifestyle, with growing digitalization has evolved from traditional techniques to more advanced technologies. This is impacting consumer's preference more towards online and digital technologies.

However customer's satisfaction plays an important role, a successful service helps at catching full attention of customers can stop them from changing to any other brand when they are loyal more to any particular brand. There has been seen a change in customer's demands towards traditional techniques. Due to busy and hectic life and almost two / one member in a family working, there is a demand created for online services over time consuming traditional services. Just On – Demand/ online Services is a quick solution for this, On Demand Service Providers are those who provide various home services just by a single click, this can also include delivery services when one orders something and is delivered to their home as per their preference but this is like just a small part in home services.

As said by Vijayramkumar Veeraraghavan, co-founder of a home service provider startup called Helpr, "Demand exits on the consumer side but the market is completely fragmented when it comes to supply. We want to fill this gap" he says," having a network of experienced and efficient servicemen is one of the most important drivers of this industry"

Some apps providing these services include Urban Clap, HouseJoy, Zimmber, etc. As their services are online through apps or websites through which we can ask for home services, which include features like –

- Significant convenience
- Consider Flexibility
- Simplified appointment scheduling
- Ease of payment
- Quality of work

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Reliability on service providers

Various services like painting, pest control, home cleaning, plumbing, electrical works, beauty services provide happy and healthy home atmosphere in order to satisfy customers. People tend to rely more on these as one can ask for his services in urgency. There are also people who believe more on offline services. In case of offline services one has to adjust as per service provider's convenience and even its not that during our urgency one would get a quick service facility.

As said by CEO of Housejoy, one of the top on-demand service provider company, "Firstly, you do not find them when you need them. Secondly, you cannot be entirely sure whether they will show up or not and lastly, the quality of their service may be subpar.

Along with providing household services there are also apps & websites which provide with delivery of any products one orders as per a people's convenience, so these services can also be included in online home services. These include Amazon, Flipkart, etc.

OBJECTIVE OF THE STUDY

To investigate how socio-demographic factors affect consumer's attitude towards online home services providers.

To know about, whether consumers prefer online services or traditional services more.

The Main objective of these online home service providers is providing quick home services as per consumer's preference on just a single click. This paper speaks about various services and how customers think it as more preferable than other offline service providers.

REVIEW OF LITERATURE

As per Journal of Management, 6(3), 2019 by Anjali Sharma & Dr Sanjay Bahl the study showed that online services have a dominating effect on customers mind, in return making them to always prefer home services more and more times which will increase their loyalty towards that service providers.

To make peoples life easy in finding home solutions for services by calling service experts at home making them easy to access services just by a single click through easily accessible mobile applications. With more development as years will pass by there will a growth in these online home services provider would be seen more.

HYPOTHESIS

After reviewing the research done it paved a way for preparing a hypothesis as follows –

- Online services are preferred by many consumers as they are not consuming.
- These services provide them a quick response to their requests,
- Hence are more convenient for people.
- As there are good connection of people with their services providers since many years which makes them difficult to trust on these online services.
- There are also people who think that online system is not that secure, basically they don't trust the security of these apps or websites.
- There is also a huge group of people who rely on these services as they are organized as per their comfort.
- As well these services are of more use during urgency.

METHODOLOGY

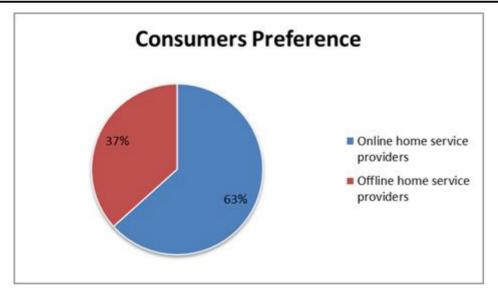
This study is done to see whether consumer's preference is more towards online home services or offline home services and he reason why that service is more preferable than the other.

Tools -

The method used in this research paper is **Secondary Method**; the researcher has gone through different articles, research papers, statistics and have googled information.

Statistical Technique Used -

As the researcher has went through different types of information on the topic, the analysis is classified as below in a pie chart format.



ANALYSIS & INTERPRETATION

From the above mentioned information, it is clear that consumer's preference towards online home services is more as compared to offline home services, but it is also seen that offline home service preferring consumers are also in a good percent.

These include people above 55 or 60 age group, the reasons behind this can be that they won't be aware or won't be able to use these apps and they would be having good relations maintained since years with their services providers and even they trust them more than calling unknown people through online process, because they would be connected with them since many years even before this online services came into market. There are many reasons behind this. Also people who stay in village are not that knowledgeable with technology, as well there are places in villages where internet connectivity is quite weaker. Online home services market is developing more and more, it is something which has gained more popularity in the pandemic period.

As per a survey 18% of home services calls are not answered as per individual providers whereas during weekends it rises to 41%, this mean almost 41% of customers are lost just because the providers are busy and so are unable to answer calls. Because of these reasons there is a growth seen in online home service providers. The main reason for growth of online service providers is Convenience and Quality. There is no time wasted to wait till the call is answered and the timings are fixed for service to be provided, just by a click customers get access to service providers nearby them and they can adjust as per customers preference as well.

There are many more reasons for preferring these services like, it is cost efficient, easy payment options, festive offers available & nearby service availability.

CONCLUSION & DISCUSSIONS

After the pandemic, there is seen that many business economy has started moving towards technology to be used in a very efficient way. People after the pandemic are seen preferring mostly the online services so that going out can be avoided in every possible way, as well as for hygiene purposes. Now that people are trusting more on online home service providers the development in this industry is going to increase more with more services providers joining the market. By the above research, conclusion derived is that people are preferring online services more, because of the services they provide, totally keeping consumers comfort/ preference in mind. However, the offline home service provider has also played an important role in our life as many people are there still who have full trust on them avoiding the convenience factors, just because they are connected to them since years or trust them due to good relations with them.

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A STUDY ON FACTORS AND ROLE OF INTERNET IN VIRAL MARKETING

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ABSTRACT

Internet has become an important and powerful tool, both for the consumers as well as for companies. Nowadays, with large scale digitalization, internet has become a necessity and a must for every individual. Thus, internet and social media are becoming a convenient way for companies to reach out to consumers with a powerful tool called viral marketing. This paper highlights about the meaning of viral marketing, its concept, its reasons, effects, importance, examples, advantages and how it is done. Consequently, this research paper focuses on how the internet has helped viral marketing grow to an extent where brand awareness and brand association is affected.

INTRODUCTION-

Man is a social animal; this is a well-known statement by many philosophers as well as psychologists. It means that we require people to interact with them, share with them and to connect with them and this communication is a strong link between us. Viral marketing is strongly based on this concept of communication and sharing. It is a strategy used by businesses to promote their products or service through existing social networks. It uses social media, internet or can be delivered by word of mouth.

Viral marketing is an approach where people spread marketing messages over internet. It may spread in the form of emails, images, videoclips, advergames, web pages, brandable software and e-books. Mostly the well-known viral advertisements which circulate online have been paid by a sponsor company, launched on their own platform or social media platforms like Instagram, Twitter or mostly YouTube.

In simple words, Viral Marketing is spreading of advertisement or marketing like a virus.

LITERATURE REVIEW

According to Jonah Berger in his book Contagious (2010), products get viral when STEPPS are followed or applied. STEPPS is an acronym for Social Currency, Trigger, Emotions, Public, Practical Value, Stories.

In 2005, Justin Kirby and Paul Mardsen stated in their book- "Connected Marketing, the viral, buzz and Word of Mouth revolution", that due to digitalization and upsurge in access of internet to more people, viral marketing has flared up, helping brands to increase awareness and create more customers along with sales.

Dan Zarella in 2010, detailed in his book that using free and complimentary products can enhance viral marketing campaigns.

IDENTIFICATION OF THE PROBLEM

In this study researcher is trying to understand the factors of viral marketing as well as the role of internet in promoting of viral marketing. The researcher has also tried to find out impact of viral marketing on various brands.

OBJECTIVES OF THE STUDY

- 1. To understand the concept of viral marketing.
- 2. To identify the factors which facilitates viral marketing.
- 3. To evaluate the effects of viral marketing on various brands.
- 4. To recognize the psychology behind the idea of viral marketing.
- 5. To examine some real-life examples of viral marketing.

LIMITATION OF THE STUDY

The present research study is limited to understand the concept of viral marketing and role of internet by collecting secondary data and observing the marketing techniques adopted by few selected companies.

RESEARCH METHODOLOGY OF THE STUDY

1. **Sources of Data Collection-** Secondary sources of data collection methods have been used for this research paper. Different journals, books, websites, videos, podcasts and other research papers on this topic have been referred.

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Sampling Design- Marketing campaign and advertisements of few selected companies were observed for sampling.

DATA ANALYSIS AND INTERPRETATION

There are various ideas or factors that states the psychology behind the people sharing something and why do viral marketing occur. Some of the factors are stated here:

- 1. Social Image and Remarkable Feeling- Making the people feel remarkable The idea of this is just like the way how a person dress and speak affects the way other people see him. Generally, people speak about things that makes them look smart rather than saying something which does not. People yearn attention so they share content which makes them feel smart and noticed so they generally share for themselves and their social image. It means to do something to make the customers feel special and they share their story with others and include their company in the story too. For the advertisements or the marketing to be remarkable it must be surprising or interesting. People share things which are different and worthy of a remark, hence things are remarkable because they violate their expectations in some way or the other. Taking the example of Starbucks- Even though, Starbucks is expensive, people love to buy their coffee or drinks from them They visit Starbucks because it makes them look cool, it gives them special status and the most important, is the way it makes them feel. Starbucks' barista sells their coffee or drink by writing down their customer's first name on the cup and they call all their customers by their first name. This special feeling attracts the customers and makes them share the picture of their drink and influencing other people to try it out too.
- 2. Mementoes- Giving the audience a reason to remember the product or advertisement. The idea here is that seeing, hearing, or smelling something reminds us of something. For example, when a person hears a song on radio, it reminds him of a friend who likes that song, here even though he did not see this, the environment triggered him to think about it. Thus, triggers can also drive word of mouth, if seeing something that reminds them of something else that makes the audience talk about it and share with others the information. Example: When someone asks 'KYA CHAL RAHA HAI, one immediately think of Fogg. Rebecca Black, a Hollywood singer released a song in 2011, called Friday. Though the song received a lot of criticism, to an extent that people called it the worst song ever, it got 300 million views. This is because people talked about it and shared it with others. When observed the search traffic for Rebecca Black' song Friday, it can be that every Friday there is a spike in the search traffic for the song, every Friday is a trigger in the environment to think about the song, search for it and share that song.
- 3. Feeling and Emotions- When the audience feels something for it, they share it. The power of the emotion is very strong. Whenever people share a video or a message, they do it because they feel emotionally connected. Its all about arousal and activation of emotion. Anger, sadness, amusement and excitement are some of the emotions that activate the audience to share. Brand awareness increases when it connects people on an emotional level. People start associating themselves or their feeling with the brand. For instance, when Ariel promotes "Share the load" message, people felt emotionally connected and it generated sales. This is how the emotion plays a pivotal role in sharing of content and viral marketing.
- **4. Influence by people around-** Imitation and getting influenced It means that people generally follow what other people do. People mostly purchase those things which are mostly talked about or the things which they see or hear most about. The more the people are attracted to something, others are too.
- **5. Usefulness** Now this is the most significant factor why people share thing, its usefulness. Information having some value and importance is mostly shared because of its utility which is beneficial to people. Content having useful knowledge always succeeds at getting shared because it is helpful for consumers thus holding some value.
- **6.** Narrative- People share stories Sometimes even an advertisement doesn't directly show its attempt to sell their product but builds an interesting and creative story around the product to catch viewer's attention, which further makes them to talk about it and share it ahead. While telling the story, people talk about the amazing video that they watched but unravels it to the product.

INTERNET'S ROLE IN VIRAL MARKETING

1. Ever since Internet has been invented it has transformed the way people communicate with each other. It has brought us closer. People share, like and comment on content they find interesting or different. Digitalization advanced due to the high-speed internet and mobile access. The digitalization then boosted Viral Marketing.

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ISSN 2322 - 0899

- 2. Every day there is a trend, either a TikTok one or a YouTube one. Something is always viral, a trend, video or a meme. Crores of people across the world participate in such viral trends. When a video or a meme goes viral, people form a chain and shares it almost everyone they know.
- 3. Earlier before Internet people talked about some advertisement, show or a movie they liked but now with everyone having the access of internet they prefer sharing the content first. According to BACKLINK, 3.96 Billion people currently use Social Media Worldwide. Every year the growth rate increases. Brands go viral on these social media platforms with the help of influencers who are sponsored. These influencers make the people want to be like them or do what they do.
- 4. The moment when an advertisement or its product goes viral, people start thinking about it and look forward to use it themselves. It gets them hooked. With internet and social media, viral marketing has taken a whole new turn. Chances of something interesting and different going viral has become greater than before. For instance- If you like a video or a commercial about a product, you can directly put it on your story where more people can see it and share it further. If not story then you can send it or forward it to more than one person at a time, thus saving time. Internet has made it convenient for the business to connect with people faster. Hence, we can say that internet and digitalization together have played a key role in viral marketing.

BRAND AWARENESS AND ASSOCIATION WITH EXAMPLES

Awareness of the brand is necessary for the customer to be familiar with and connect with the product or service and respond to it. Internet use has increased competition among the brands allowing it to spread its message across more people and have long term effects.

Dollar Shave, a company advertised their product in a humorous way and immediately went viral, getting more than 12,000 orders just within 48 hours of releasing it, proving that with just the right content and strategy, brands can go viral.

GoldieBlox created a video in 2013, called 'The Princess Machine', that had authenticity and challenged status quo. It got viral in its week, and sparked brand awareness.

FINDINGS OF THE STUDY

- 1. It was analyzed that brand awareness along with brand association makes up the most important part of brand equity, this further links to the advertisement of the product.
- 2. It was observed that digitalization has increased the opportunities for brands to go for viral marketing.
- 3. It was found that, building social image, creating mementoes and making advertisements in the form of an interesting story were some of the factors that helps marketing of a brand go viral.
- 4. Studying the examples, it was also observed that most of the marketing that goes viral is because people associate themselves with the emotion shown in the advertisement.

CONCLUSION

The purpose of this study was to examine the factors, examples, role of internet and effects of Viral Marketing on various brands. Based on the data collected, it can be said that because of digitalization, viral marketing has become faster. Due to its speed and agility the message quickly gets spread to a large number of people at the same time.

Nowadays, people are more associated with social media and different online platforms which makes them easily attracted towards the brands and the products that use viral marketing. With proper use of buzz words and effective tools, viral marketing can make people aware about their brand thus helping them reach to people that can have have strong effects on the brand. Though viral marketing enables the brands gaining the competitive advantage in the market, one should also see that their marketing should not hurt any sentiment of people or any group. Companies should avoid using such advertisements and words which can lead to negative viral marketing. However, the brand must take care and be consistent in order to maintain its image and effect on people.

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STUDY ON IMPACT OF SOCIAL MEDIA INFLUENCERS ON CONSUMER BUYING BEHAVIOUR WITH REFERENCE TO MUMBAI, INDIA

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INTRODUCTION

In the past few years social media has grown a lot. With social media platforms like Facebook, Instagram, YouTube and Twitter consumers have a say on their experiences with various products and they share reviews. Thus, it becomes imperative for companies to focus on generating a positive customer experiences so as to capitalize and lead the market segment without gaining negative word of mouth. The word of mouth can be generated by the influencers by their messages, reviews which are followed by their followers on social media which can in turn lead to potential customers. With technologies and especially the internet, consumers are becoming more and more informed and it is much more difficult to hit their traditional media.

OBJECTIVES OF THE STUDY

"Impact of Instagram and Instagram Influencers in Purchase Consideration in India" is a study that has been published and it has been acknowledged that few studies on the influences of influencers have been pursued. Therefore, the following priorities in view of the void found by the analysis:

- 'Study on impact of social media influencers on consumer buying behaviour'
- 'Study on impact of social media on consumer buying behaviour'

REVIEW OF LITERATURE

Social media platform provides a relatively high level of engagement. Influencers use this platform to build brand awareness that helps brands in expanding their businesses and increase sales. "Mir and Zaheer (2012) stated their views through the "Social Impact Theory" that, marketers now must understand how to "position themselves to benefit from fundamental changes that are occurring in the ways people decide on which products and services to consume, and how they actually consume them."

HYPOTHESES

The formulations of the research hypotheses in order to test the objectives are as following:

H1: At least 37% of respondents get influenced by the person promoting the product

H2: At least 55% of respondents would buy a product after being influenced on social media about it.

METHODOLOGY

The aim of this paper is to find out impact of social media influencers on consumer buying behaviour. In order to achieve the objective, online survey was conducted through primary sources. As part of the research a quantitative method of enquiry (questioning using an online questionnaire) was used.

SAMPLE

In order to collect the data, the questionnaire was distributed to 60 respondents drawn from Mumbai, India out of which 6 people's response is not valid due to incomplete information. The response rate of filling the questionnaire was 100%. The respondents were chosen by using judgmental sampling on the basis of their willingness to participate in the survey and to know whether respondents use social media. In this study respondents are consumers who use social media. The profile of the respondents of the study is contained in the following discussion:

Classification of Respondents According to Gender

Category	Number	Percentage
Male	17	31.5%
Female	37	68.5%

As per the table, social media is used by both the genders, the data was collected from a sample comprising of 17 male and 37 female respondents.

Classification of Respondents According to Age-Group

Age (in years)	Frequency	Percentage
12-18	5	9.3%

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19-25	27	50%
26-35	1	1.9%
41-50	7	13%
50 above	14	25.9%

As per the table, 9.3% of the participants were from age group 12-18, 50% of the participants were from age group 19-25, 1.9% of the participants were from age group 26-35, 13% of the participants were from age group 41-50 and 25.9% were from the age group 50 and above.

Classification Of Respondents According To Getting Influenced To Buy Something After Seeing It On Social Media

Getting Influenced	Frequency	Percentage
Yes	41	75.9%
No	13	24.1%

As per the table, 75.9% participants get influenced to buy something after seeing it on social media where as 24.1% of the participants don't get influenced.

Classification Of Respondents According To Getting Influenced By The Person Promoting The Product To Buy It

Getting Influenced	Frequency	Percentage
Yes	34	63%
No	20	37%

As per the table, a total of 63% of the participants get influenced by the influencer promoting the product whereas 37% of the participants don't get influenced. It is shown that more than half of the targeted participants do get influenced by the social media influencers to further purchase the product.

DATA ANALYSIS AND STATISTICAL TECHNIQUES

In the light of the objectives of the study, the data collected through questionnaire was duly processed, classified and tabulated for further statistical analysis. Data was collected in Primary Data form. Descriptive analysis was done by using frequency tables. The statistical analysis was done with the help of computer software – Microsoft Excel. After examining the construct validity of the instrument, the data was collected, tabulated, processed and analysed with reference to each of the specific objectives, with the help of appropriate tools of analysis. Analysis was made to meet the purpose of each of specific objectives and test the hypothesis.

DISCUSSION

From the study it can be established that social media influencers do play a vital role on consumer buying behaviour. Many people get influenced by social media influencers and actually go ahead and purchase the product that the influencers promote on their platforms. Given how often consumers encounter influencer marketing in their area, we can call it a very successful and popular form of promotion. Different consumer segments will respond differently to the types of influencers the company chooses to engage. We can say that the success of influencer marketing is choosing the right personality according to whom they plan to target advertising. Influencer marketing features a great meaning as an efficient branding strategy and in their marketing efforts, companies increasingly abandon traditional celebrity endorsers in favour of social media influencers, such as vloggers and famous social media. The companies should also remember that engaging an influencer in the promotion process does not automatically mean people's trust in the quality of the product. For a successful marketing campaign, a combination of these two factors is therefore important: a quality product and a trusted influencer. As an influencer can evoke positive emotions and encourage consumers to buy, it can also have the opposite effect. It is relatively common for some personalities to build up negative publicity over time, and the public does not receive them with enthusiasm.

CONCLUSION

Influencers promoting products and brands have become a part of consumers' daily lives. We can find an advertising campaign with an influencer several times a day, in fact every 3rd or 4th post on our social media is of a person (influencer) promoting some or the other brand or a service and with social media growing more and more day by day it becomes easy for a social media influencer to influence with their followers. Many social media influencer not only speak about the product they are influencing for only once but they do keep reminding their followers a couple of times about it through stories and posts.

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PLAGARISM

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- A very successful and popular form of promotion. Given how often consumers encounter influencer marketing in their area, we can call it a very successful and popular form of promotion.

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VIEWS ON AND IMPACT ON INTERNSHIP WITHWORK FROM HOME PRACTICE ON STUDENTS OF 2019-2022 BATCH

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ABSTRACT

The following study is in respect with the views of students with respect to internships and the impact of the global pandemic of coronavirus that was faced in 2020 on the same while also considering the emergence of the widespread work from home practice due to the same. The following research is conducted with respect to students in the first year of pursuing their Bachelor's degree as of the academic year 2020-21 to the students who graduated in the academic year 2019-20. The method used for quantitative data collection was by using Google forms which had open-ended as well as close-ended questions so as to determine the true and fair views of the respondents. The sample size for the study is 406 respondents. The sampling method used for the purpose of this study is "Simple random sampling", and the tools used for analyzing the data are "Google sheets" for quantitative results and responses to open-ended questions for qualitative results, data of the same is given below.

INTRODUCTION:

One doesn't go to college just for the purpose of getting a degree, but rather for overall personality development. As important as it is to score good grades to maintain a certain CGPA in order to be the best of the lot, it is equally important to have a great extracurricular life, to participate in fests, and to grab any or all opportunities one can, to build a perfectly balanced resume between circular achievements and extracurricular achievements.

While college fests and informative seminars and brainstorming sessions are something that is left for the college to conduct due to their better connections and expertise in conducting the same, internships however are left for students to figure out on their own. Not because the college doesn't have connections but because it doesn't have enough to provide placements for the lakhs of students that graduate each year. Internships are an important part when it comes to the overall development of a student. They help a student to get insights into the corporate world. While all of us study from the books to gain knowledge and read articles that depict what it truly is to work in the corporate sector, more often than not, the brutal reality of working in the corporate sector is missed for one to actually witness for himself. While the core objective of getting a degree is to get a job that is well paying, often the incidental objective to the same is to graduate college with not just a degree in hand along with an offer letter, but also to come out as a much more polished individual in all aspects of life. This polish-ness is achieved through internships. However, the grey area here is that while these internships are a pre-requisite to get these very jobs, they themselves, in the first place are unpaid or less paying for most cases.

In recent times due to the pandemic, there has been a surge in Work from home internships for students, which are proving to be equally if not more approachable than office internships for students, since they can sit in the comfort of their homes and work while also giving their studies priority, or at least this is what the corporates think, but do these internships really give the same level of exposure which could've been otherwise attained? Are students equally motivated for these internships? Do they deliver the same results they would've had these been in office? Are corporates expecting to achieve the same level of efficiency and effectiveness while the students are in a far less formal environment without the supervision of superiors?

Were here to study how these internships, Unpaid and/or along with lesser paying internships affects the student's mental health and well-being along with the impact they have on their approach towards working in the corporate sector, and what do they think is expected of them due to the change in working environments and what according to them could be the reasons for lesser paying and unpaid internships along with the change in the level of productivity and quality of results delivered by them if any.

RESEARCH METHODOLOGY:

In order to accumulate data for the following research, the researcher used Google forms as a medium. A questionnaire consisting of 9 close-ended questions and 6 open ended-questions, out of which all 15 questions were mandatory except 1. The total number of respondents was 406, data analytical tool "Google sheets" was used to arrive at quantitative conclusions of the received data, while the responses on the open-ended questions were used to determine the qualitative conclusions.

LITERATURE REVIEW: OBJECTIVE:

The objective of the following study is

- To analyze the data received through various students.
- To determine the impact on internships due to an increase in the work from home practice.
- To determine the preference of students with the comparison between office internships and work from home internships
- To analyze the preferred bracket of internship stipend offered by organizations.

HYPOTHESIS:

The possible hypothesis of the following study is:

- ► H1: Students are interested in doing internships.
- ➤ H2: Students are not interested in doing internships.
- ➤ H3: Students are willing to work for the offered stipend.
- ➤ H4: Students are not willing to work for the offered stipend.
- ➤ H5: Students are willing to work from home.
- ► H6: Students are willing to work from office.

METHOD:

Participants:- All of our respondents are either students who are currently pursuing their Bachelor's degree, enrolled as of the academic year 2019-20, completing their degree in the academic year 2021-2022, and/or students having graduated in the academic year 2019-20. All of the respondents are between the age brackets of 18 years of age to 22 years of age, coming from various socio-economic backgrounds.

Research Design:- Due to the less number of respondents, we used the probability sampling method, under which we chose "Simple random sampling", as it was the best fit considering the number of respondents. All of the respondents were given a questionnaire, data of which was later used to determine the results.

Limitation of the study:- Due to the pandemic, we couldn't collect the data physically from the respondents and hence the forms were distributed virtually which also is a major factor for the less number of respondents.

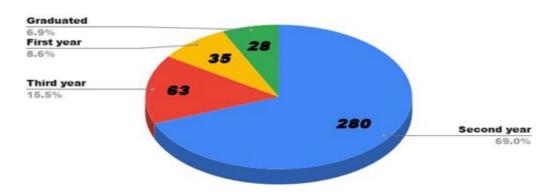
RESULTS:

For this research, the questionnaire was distributed to 406 respondents and the analysis and interpretation of the quantitative data is given below. This quantitative data is been directly analyzed using close-ended questions. The responses to the open- ended questions, and the amalgamations of quantitative and qualitative data and its analysis will follow post the quantitative data.

Year of Education:

FIRST YEAR	SECOND YEAR	THIRD YEAR	GRADUATED
35	280	63	28

Count of Education



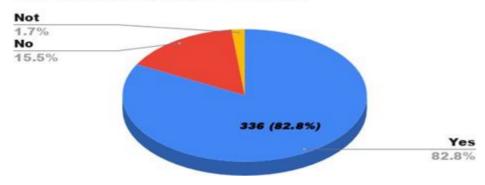
International Journal of Research in Management & Social Science Volume 9, Issue 2 (I) April - June 2021

ISSN 2322 - 0899

The number of students looking for internships.

YES	NO	NOT
		INTERESTED
336	63	7

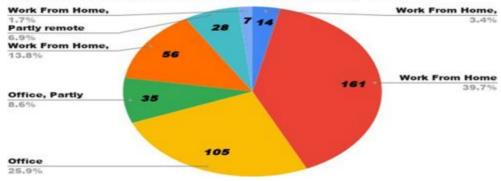
Count of Are you looking for internships?



Types of internships available as per students

Work from home	office	WFH, office	Office, partly remote	Partly remote	WFH, Partly remote	WFH, Office,
					, and the second	Partly remote
161	105	56	35	28	14	7

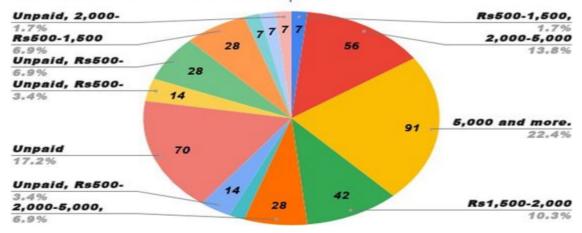
Count of What types of internships are mostly available.



The offered stipend.

Unpaid	500-1500	1500-2000	2000-5000	5000 and above
96	50	65	85	110

Count of What is the offered stipend

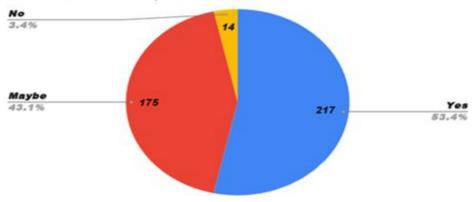




Thoughts on the drop in the internships stipend due to WORK FROM HOME

YES	NO	MAYBE
217	14	175

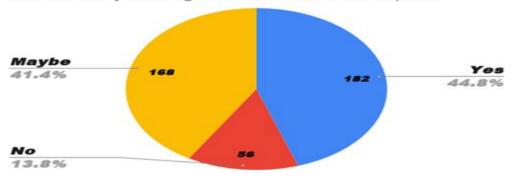
Count of Do you think there is a drop in the offered stipend due to Work from home practice?



Thoughts on willingness to work.

YES	NO	MAYBE
182	56	168

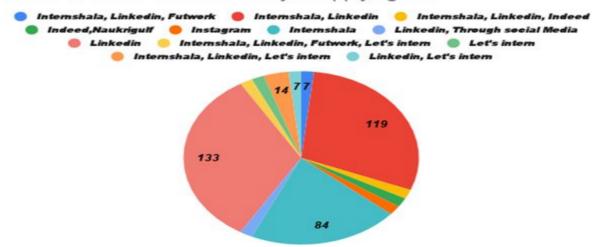
Count of Are you willing to work for the offered stipend.



Websites used for applying

INTERNSHALA	LINKED	LETS	INDEED	FUTWORK	INSTAGRAM	SOCIAL
	IN	INTERN				MEDIA
156	211	17	7	4	7	4

Count of Which websites are you applying on?



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INTERPRETATION:

From the above data, we gather that 69% (280) of our respondents are second-year university students, followed by 15.5% (63) being third-year students, with 8.6% (35) being the first-year student, followed by 6.9% (28) being graduates. Out of the following, 82.8% are applying for internships, while 15.5% are not, followed by 1.7% who aren't interested. What this helps us understand is there is an urge in students to do internships and gain experience and knowledge, and most of them would prefer work from home internships given the current circumstances. More so the majority of them would want to work for a stipend that's above Rs5000, though at the same time a lot of them feel there is a drop in the offered stipend due to WFH practice.

While the above pie charts clearly illustrate what our respondents, responded to the closed-ended question, below is the summary of their responses to open-ended questions.

• The drop in the internship stipend if any:

Many of our respondents believed that there is a drop in the internship stipend offered by organizations, however, it is justified since the interns are working from the comforts of their homes and not really bearing an extra expense of traveling or

any other expense incidental to working in a physical office, also due to the pandemic, the economy had suffered greatly, due to which a common practice is being seen in organizations of replacing high salaried personnel with a team of new, fresher interns and entry-level executives, so as to get more work done efficiently and effectively, as it leads to an increase in the workforce at the same if not reduced expense. In situations like these, interns fit perfectly well since they need not be paid more and they bring a new zest and enthusiasm to the organization. So to look at it from both sides of the spectrum, the drop in stipend is neither objected to by the interns nor cross-questioned to the organizations.

• Are internship stipends worth the time and effort?

The majority of the respondents agree that the internship stipends are worth the time and effort one puts in the internships since most of the inters are quite inexperienced and the recruiters themselves have to teach a lot to the interns, so if anything its the department heads of organizations that are putting in work and efforts more than their pay grade. Also since internships are mainly for the purpose of gaining experience along with increased knowledge and polished skillset, the stipend is not the main objective. Though some of our respondents disagree that the majority and collectively state that an intern has to balance hectic college academics and assignments along with an internship, so perhaps the pay must be something that compensates for the compromise one's academic may have to go through. While some also state that the internship stipends are directly proportionate to the experience a student has if one has done a handful of internships then he can apply for higher-paying internships since he possesses the skills and knowledge required for the same along with the experience giving him an upper edge.

• Would the interns rather work from the office for higher pay or work from home and settle for less:

A large number of respondents would rather work from the office, for primarily two reasons, the first being, of course, the better pay in compassion to work from home internships and the second being that working from an office in a formal setting forces one to act in a certain manner and deliver results that are expected of him. Various studies and articles have shown that due to work from gom practice being largely implemented since march 2020, there has been a drastic downfall in the productivity of the employees, due to various reason, however, the lack of formal office setting topping the list, much like working professionals, our interns also feel the same.

However, due to the pandemic, some do still prefer working from home even if its for a lesser pay since it's healthier and safer and saves one from the hassle of traveling.

• Views on the compulsion of having internship experience in order to secure a job

Quite interestingly, this question divides the respondents into two major part, the first beeling that internships are a great way to start one's careers sic they give one an insight of what is truly like to work in a professional setting and teaches key skills needed to build a career ahead of themselves while also showing the stark difference between what was taught in the books and what is actually implemented in practical life. Though the other lot says that the pressure to get an internship can take a toll on someone's mental health as there is a very high rate of completion between the peer to secure the internship. It no longer is a race of who gets the better internship but rather who gets the internships earlier than others, and while the ones that secure one are clamped with work pressure, the ones who don't get judged fit not having one. Ans according to our respondents, this judgment demotivated them to try further since every application comes with a prejudice set for rejection.

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Do low-paying internships affect students?

Unlike other questions whee majority of the respondents had rather positive views about internships and the way they are handled by corporates, for this question many felt that low-paying internships affect the motivation level of the student. Mant stated that internships are a lot of work especially due to lack of experience one is exhausted due to the work, but the pay doesn't compensate for the level of work, thus demotivating students and increasing the chances of unproductivity and inefficiency in the results delivered. Also often these stipends don't cover the cost of traveling in normal circumstances and the cost of internet and allied services in covid times is to be borne by students. However at the same time what was also pointed out that the main objective of internships to gain experience and getting paid is incidental thereto. Also since due to covid, most internships are part-time and work from home, the low stipend is justified to some extent is what was felt collectively by the respondents.

The following question was a non-mandatory open-ended question;

• A change students would like to see in colleges and workplaces regarding internships.

A hefty number rod respondents felt that colleges should put in more efforts when it comes to internships since having an internship experience is mandatory to qualify for getting the degree, thus it is the college's responsibility to provide a high rate of placements. Also, companies should be a lilt less rigid when it comes to internships and give more chances to students cindering the lack of experts. The subordinate shouldn't clamp students with a huge amount of work under the name of internships. More so, colleges should conduct seminars with executives of companies and partner with the same in order to help students, while the companies should also be forthcoming when it comes to accepting placements from college.

DISCUSSION:

FINDINGS:

- There is a wanting to work among the majority of second-year students, sighing that is it the perfect time to grab an opportunity.
- The majority of the students are interested in doing work from internships, however, if safety protocols are met, an office internship is also preferred.
- The students are mostly being offered unpaid internships, however, they would like to work for something above than 5000.
- A high number of respondents feel there is a drop in the internship stipend due to work from home practice being adopted by organizations, however, students are still willing to work from the preferred stipend.
- The reason sighted by most for the drop in the stipend is the decreased cost incurred by students to travel for the internships, and also by the organization due to physical offices being close. Also du to covid, the economy is in a serious financial crunch.
- The websites most prefeed by students for applying for internships are Linkedin and Internshala
- Most feel that the offered stipend re worth the time and efforts since the interns are working from the comforts of their home with relatively lesser to no prior experience
- However, most students also would rather choose to work for more from the office under a formal setting than work for less from home.
- Most felt that the prerequisite of having previous internships experience to get better jobs is justified to some extent however it affects one's mental health greatly.
- ➤ What was also noted is that many felt low-paying internships affect the productivity d efficiency of students and thus affect the results delivered, however since internships are majorly for the purpose of getting experience, it is justified to be paid less.
- Lastly, colleges should take the initiatives to provide better internship opportunities to their students while the companies should also be more forthcoming.

CONCLUSION:

- The result has helped us ascertain what students feel about internships.
- The work from home practice has changed the narrative of traditional internships, though many still prefer it,

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- There is a decrease in office jobs and this decrease can be long-lasting give the current situations.
- > Students desire to get paid for what they work for since even the internship it is still a utilization of manpower and skill.
- Colleges should take better steps and providing placements to students.

RECOMMENDATION:

- My recommendations are that students should explore various platforms for applying for internships.
- Teachers and professors must guide students given their experience and conduct seminars where executives from companies come to talk to students and show them what is it like to work in the corporate sector.
- Students should take up courses and develop skill sets that will help them grab better internship opportunities.
- Students should still deliver results as they would had they been working in an office.

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A RESEARCH TO ANALYZE PRIVACY ISSUES RELATED TO USE OF SOCIAL MEDIA

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ABSTRACT

Social media platforms allow users to possess conversations, share information and make web pages. There are many forms of social media, including blogs, micro-blogs, wikis, social networking sites, photo-sharing sites, instant messaging, video-sharing sites, podcasts, widgets, virtual worlds, and more. According to research, many teens report that social media and social networking services are important to putting together relationships and friendships. With this fact comes privacy concerns such as identity theft, stealing of personal information, and data usage by advertising companies therefore, Privacy is important because: Privacy gives us the power to settle on our thoughts and feelings and who we share them with. Privacy protects our information we don't want shared publicly. Privacy helps protect our physical safety but this also has disadvantages. This research will examine several causes that contribute to the invasion of privacy throughout social networking platforms and also the negative side to it. Use of primary as well as secondary data will be made. Online surveys will be conducted through google forms secondary data will be collected from internet the main objective of conducting this research is to know various privacy issues because of using a social media site. This can be the foundation of further research.

Keywords: Social media, Privacy concerns, Personal information, Social networking, Invasion, Virtual world.

INTRODUCTION-

In today 's world media plays an essential role it is as important for us as our daily needs are. It helps in shaping public opinions. One of the major roles of social media is that it connects people and has become an very important aspect as it helps in developing relationships and also it gives you the opportunity to share what you know or what you want to be known as. Social media has made communication much easier it not only helps in personal life communication but business life communication too it has somehow made business life communication easier because of its pros which are that you can easily reach large audiences and also connect with them it helps in building your brand image also if you start creating organic content then you can drive traffic to your websites and you can evaluate your performances whenever you feel.

Social media has changed our mind sit concerning on the amount of personal information we share or we don't as in early 1990 's when internet had just started gaining popularity there was nothing like posting picture or sharing locations etc. but it was in the early 2000 's when people allowed the technology to enlarge and making it comfortable for the users to share their personal information easily and so sharing our everyday life with our friends and relatives in just a click became very easy but we often tend to forget that digital information is persistent and can be copied or distributed or used in a very bad way as we know that everything has its own drawbacks we could just say that privacy issues is the drawback of social media . As we all know that when we open any account on our social networking sites they ask us our name or email id or our phone number or the place where we live and we easily provide them with information without knowing that this can cause a major risk as an hacker or anyone can easily find us which may lead to identity theft another problem which arises is even though many people create private account but somehow due to the friendship links and groups there is still danger for our information getting leaked and nowadays anyways it has become a trend to post a story about anything and everything you be doing for example if your visiting any restaurant and post a story about it this is how it becomes very easier for the hackers to get to know our daily schedule.

This is the reason users should learn to manage their privacy settings in order to deal with any type of identity theft or stalking they should do the most to protect their privacy on social networking sites the fact is that the potential of social networking sites to create social encashment should be embraced but it is important to maintain a proper balance between privacy and online disclosure.

OBJECTIVES OF THE STUDY-

- 1) To make people understand why privacy is important.
- 2) To study different privacy issues faced by individuals.
- 3) To make people aware about the privacy setting while using social media.
- 4) To study why privacy is an ethical issue.



REVIEW OF LITERATURE-

Privacy in social media identification, mitigation and application (Ghazaleh Beigi)

Where it is discussed about the different privacy issues like graph data, profile attribute, user location and privacy etc.

(Alice E Marwick) how teenagers negotiate context in social media.

A cross culture framework for protecting user privacy in online social media (Blase ur ,Yang Wang)the framework can enable service providers to identify potential gaps in user privacy.

Privacy and communication in the light of social medias affordance (Sabine Trepte)

HYPOTHESIS-

The review of the existing research paved the way for the formulation of the following hypothesis for the present study.

- 1. It creates the ability to abuse others.
- 2. There is a serious problem of identity theft.
- 3. The stalkers mostly target preteens and early teenagers.
- 4. Unintensional frame can cause harm to a person's character.
- 5. It has created a wide range of online victimization.
- 6. Mob rule has been seen on a large scale.
- 7. Location updates is the major feature which affects privacy.

METHODOLOGY-

The sample method used in this is a convenience method because in this method we can select a sample of fifty people so that five different age groups are equally represented as my topic is related to social media. It is necessary to collect samples from each age group to analyse the issues.

TOOLS-

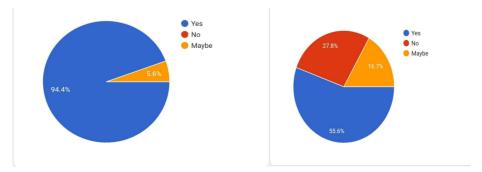
The primary data is used is the research paper on questionnaire was distributed randomly to 50 people so that the information collected will be of all age groups also the questionnaire was in English and the questions asked where about the privacy issues related to social media and why privacy is important along with primary data, secondary has also been used to conduct research.

STATISTICAL TECHNIQUE-

- 1. After checking the results, we get to know that people are much more afraid about identity theft, sexual predators.
- 2. Also, how important it is to carefully maintain or use your own privacy to avoid any type of stalking or any type of victimization.
- 3. People are mostly aware about how risky it is to share data online and they try to take different actions to protect it from any type of vandalism.

Since an online survey was conducted through google forms, the result is available in the form of pie diagrams.

Some of which is mentioned below.



Do you worry about privacy and data security while using social media? protection and security while using social media?

Are you familiar with data

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ANALYSIS AND INTERPRETATION -

According to my research about 94% of people are worried about their privacy issues related to social media which assures that they are aware and keep knowledge about the privacy threats or there are the one who are fully active on social media and have experienced such threats remaining 5.6% still think that privacy is not that issue these people might be the one who don't use social networking sites on a daily basis but still they need to know about the privacy policies to avoid any type of future vandalism.

Also, there 50% of people who are aware about the different privacy issues leaving behind the other 50% who have absolutely no idea about different privacy issues which include identity theft, sexual predator, stalking, unintentional frame, employment issues, online victimization, surveillance, mode rule, location updates.

77% think identity theft is the major privacy risk but this is just one factor about privacy.

55.6% of people are familiar with data protection and security while using social media.

DISCUSSION AND CONCLUSION-

Research has shown that there are still people out there who have no idea about any privacy norms or privacy issues that can be caused therefore everyone should be aware about the privacy setting because it is our responsibility to take care about our personal life if we don't want to get stalked if we are posting any personal details on social media it is our responsibility to take care if that causes any harm to our personal life because there are people out there who will do anything required to remove someone's private information Among other factors, it's been observed that data loss is correlated positively with risky online behavior and forgoing the required antivirus and anti-spyware programs to defend against breaches of private information via the internet. Important measures should be taken in order to prevent any privacy theft which are.

- 1. Always log out because it is dangerous to keep your account login for a long time because people can access it in very less time and also never use your full name.
- 2. Make sure the social networking site is safe before sharing information. Users should not be sharing information if they do not know who is using the websites since their personally identifiable information might be exposed to other users of the location.
- 3. Be familiar with the privacy protection provided. Users should take the additional time to urge to understand the privacy protection systems of varied social networks they're or are going to be using. Only friends should be allowed to access their information. Check the privacy or security settings on every social networking site that they could need to use.
- 4. You should always use complex passwords and the best advice is to keep changing your password at intervals.
- 5. Adding a new friend. Facebook reports 8.7% of its total profiles are fake. A user should make certain about who the person is before adding it as a replacement friend.
- (2) Clicking on links. Many links which look attractive like gift cards are specially designed by malicious users. Clicking on these links may end in losing personal information or money.[105]
- (3) Think twice about posting revealing photos. A revealing photo could attract the eye of potential criminals.

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THE IMPACT OF HUMAN RESOURCE ACCOUNTING ON THE FINANCIAL PERFORMANCE OF CONSUMER DURABLE COMPANIES LISTED ON NSE

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ABSTRACT

This paper examines the impact of Staff and training cost on the firm's financial performance based on the indicators of Net profit margin and Return on Equity. This study establishes human resource cost has significant effect on the financial performance of consumer durable companies listed on National Stock Exchange (NSE). Investment in human assets in the area of training and development become more crucial for the success of the firm's in today's highly competitive environment.

Keywords – Human Resource Accounting (HRA), Net Profit (NP), Return on Equity (ROE)

I. INTRODUCTION

People are considered as an asset to the organisation by the management. They are more of a dynamic asset. Nothing can happen in an organisation without people, money, machineries and equipment, technology. Hence, the management has now realized the importance which has stressed the need of human resources in an organisation. Efficiency can be achieved through humans and not the machines.

With the dynamics in the business environment, the needs of the business change every now and then and it becomes difficult for the HR professionals to manage and measure the employees' goals. The main objective of HR function is to attract, retain and motivate the best employees, make them feel that they are the leaders of their own company. The basic HR function involves a lot of activities recruiting, selecting, hiring, training, promoting, retention, separation and supporting of faculty, and staffing. It also includes all decisions, strategies, processes, principles and functions related to managing people in any organization. Organizations are increasingly finding it imperative to improve returns on investment, in order to stay competitive. Traditionally, accounting norms were viewed only from the financial perspective and were applied to all departments ranging from marketing, production distribution etc. HRM was limited to salary and administration and, while doing so, it was analyzed from the perspective of balancing performance management across all organizations (Mahapatro, 2010).

II. LITERATURE REVIEW

- **Khan, 2020** investigated the impact of HRA on the overall performance of the organisation. Various aspects such as human capital efficiency, profitability, return on asset and return on equity were implemented. The data was collected from 268 respondents of human resource and finance departments. The study showed a positive evidence of the HRA benefits in the organisation.
- Akinjare, Idowu, & Sule, 2019 analysed the impact of human resource accounting on the financial performance of the Nigerian companies through the secondary data sources from the year 2012-16. The staff, training and development cost had a positive impact on the financial performance of oil and gas companies. The health and safety cost did not reveal a significant relationship between health and safety cost
- Sharma & Khatik, 2017 scrutinized the human resource accounting disclosure practices in Indian companies during a specified period. A comparison was made between public and the private sector companies and the data on Human Resource Accounting was selected from the annual reports. The analysis revealed that ONGC was having a better performance while HPCL, ACC and TCS had concerns in disclosure practices of HRA.
- Edom, Inah, & Adanma, 2015 examined the impact of human resource accounting on the profitability of Access Bank of Nigeria from 2003 to 2012. They used ordinary least square analytical technique and also relied on the secondary data. The results showed a positive relation of the indicators oh human resource with the profitability of the bank.

III. RESEARCH DESIGN

Objectives of the study

• To determine the relationship between Staff and training cost and the financial performance of the consumer durable companies.



• To examine the impact of Staff and training cost on the financial performance based on Net profit and Return on Equity.

Scope of the study

The impact of Human Resource Accounting on financial performance was examined taking into consideration the data of ten companies of the consumer durable sector listed on National Stock Exchange (NSE).

Limitations of the study

- The study doesn't consider the non-financial indicators.
- The study was restricted to the data from the year 2015 2020.
- The data used was purely from the secondary sources.

Data collection methods

The data was collected from the secondary sources. The annual reports and financial statements would be used for the study. The time period of the study was from the year 2015-2020 i.e., 5 years.

Sampling

Convenience sampling was used for the study. For analyzing the impact of Human Resource cost on the financial performance, following companies were the sample of my study; Whirlpool India, Tube investments, VIP Industries, Havells India, TTK Prestige, Symphony, HPL Power, Johnson Hitachi, Eveready and Crompton.

Variables for the study

a. Independent variable: Staff and Training cost

b. Dependent Variable: Net profit, Return on Equity

Hypothesis

 H_0 : There is no significant relationship between Staff and training cost and the firms' financial performance.

H₁: There is significant relationship between Staff and training cost and the firms' financial performance.

Statistical Tool: Regression

IV. ANALYSIS

Table 1: Impact of Staff and training cost on Net profit (NP)

Company	Variable	Coefficients	Standard Error	t Stat	P-value
Whirlpool	Intercept	-204.59	100.35	-2.04	0.13
India	Staff and Training cost	27.81	5.08	5.48	0.01*
Crompton	Intercept	-63.50	58.65	-1.08	0.36
	Staff and Training cost	26.25	3.80	6.91	0.0062*
E	Intercept	326.37	189.30	1.72	0.18
Eveready	Staff and Training cost	-22.54	17.56	-1.28	0.29
Johnson	Intercept	-7.98	24.35	-0.33	0.76
Hitachi	Staff and Training cost	8.65	2.35	3.67	0.03*
HPL Power	Intercept	22.34	7.79	2.87	0.06
	Staff and Training cost	0.62	1.83	0.34	0.76
Symphony -	Intercept	114.91	83.16	1.38	0.26
	Staff and Training cost	30.12	63.10	0.48	0.67
TTK Prestige	Intercept	-66.66	181.61	-0.37	0.74
	Staff and Training cost	23.27	16.96	1.37	0.26
Havells India	Intercept	439.19	476.90	0.92	0.43
	Staff and Training cost	19.48	35.69	0.55	0.62
Tube	Intercept	7.14	485.00	0.01	0.99
investments	Staff and Training cost	3.95	9.98	0.40	0.72
VIP Industries	Intercept	6.68	48.71	0.14	0.90
	Staff and Training cost	14.83	8.00	1.85	0.16
O-1	Intercept	169.83	41.24	4.12	0.00
Overall	Staff and Training cost	3.44	2.18	1.58	0.12

Dependent Variable: Net profit (NP)

Table 2: Impact of Staff and training cost on Return on Equity (ROE)

Company	Variable	Coefficients	Standard Error	t Stat	P-value
Whirlpool	Intercept	28.78	1.34	21.52	0
India	Staff and Training cost	-0.36	0.07	-5.3	0.01*
Crompton	Intercept	122.03	8.93	13.66	0.001
	Staff and Training cost	-4.24	0.58	-7.33	0.005*
Erranander	Intercept	50.54	44.92	1.12	0.34
Eveready	Staff and Training cost	-2.84	4.17	-0.68	0.54
Johnson	Intercept	10.65	8.74	1.22	0.31
Hitachi	Staff and Training cost	0.47	0.84	0.56	0.62
HPL Power	Intercept	3.91	3.41	1.15	0.33
	Staff and Training cost	0.15	0.80	0.19	0.86
Symphony	Intercept	14.22	19.39	0.73	0.52
	Staff and Training cost	12.57	14.71	0.85	0.46
TTK Prestige	Intercept	19.00	18.10	1.05	0.37
	Staff and Training cost	-0.09	1.69	-0.06	0.96
Havells India	Intercept	37.61	20.07	1.87	0.16
	Staff and Training cost	-1.35	1.50	-0.90	0.43
Tube	Intercept	9.09	20.03	0.45	0.68
investments	Staff and Training cost	0.11	0.41	0.28	0.80
VIP Industries	Intercept	17.98	9.27	1.94	0.15
	Staff and Training cost	0.44	1.52	0.29	0.79
Quanall	Intercept	24.16	3.42	7.07	0.00
Overall -	Staff and Training cost	-0.12	0.18	-0.67	0.51

^{*}Significant at 5% level

Dependent variable: Return on Equity (ROE)

V. FINDINGS

- The results show that Whirlpool India, Crompton and Johnson Hitachi are having a positive impact of Staff and Training cost on Net profit. When staff and training cost increases Net profit also increases. The overall results show that Staff and training cost are positively affecting the Net profit.
- The results show that Whirlpool India and Crompton are having a positive impact of Staff and Training cost on Return on equity. When staff and training cost increases, Return on Equity also increases. The overall results show that Staff and training cost are inversely affecting Return on Equity.

VI. CONCLUSION

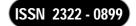
The statistical results shows that staff and training cost has a positive and significant impact on Net profit and Return on Equity. Investment in human assets in the area of training and development become more crucial for the success of the firm's in today's highly competitive environment. This study establishes human resource cost has significant effect on the Net profit of consumer durable companies listed on National Stock Exchange (NSE).

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^{*}Significant at 5% level

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STUDY OF CHANGE IN BUYING BEHAVIORS TOWARDS ESSENTIAL GOODS DURING THE CURRENT PANDEMIC TIMES IN MUMBAI SUBURBS

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ABSTRACT

As soon as the lockdown was announced, people rushed to their local grocery stores, nearby supermarkets, etc. to buy the groceries. A lot of shops had to remain closed as the supply of goods was stopped. With very few shops open, people started to buy in bulk and very less quantity of items were available for others. At this time online grocery platforms started gaining more demand. But very few people were trusting these online platforms as for others it was their first-time ordering groceries online. It was a tough decision for people to go out and buy essentials or to stay in and order online. This research studies the changing preferences and habits of people from Mumbai suburban in deciding a platform to buy essential goods during the current pandemic times and how buying behaviours have changed from traditional to online regarding essential goods. For this research, primary as well as secondary data will be collected. For primary data, online surveys will be conducted and for secondary data, few e-journals will be studied. The objective of this research is to understand the changed buying behaviours and attitudes in lockdown and how many of them would continue them. This could be used for further research by marketers for designing strategic data and for offline and online grocery stores to understand the changed consumer making decision pre- and post-lockdown. Also, which platform will the customers stick to and how to attract them to their platforms.

Keywords- pandemic, lockdown, buying behaviours, e-grocery stores, essential goods.

INTRODUCTION

COVID-19 pandemic has grievously impacted our lives in many aspects. A nation-wide lockdown was implemented in India from March 25th, 2020. Though that was only for 21 days at first, some people started panicking while others were keeping sane. Many people rushed to their local grocery stores, nearby supermarkets, etc. to buy groceries even though it was declared that essential goods will be available throughout the lockdown. Due to the fear of the virus, many shops were completely closed in the first few weeks. People started buying groceries in bulk whenever they found a shop open and kept storing them in large volumes. This caused a shortage in the availability of many products. On the other hand, the supply of goods was decreased as the factories were closed. Many shops had to remain closed after being entirely sold out. Some shopkeepers were scared of police for shutting down stores while some shopkeepers went to their hometowns as they were not able to earn proper money.

Supermarkets started allotting slots to buy groceries safely by following all regulations. The slots were booked from as early as 5:30 am. Limitations were put up on the quantity bought by customers to make sure that the items are available for others too. Being in closed places was a risk, so many stayed at home and preferred buying online. Grocery delivery apps were witnessing a surge in orders which was so high that the e-commerce companies were struggling to re-stock as the orders were increasing and they also had lesser numbers of delivery boys. People were buying less frequently than they used to for many obvious reasons like unavailability of products, risk of stepping out, coming in contact with the virus, etc. Some people shifted to online platforms completely whereas some were just buying the unavailable products which they found online. At that time the online grocery stores were attracting lots of new customers by marketing actively. But those who did not trust online stores were searching for new physical stores.

It has always been a debatable topic whether the online platforms are better or the physical stores. But people staying in containment zones had no option but to use the e-grocery stores regardless of their love for physical stores. During the lockdown, everything became available online including meat, dairy products, medicines, and staple food. It became easier for people to stay in and buy without stepping out. New trends like cooking banana bread, carrot cake, dalgona coffee, etc. started coming up on social media. People got interested in making restaurant-like food at home. But those fancy dishes required some special or specific ingredients which again were difficult to find. Products like baking soda, pasta, chips, bread, etc. were constantly unavailable on both offline and online stores. People started finding a replacement of such products like for example, using Eno in the place of baking soda. Many people were doubtful to buy vegetables, meat, dairy products online as no one had the guarantee of its quality and freshness. Later, e-grocery stores started the system of contactless delivery. The chances of their delivery getting stolen were also increased with it. Some housing societies restricted the entries of delivery boys because of which few incidents happened where the parcel was delivered and kept on

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the society's gate for hours without the customer's knowledge and later it got stolen. These cases made people even more skeptical than before to order online.

OBJECTIVES OF THE STUDY

- 1. To understand the change of preference in selecting a platform for buying groceries.
- 2. To study what influenced the change in the buying behaviours of consumers.
- 3. To understand which platform is preferred to buy groceries during and after the lockdown.

REVIEW OF LITERATURE

(Sheth, 'Impact of Covid-19 on consumer behavior: Will the old habits return or die', September 2020) says that consumer buying behaviour has been disrupted because of the lockdown and social distancing regulations. As the people are going back to their old habits, some new modified regulations can be seen in the way consumers are buying goods and services.

(Naeem, 27 November 2020, pp. 377-393) says that people have fear of empty shelves, illness, or of price increase with a tendency to buy extra items for staying at home which results in the increase of panic impulsive buying behaviours among customers.

HYPOTHESES

It's debatable to decide which platform is better, offline stores or online stores. However, from this research the following hypothesis can be put together:

People shifted to online grocery stores from physical grocery stores on a provisional basis. When the products were not available in stores, some turned to online stores whereas others tried finding it in other stores possible. The current pandemic created a situation where sometimes e-grocery markets were the only option available. This led into the introduction of new features such as contactless delivery, sanitizing the product before delivering, etc. as it has become a necessity now. The compatibility of the older generation with technology has now taken a big step in improvisation.

METHODOLOGY

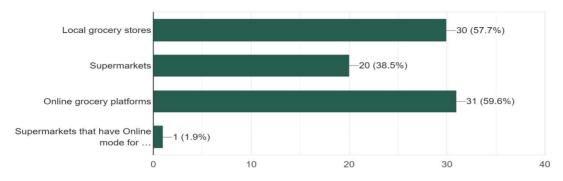
This research aims to understand how buying behaviours have changed because of the current pandemic and what behaviours will be continued after their impact. For this, primary and secondary data was collected. 53 citizens staying in Mumbai suburban areas participated in this research by filling out online survey forms.

- a. Sample The target population for this research is anybody who played active participation in shopping groceries for their household, people who love deliverables given by e-grocery sites as well as local stores, and lastly those who love exploring both the options.
- b. Tools The methods used for data collection are primary as well as secondary. For the primary method, qualitative data is collected through online surveys. The tool used for this is Google Forms. For the secondary method, few e-journals are being referred.
- c. Statistical technique The responses of an online survey which was conducted through Google Forms are mentioned below in the form of tables, graphs and pie charts.

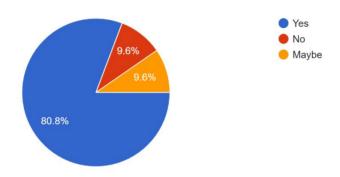
Frequencies of How frequently do you buy groceries?

Levels	Counts	% of Total	Cumulative %
Daily	7	13.7 %	13.7 %
Monthly	7	13.7 %	27.5 %
Never	1	2.0 %	29.4 %
Weekly	36	70.6 %	100.0 %

During the lockdown, where did you buy essential goods from? 52 responses



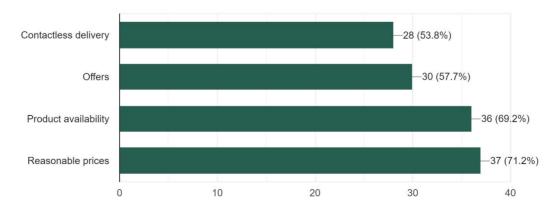
Did you come across a situation where the items from the stores were sold out? 52 responses



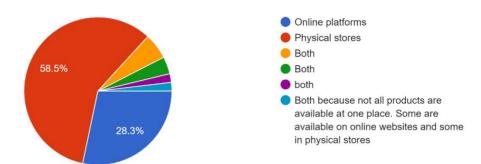
Frequencies of Did you find those unavailable products online?

Levels	Counts	% of Total	Cumulative %
Found it in another local store	17	33.3 %	33.3 %
No	13	25.5 %	58.8 %
Yes	21	41.2 %	100.0 %

Which features of an online platform do you look for? 52 responses



Which platform will you stick to from now on? 53 responses



ANALYSIS AND INTERPRETATION

From Mumbai suburban district, 41 people participated in this research without any specific demographics. Respondents found products like bread, eggs, ready to eat packages, yeast, cheese, chocolates, snacks, masalas, baking soda, health care unavailable in their local stores. Later, 40.4% of people found those products online whereas 26.9% did not find them online and the remaining 32.7% were searching for them in different physical stores. The ones who found it online used e-grocery stores like Big Basket, Grofers, Amazon Pantry, Jio-mart, Starquik. Supermarkets such as Star Bazaar and DMart who have their online stores were also being used. 50% of these respondents are still using these e-grocery stores while 36.5% have stopped using them and 13.5% are not sure about continuing it.

From the above analysis, we can see that e-grocery stores are in demand majorly for their reasonable prices and product availability but the offline store is still the one to which people are willing to stick. Some respondents did not have good experience with ordering online and some needed the physical experience to see the product and read the necessary information without any chances of error. Another reason for online platforms being in demand is because many were staying in areas that were declared as red zones or containment zones and they had no option but to order from e-grocery sites to follow the rules. A local store is always considered as the most convenient option but now that has changed for numerous people while for others, it depends on certain personal aspects.

DISCUSSION AND CONCLUSION

Considering that India has entered the Unlock phase now, people are going back to their previous buying routines or interval which they followed pre-lockdown. Now hardly any local stores are closed and are out of stock. Even the shopkeepers are coming back from their native places and reopening their shops. E-grocery stores have started a new system of OTP where the customer has to share the OTP with the delivery guy and only after it gets accepted, they hand over the parcel to the owner. Hence one can say that even though lockdown has changed a lot of things, people are sticking to their basics while enjoying the new. Still, a local store will always be the customer's favourite but they will not stop adapting and loving the online platforms.

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A STUDY ON "CHALLENGES AND FUTURES OF EDUCATION AFTER COVID-19"

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ABSTRACT

The impact of pandemic COVID-19 is determined in each sector all around the world. The education sector of India is moreover as world is badly low which this. It's implemented the whole planet with wide lockdown which is making terribly unhealthy result on student's life. Around 32 Cr learner has stopped to go to school or colleges, all the institutional activities are in holt in India. The occurrence of COVID-19 has suggested US that the modification is inevitable.

Keywords: COVID-19, Education, E-learning, Virtual Education, Teaching-learning, Effectiveness and Failure of Virtual Classroom, Pandemic.

INTRODUCTION:

Covid-19 has caused education disruption and pro longed faculty closure all around the world, which effect 90 % student population and lead the most countries to dream alternative ways of providing education to confirm that learning never stop. Keeping education completely in mind, most countries rush to online distance education using online platform, e-learning and ICTs, that set out random and speedy shift within the education sector, opened the door to several opportunities, highlighted existent and new disparities and gave rise to many challenges. In regards to the current rush to online and distance education, the globe economic forum cited Wang Tao, vice president of Ten Cent Cloud and Ten Cent Education, to spotlight that the method forward is to additional harness accessible technologies and also the web in education with online education will become associate in nursing integral element of faculty education.

OBJECTIVES:

- 1. To analyze the impact of COVID-19 on Education system.
- 2. To understand the difference between online and offline teaching.
- 3. To analyze the people prospective on impact of Covid-19 in Education system.

REVIEW OF LITERATURE:

Sumitra Pokhrel, Roshan Chhetri (2021) The study on impact of COVID-19 on teaching and learning process all over the world. Internet is relatively low and data packages are costly in many developing countries, thus it is very indicating. Policy level is required to improve the situation. Further exploration and investigation for online teaching and learning is in area for research.

Giorgio Di Pietro (2020) In order to reduce the spread of Covid-19, most countries around the world together have decided to close the teaching institution. But the learning has not stopped and has been taking place by online which provide remote E-schooling to school and colleges. This report has gain a better understanding about the Covid-19 crises and how it has effects student learning.

Shazia Rashid, Sunishtha Singh Yadav (2020) Covid-19 has cause a lot of in the world economy and cause a huge impact on education system. The sudden stopping of school and colleges for social distancing measure to prevent face-to-face classes to online learning system. This has basically grab an attention on E-learning platforms for student, but may have limitation of accessibility and affordability for many students.

Pravat Kumar Jena (2020) The impact of Covid-19 is being observe in every sector. The education sector in India has badly affected by this. The world lockdown has been created a bad impact on student life. Approx. 32 Cr student have stopped schools and colleges because of Covid-19. Covid-19 has taught us that the change is intangible. The education system is being fighting and controlling the challenges with is pandemic.

Marko Teras, Juha Suoranta, Hanna Teras, Mark Curcher (2020) The covid-19 and social distancing have affected society and education. To keep education running institution have come up with a solution. This has resulted to online learning. Many online learning platform, have supported with solutions and sometimes for free. The pandemic covid-19 is therefore created a seller market for education.

Lokanath Mishra, Tushar Gupta, AbhaShree (2020) The whole education system from elementary to tertiary level has been collapse during lockdown. The online teaching or learning mode has adopted in every institution. It looks like it is for further future academic year. The intention or the purpose was to keep the student busy with learning. Almost every student in India has adopted virtual classes.



Vidyut Rajhans, Usman Memon, Vidula Patil, Aditya Goyal (2020) Academic is being experiencing globally because of lockdown of covid-19 outbreak. The study is aimed to enable the factor with a focus on education. It has brought together the education system in India.

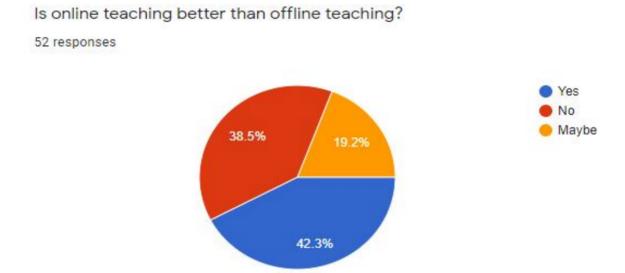
RESEARCH METHODOLOGY:

My working area was the part of Mumbai. I have collected the data from different sources. My sampling unit include my college. There was number of survey taken from peoples. The survey was taken from different age group and gave their point of view on the topic. The primary I collected have 52 responses. The data is being collected from the age group of 10 to 40 and above.

DATA ANALYSIS AND INTERPRETATION:

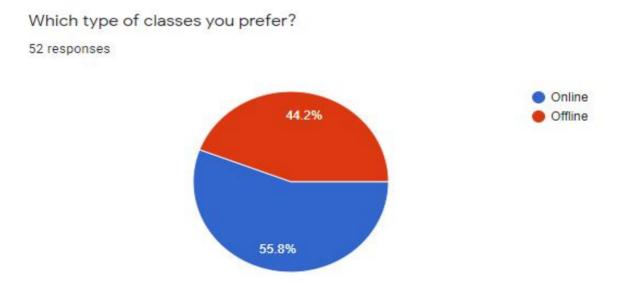
1ST Objective- To analyzed the impact of covid-19 on education system.

1.



According to the above pie chart, it has been understood that 42.3% (22 responses) have agreed that the online teaching is good whereas 38.5% (20 responses) does not agree with the above statement. However, 19.2% (10 responses) are confused about modes of teaching. As in the online teaching, the presence of the faculty is not there, children don't pay attention.

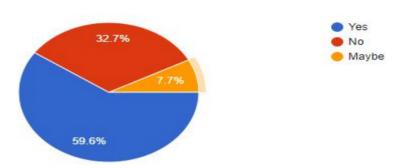
2.



In the above pie chart, it has been seen that 55.8% (29 responses) say that they prefer online teaching but 44.2% (23 responses) found that the offline classes are beneficial. Offline classes are more interactive as compared to the online classes.

3.



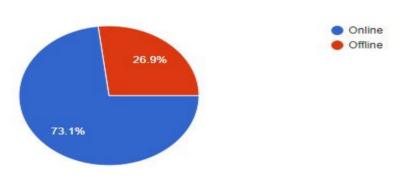


From the above pie chart, it has been observed that, 59.6% (31 responses) says that if the teaching is online then the examination should also be online. However, 32.7% (17 responses) says that the examination should be conducted offline, whereas 7.7% (4 responses) is confused. Online exam is easy for children, as the teaching is done online.

2nd Objective- To understand the different between online and offline teaching.

4.

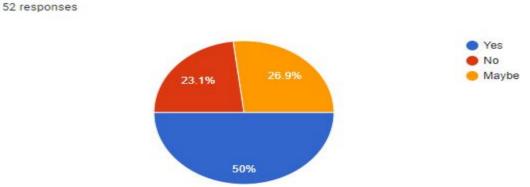




In the above pie chart, it has been shown that 73.1% (38 responses) prefer online examination, whereas 26.9% (14 responses) say that the examination should be offline. Through the online examination it has been observed that a maturity of the student is scoring out of marks, but in offline examination the results are different.

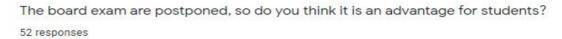
5.

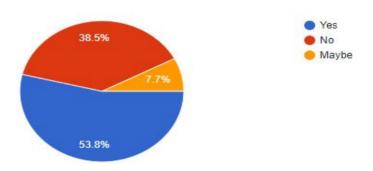
What do you think because of Covid-19 Education system is going down?



In the above pie chart it has been observed that 50% (26 responses) agreed to the above sentence whereas 23.1% (12 responses) are not agreed. However, 26.9% (14 responses) are still confused whether the covid-19 situation is bringing ups and downs in the education system.

6.





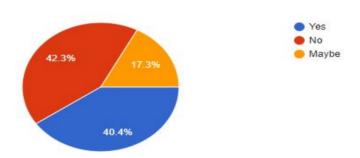
From the above pie chart, it has been observed that 53.8% (28 responses) agreed that it is an advantage for the students whereas 38.5% (20 responses) don't agree and 7.7% (4 responses) are still confused whether it is an advantage or disadvantage for students.

3rd Objective-To analyze the people prospective on impact of Covid-19 in Education system.

7.

As online exam are taken very lightly by students, what do you think the Education of future generation is secured?

52 responses

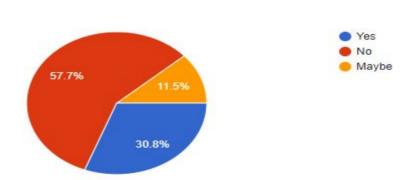


From the pie chart, it has been shown that 40.4% (21 responses) agreed on the above statement whereas 42.3% (22 responses) doesn't agree and 17.3% (9 responses) is still confused about the education of future generations due to COVID pandemic.

8.



52 responses



From the above pie chart, it has been observed that 30.8% (16 responses) agreed that covid-19 is affecting education in a good way whereas 57.7% (30 responses) don't agree. 11.5% (6 responses) are still confused whether the COVID situation is affecting education in a good or bad way.

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LIMITATIONS:

The study is in the human limitation. Due to time issues, there was only few days for the study period and hence could not collect much information about the hotel industry. The people could not provide much information as most of the respondent was having less knowledge about Education in Covid situation.

CONCLUSION:

- The COVID-19 pandemic and its disruptions have created a chance for the restructuring of the practice academic system.
- The fast transition to online mode assisted keep continuity of practice teaching programs, effectively fitting within the purpose of completion of this year.
- Online teaching use net technology in practice education area unit set to become a replacement traditional.

SUGGESTIONS:

Based on the experience of the pandemic, education system ought to be revamped innovatively to operate at new level during a self-directed and socially relevant manner. The web education is empowering for those that square measure prepared. Since online platform has become the place of children learning and taking part in and has exposed them to risky online behaviors, there ought to be correct cyber and legal safety measures.

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USE OF EMBEDDED SYSTEM AND SMART PHONE TECHNOLOGY FOR BABY CARING

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ABSTRACT

In today's era the use of smart phone is not only for cellular purpose but also for many other purposes like entertainment, office work, personal diary etc. With this portable device interface we do our much day to day work easily with intelligently.

We are trying to implement a model for Baby Caring with the help of Embedded System and smart mobile. In the system we tried to detect the behaviour of baby and based on that take an action automatically to care of baby by the system.

The key points in this exploration paper are if baby cries then automatically start to swing a cradle or play some baby favourite music and If after a while this baby is still crying, then mother of baby will get notified on her phone that the baby needs attention. If a pee detected through sensor then directly mother will be notified or ring on mobile.

The goal of this research paper is to make help through this mentioned system to every mother who has a little baby.

Keywords: Smart Cradle, sound sensor, working women, Microcontroller, pee detector, New born baby, Baby care, Automatic swing.

INTRODUCTION

Due to the innovation of Embedded System our daily work becomes easier and also fully automatic. An embedded system is an electronic/electro-mechanical system designed to perform a specific function and is a combination of both hardware and firmware.[1] The heart of embedded system is a microcontroller that we use to controls the many devices in daily use. Now a days every member in family is busy in respective work whole day so if a small baby in their family then it is very difficult to give a full time to care to baby.

The objective behind this research is Women Empowerment by providing them a Baby Caring System, with a special focus on developing countries. The system mentioned in this paper is automatic swinging of cradle when required and notification send directly to parents/mother mobile. This notification in the form of SMS or a call to mobile device.

NEED OF THE SYSTEM

We took a survey to identify that developing this type of system is really worth or not. We use Electronic interactive media method to reach a large audience, personalize individual messages, and interact using digital technology. [2] and the help of google form.

The survey questionnaire is classified into three main questions. The questions as follow,

- 1) For people who have baby between 0-2 years old.
- 2) For people who have child above 2 years.
- 3) For people who do not have baby.

In response to above classifications we found that parents think that it would be beneficial if the cradle would start moving automatically if baby cries. We also got positive response for the concept of baby's bed wet detection and notification for that.

COMPONENTS USED IN PROPOSED SYSTEM:

Hardware Used:-

- Arduino UNO Microcontroller.
- Sound Sensor
- Moisture Sensor
- GSM Module

Servo Motor

Software Used:-

• Arduino IDE: The Arduino Integrated Development Environment (IDE) is a cross-platform application (for Windows, mac OS, Linux) that is written in the programming language Java.[3] The Arduino IDE supports the languages C and C++ using special rules of code structuring.[3]. We have used a code in C++ according to working requirements of the project.

WORKING PRINCIPLE:

The main goal of this system is to make the baby sleep properly without any disturbance specially designed for working parents/mothers. This embedded system is designed with sensors, actuators and a microcontroller.

- The cradle swings automatically when baby's cry sound detected.
- If baby cried for more than defined time, parents/mother of baby get notification about baby wants some attention.
- If baby wet the bed, parents get notified through SMS/Call on Smartphone.

THE BLOCK DIAGRAM OF PROPOSED SYSTEM:

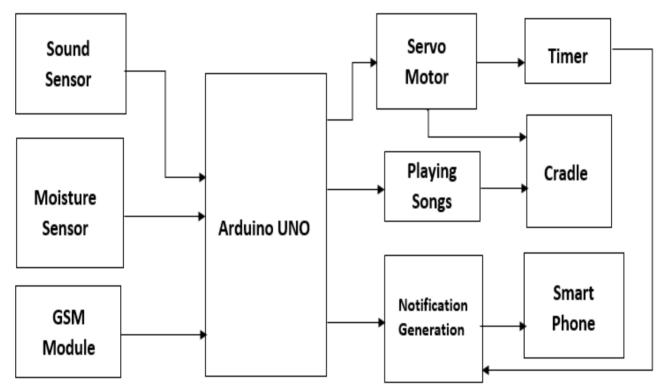


Fig. Block diagram of whole model.

The working of system is divided into two parts as follows:

• Working of sound sensor and GSM model:

The use of sound sensor is to sense the voice of baby's cry. The sensor which is fitted to the cradle that sense the frequency of sound of baby's cry and sends readings to the Arduino then, Arduino takes the values as input and acts as brain and give instructions to the servo motor and accordingly servo motor which is an actuator here, rotates the cradle in both right and left direction to move the cradle horizontally and make the baby comfortable to sleep. And if the baby cried for more than a specific time (the time which is set by us) for which we have used timer. The timer starts counting when the cradle starts swinging after sensing the baby's cry. And after two minutes it gives readings to Arduino, So Arduino takes an action and send instructions to GSM module. After that GSM Module make a connection to the network and generates the notification and send to parents/mother mobile. After getting notified on mobile the parents/mother of the baby understands that the baby is crying for more time and didn't stopped crying even after swinging of the cradle. After getting such notification, they will get to know that baby needs attention.

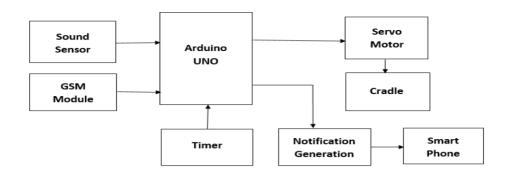


Fig. Block diagram of working of Sound sensor and GSM Module

• Working of Moisture Sensor and GSM Module :

Moisture sensor sense the moisture level of the bed of the baby's cradle. Moisture sensor provides the readings of moisture level to the Arduino. If the moisture level is low, Arduino gives instructions to the GSM module to generate the message. Then GSM module connects to network and sends the message on the smartphone of parents/mother of baby to indicate that baby wets the bed. After getting this message parents/mother can take an action to keep the baby in hygienic environment so the baby will not get any rashes and keep the baby away from irritation because of wet bed.

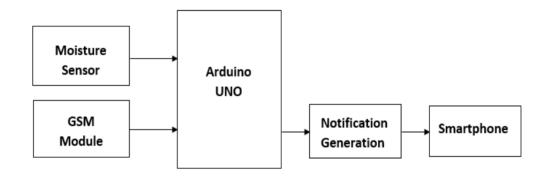


Fig. Block diagram of working of Moisture Sensor and GSM Module

CONCLUSION:

In this research paper mentioned the baby caring system. It has the capacity to detect baby's cry and to swing the cradle itself, additionally if the baby cried for more than specific time, the model has the capacity to send the message to parents. In case of wet bed the system is successfully giving notifications regarding it.

The system is specially made up for working mothers so that they can also take care of their baby while working.

It can be also helpful for grandparents because it can reduce their work by providing this automatic functionalities.

The inexpensive system can also be used in Hospitals and Baby Care takers.

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STUDENTS' PERCEPTION TOWARDS ONLINE LEARNING

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ABSTRACT

With the changing trend due to covid-19 pandemic, learning has been revolutionized from classroom lectures to online classes. This revolution has not only affected teachers but students too. Anyhow as learning is an indispensable part of a person's life, one can't stop learning due to a pandemic and social distancing norms hence online learning comes into the picture. This research paper intends to throw a light on problems faced by students while online learning and also aims at understanding the perception of students towards online learning. It not only understands but tries to find out possible solutions to cut off such problems.

Keywords- Students', online learning, offline learning, perception, comfort, stress, satisfaction, efficiency, solution.

INTRODUCTION

Online learning is education that takes place over the internet. Though it was a choice earlier but now the only solution left to keep learning is virtual or distant learning. Online learning offers flexibility to students that turns on self paced learning, easy accessibility and comfort to attend lectures sitting at their home. Many students are in the view that online learning saves time and reduces travelling expenses but they aren't able to concentrate much as compared to offline lectures. Students need to understand the fact that "we can't learn much just by sitting to attend online classes, listening to teachers, memorizing prepackaged assignments and spitting out answers. They need to talk about what they are learning, write reflectively about it, relate it to past experiences and apply it to their daily lives." At the same time, teachers need to understand the fact that "When it comes to E-learning, content means everything, if e-learning content is not masterfully designed, all the rest will just go down the drain"

OBJECTIVES

- 1. To know whether students have access to devices for e-learning or not.
- 2. To know on average how much time students spend on E-learning each day.
- 3. To know how frequently students face network issues.
- 4. To know whether they are able to concentrate on online lectures or not.
- 5. To know whether students are regular or not in spite of online lectures. If not regular then what is the reason behind not attending lectures?
- 6. To know how helpful teachers are when it comes to online learning.
- 7. To know their preference regarding online and offline lectures as well as examinations.
- 8. To come up with possible solutions to problems faced by students.

DATA COLLECTION

The research paper concentrates on primary data in the form of online questionnaires from 50 undergraduate students belonging to different departments.

LOCATION OF STUDY- Mumbai

LITERATURE REVIEW

The study aims at understanding the perception of students towards online learning and whether it is fruitful or not. The responses are collected via google form and the information used in this research paper is based on primary data collection and with the help of following references-

https://www.hamilton.edu/academics/cente

- 1. www.designdigitally.com
- 2. www.googlescholar.in
- 3. www.google.com
- 4. scholar.google.com

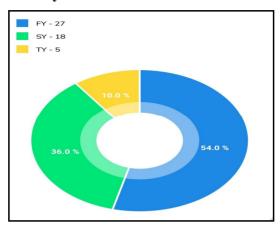
5. scholar.google.in

RESEARCH METHODOLOGY

This paper is basically descriptive and explanatory in nature on the basis of responses collected from 50 undergraduate students of various departments.

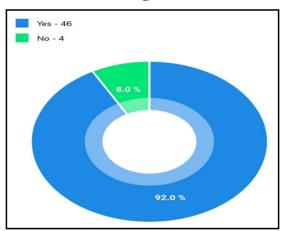
DATA ANALYSIS AND INTERPRETATION

1. Currently you are studying in which year?



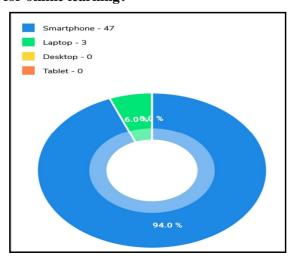
As earlier mentioned, the data has been collected from 50 students, from which 27 students are currently studying in first year, 18 in second year and students in third year. A combination of all students would lead to better understanding of students perception.

2. Do you have access to a device for online learning?



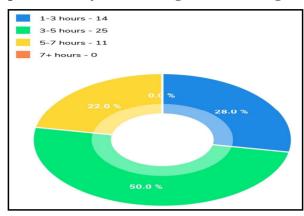
Majority students have access to devices to attend online lectures, it is sad to know that still 4 out of 50 students don't have access to such devices which is a big barrier in their learning.

3. Which device do you use for online learning?



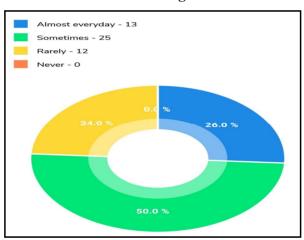
After conducting this research, we come to know that the majority of students use smartphones to attend lectures, maybe as it is handy and very few students use laptops. Other than that, nobody makes use of desktop and tablet. This indicates a smartphone is must for ensuring a smooth learning.

4. How much time do you spend each day on an average on E- learning?



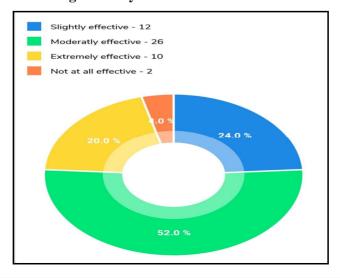
14 out of 50 students spend 1-3 hours on online learning, majority of these students are from first year. 25 students spend an average 3-5 hours a day in online learning whereas 11 students spend 5-7 hours attending lectures, these students belong to the science department. So with the figures collected, we can say that majority of the students need to spend approx 3-5 hours a day for online learning.

5. How often do you face network issues while attending online lectures?



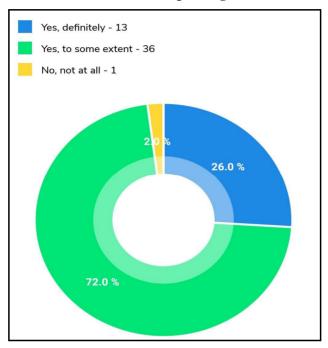
25 out of 50 students face internet issue sometims, 13 students face issues almost everyday and 12 students face it rarely. As majority of the students face internet connectivity issues, steps need to be taken to improve the same.

6. How effective has online learning been to you?



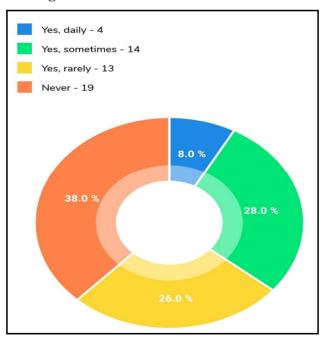
Online learning has been moderately effective for majority students, 12 students are in the view that online learning is slightly effective and 10 students say that it is extremely effective, maybe these are the students who faced issues for travelling to college and now due to online lectures, they are getting enough time to devote for studies. Unfortunately 2 students find it difficult to cope up with online learning and hence they rated online learning as not at all effective.

7. Are you able to concentrate and understand concepts taught in online learning?



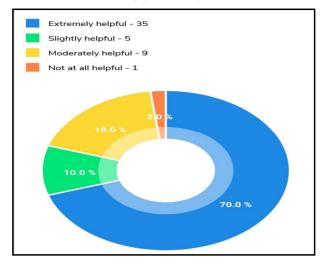
It is quite disappointing that majority students fail to concentrate and understand concepts properly. Only 13 out of 50 students confidently say that they are able to concentrate and 1 student say that he can't concentrate at all during online lectures.

8. Do you use social media during online lectures?



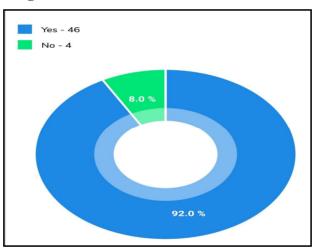
As it is clear from our research that majority of the students use smart phone for attending online lectures, we asked them do they ever use social media in between the online lectures? By the responses received, we can say 19 out of 50 students never use social media during lectures, 13 students use it rarely, 14 students use it sometimes and 4 students use social media daily in between the online lectures. This indicates though online lectures are comfortable but social media leads it to distraction among students.

9. How helpful are your teachers while making you study online?



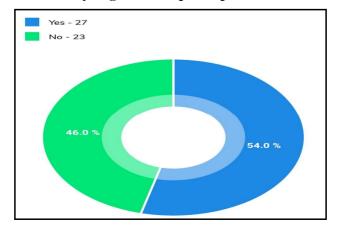
No doubt, teachers are the most important component when it comes to online learning, but changing teaching methods from classroom learning to E- learning wouldn't have been easy for them. Anyhow it is nice to see that majority of the students say that their teachers are extremely helpful during online learning. 5 students say they are slightly helpful and as per 9 students they are moderately helpful. From the 50 responses, only 1 student has a opinion of teachers not at all being helpful.

10. Are you regular in attending online lectures? If not then mention the reason of being irregular.



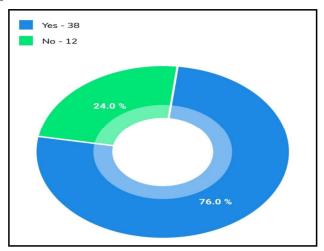
46 out of 50 students are regular in attending online lectures, only 4 students aren't regular. The reason behind being irregular are as such major network issues, unavailability of smartphone to students, lack of motivation and few are working students. If lectures would have been offline then such problems may not have occurred but teachers can come up with a solution regarding lack of motivation among students.

11. After attending online lectures do you get time to participate in extracurricular activities?



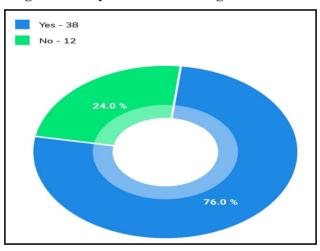
27 out of 50 students said that they get time to participate in extracurricular activities and 23 students are in the view that they don't get time to participate in extracurricular activities after attending online lectures.

12. Do you interact during online lectures?



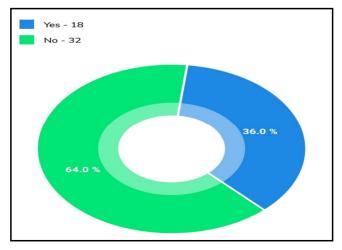
Majority students say that they interact during online lectures but still 12 students are not comfortable interacting.

13. Are you comfortable asking doubts to your teacher during online lectures?



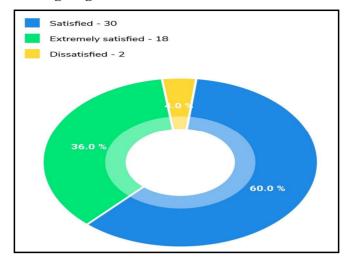
Majority students are comfortable asking doubts and 12 students indeed can't open up and feel free to clarify their doubts.

14. Do you feel online lectures are stressful?



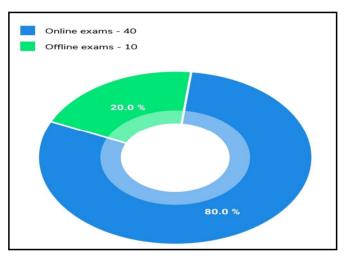
With the above responses received, it can be said that 32 out of 50 students don't feel that online learning is stressful as they are habitual by now and still 18 students feel it stressful.

15. How was your experience of giving online exams?



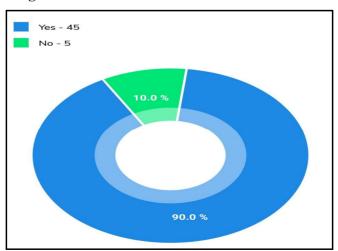
30 students are satisfied with the online examinations, 18 students are extremely satisfied and only 2 students are dissatisfied attending online lectures.

16. What do you prefer?



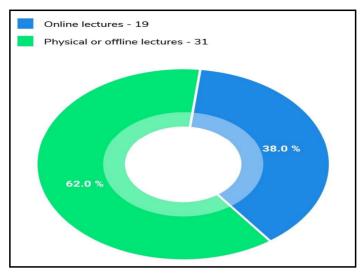
This pandemic has made everyone techno savvy, 40 students prefer online examinations and 10 students prefer offline exams, students who face network issues or lack of availability of devices face issues to give online exams which indeed affects their grades.

17. Are you happy with your grades in online exams



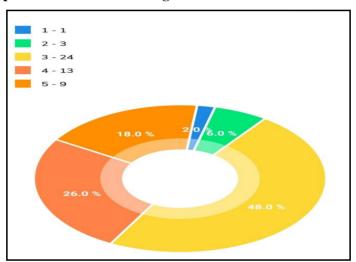
45 out of 50 students are happy with their grades of online examinations and 5 students are not happy with their grades, they feel they would have got better grades if lectures would have been offline.

18. What do you prefer?



Majority of the students prefer offline lectures as compared to online lectures.

19. Rate your overall experience of online learning out of 5?



20. Name any specific issue you face while attending online lectures.

Following are the responses received from the students.

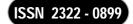
- Practical subjects are less understood in online lectures, we just can't focus all the times in online lectures.
- Poor network strength and some technical glitches
- Continuous use of smartphone put strain on eyes.
- Unable to focus for a longer time, various social media apps distract us.
- Feel bored attending online lectures.

FINDINGS-

From the research conducted we found the below things which needs to be highlighted-

- Majority students are comfortable sitting for online lectures.
- The minority students who are not comfortable to attend online lectures are the ones who don't have access to device or donot have a good internet connection.
- Most of them are in the view that offline lectures are better than online lectures but when it comes to examination point of view online exams are better than offline exams.
- Students find it difficult to concentrate in online lectures because of social media which is quite distracting and grabs the attention of students easily.

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Many students hesitate to ask doubts or interact during online lectures.

SUGGESTIONS-

- Teachers must try out innovative ways to make students learn.
- Making interaction with students will prove to be fruitful for them.
- One to one counselling must be done to understand what problems are faced by a student and appropriate solutions must be given.
- Students who don't have access to devices for attending lectures, they must be allowed to use computer labs of college.
- No. of hours of online lectures must not be too lengthy as students feel bored sitting continuously gazing at the screen.
- College should provide a facility of data recharges to students as they are paying the entire fees but right now not using the college premises.
- Practical knowledge by the way of interesting activities must be given to students so that they stay focused during lectures.

CONCLUSION

With the above research we can conclude that online learning has its own pros and cons but it's the need of an hour. Though it is convenient, many problems are faced by students due to it. Steps must be taken by parents, teachers, students and college to ensure smooth learning of students.

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NEED OF ETHICAL HACKERS IN THE INDUSTRY

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ABSTRACT

With the increase of the internet, computer safety has become a major concern for business and government system. Everyone wish to require the advantages of the web for electronic commerce, advertising distributing the knowledge and but the people have the fear of being hacked by the hackers. Customers are also concerned about their personal data like credit card bank details also the social security like.

Ethical hackers or tiger team are the persons who uses the similar tools like hackers to hack the target system but with the user's permission, this peoples neither damage the system nor steal the personal private information from the system. This people check the risk in our system and the deficiency of our system, this paper will give you the brief idea about the ethical hacking and why it is becoming more important in our industry.

Keywords: Hackers, Hacking types of Hacking, Brief Ethical Hacking, Ethical Hacking tools.

INTRODUCTION:

Ethical hacking it is also known as penetrating testing or white hat testing .Techniques which are utilize to hack one system but in legal way not in the illegal, due to this reason it is called as the ethical hacking. As all aware of computer technology has been very fast forward, but it also have the disadvantages that is Hackers, Nowadays world size of internet is increasing fast in rate the large amount in data is transferring online, therefore the data safety is the major issue.

As the internet leads to much digitization like banking, online transaction, money transfer, online sending and receiving of data thus which can cause the data safety risk. Nowadays a several corporations, organizations, banks, and websites square measure targeted by the varied quite hacking attacks by the hackers. Generally, when listening the term hacker we have a tendency to all consider the dangerous those that square measure computers consultants with dangerous intensions, UN agency tries to steal, leak or destroy someone's confidential or valuable information while not their data. They are the persons with terribly high pc skills WHO tries to interrupt into some other person security for receiving the access to their personal data, however all the days it's not like that to beat the danger of being hacked by the hackers we've moral Hackers within the business, WHO are pc specialists similar to the hackers however with sensible intensions or delimited by some set of rule and rules by the varied organizations. These area unit the persons UN agency attempt to defend the web moving information by the varied attacks of the hackers and keeping it safe with the owner.

WHAT IS HACKING?

Hacking is that the technique of finding the weak links or loopholes within the computers system or the networks and exploiting it to achieve unauthorized access to knowledge or to alter the options if the target system or the network hacking describes the modification within the hardware, software system or the networks to accomplish the bound goal that don't seem to be aligned with the user goals. In distinction it's conjointly referred to as breaking into someone's security and stealing their personal or secret knowledge like sign, master card details, word etc.

Types of Hacking -: We can segregate hacking into totally different classes, supported what's being hacked. Here may be a set of examples:

- Website Hacking: Hacking a web site means that taking unauthorized management over an online server and its associated computer code like databases and alternative interfaces.
- **Email Hacking**: It includes obtaining illegal access of an associate Email account and victimization it while not taking the permission of its owner.
- **Ethical Hacking**: Ethical hacking involves finding weaknesses during a pc or network system for testing purpose and eventually obtaining them fastened.
- **Password Hacking**: This is the method of ill secret passwords from information that has been hold on in or transmitted by a computing system.



• **Computer Hacking**: This is the method of stealing laptop ID and secret by applying hacking strategies and obtaining unauthorized access to a automatic data processing system.

MORE ABOUT ETHICAL HACKING.

Ethical hacking – also known as penetration testing or white hat hacking involves the same tools tricks ,and technique that hackers use but with one major difference: Ethical hacking is the legal hacking is performed with the targets permission. The intent of moral hacking is to get vulnerabilities from a hackers viewpoint therefore systems is higher secured. The main point of view of this is to risk management programs that improves the security. Ethical hackers possesses the skills, mindset, and tools of a hackers but is also trustworthy. Ethical hacking is that the non-violent use of a technology in pursuit of a cause, political or otherwise, that is usually lawfully and virtuously ambiguous.

ETHICAL HACKERS:

Ethical hackers are mostly people with a good knowledge of operating systems and computer technology. This people can resolve all kind of the security issue in the systems, they can also find the loop holes in the system.

Every moral hacker begins their plus hacking (excluding social engineering techniques for this discussion) by learning the maximum amount concerning the pen take a look at targets as they'll, they require to understand science addresses, OS platforms, applications, version numbers, patch levels, publicized network ports, users, associated anything which will result in an exploit, it's a rarity that associate moral hacker won't see an understandable potential vulnerability by defrayment simply a couple of minutes staring at associate plus.

At the terribly least, albeit they don't see one thing obvious, they'll use the data learned in discovery for continued analysis and attack tries Ethical hackers use a similar tools, tricks, and techniques that malicious hackers used, however with the permission of the approved person. the aim of moral hacking is to boost the protection and to defend the systems from attacks by malicious users



Cyber Attacks Per day in 2020.

- Globally ,30000 websites area unit hacked daily
- 64% of corporations worldwide have fully fledged a minimum of one type of a cyber attack.
- With each passing second, 75 records go missing world wide
- Every thirty-nine seconds, there's a replacement attack somewhere on the online
- An average of around twentyfour,000 malicious mobile apps area unit blocked on the web

WHY ETHICAL HACKING IS REQUIRED?

- An ethical hacker is someone who follows ethical principles to protect information and systems from the unethical hackers. Recently, several organizations have Janus-faced cyber-attacks resulting in the growing would like of getting skilled moral hackers UN agency will safeguard their networks.
- Banks are the main targets of the hackers as we all know how our technology growing very fasters day by day all the financial transactions can be done online for eg. NEFT, UPI transaction online payment, etc So,

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for securing the information moral hacking is that the most vital to save lots of the information from the hackers, moral hackers facilitate in rising the safety of systems in banks. within the organization, to check the safety systems, moral hacking is basically helpful. moral hacking ensures that every one the systems square measure secure and not at risk of black hat hackers. These days, there square measure loads of hacking attacks.

• Ethical hacking is employed to secure vital information from enemies. It works as a safeguard of your pc from blackmail by the those that wish to use the vulnerability. victimisation moral hacking, a corporation or organization will resolve security vulnerability and risks. the most aim of moral hacking is to vow safety in networking the infrastructure that constitutes most of this business companies' aims

CONCLUSION: - The whole world is moving towards the sweetening of technology, and additional and additional conversion of the \$64000 world processes, with this the chance of security will increase. This paper delineate the operating of malicious hackers or batty on one hand UN agency tries to lawlessly forced the lock the protection and on the opposite hand white hat hackers or moral hackers, UN agency tries to keep up the protection. In conclusion, it should be aforesaid that moral Hacking may be a tool that once properly utilized will facilitate in higher understanding of the pc systems and rising the protection techniques furthermore

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- 6- https://www.csoonline.com/article/3238128/what-is-ethical-hacking-and-how-to-become-an-ethical-hacker.html
- 7- https://techjury.net/blog/how-many-cyber-attacks-per-day/#grefsystem is known as the "Zombie System".
- Vulnerability Scanners and their benefits
- Types of Vulnerability Scanners
- Password Cracking Tools
- Packet Sniffers
- Popular Hacking Tools
- Hacking Hardware



ANALYSIS OF SOCIAL MEDIA ON SMALL BUSINESS

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ABSTRACT

In today's environment social media is one of the best and highly used medium for advertising product and expand business. It is essential for small business to understand social media like Facebook, Instagram, Twitter, Snapchat, YouTube, and the strategies behind social media for increasing their business. The objective of this study is to understand impact of social media on small business in respect to Mumbai. Use of secondary as well as primary data will be made. Online survey will be conducted through google forms. The purpose of this research is doesn't matter how small the company is or if the company is a team of introverts. The social media is a powerful medium that any team or company can use to reach out and maintain relationships. Also social media allows small business to expand their geographic limits. Through social media small businesses can access a global-wide customer base up to millions. The findings of this research is a benefits small business from a used of social media to create an awareness and inquiries, enhanced relationships with customers, an increase in the number of new customers.

Keywords: Analysis, Social Media, Small Business.

INTRODUCTION

Social media are known to have substantial impact on success of business. The major reason for this is online communication offers prospect of replacing physical proximity with virtual interaction by the popular websites such as Facebook, Instagram, twitter, YouTube. Social media has become daily practice in users lives. Where India is the second largest online market country with Mumbai having the highest internet population.

Social media is an important tool for all business because it allow business to communicate with, listen to, and learn from their customers in a way they have never been able to do before. Social media networks are gateways especially for small business to make profits and grow industry. But technology is more important for small business because such business lack traditional resources to market their products or services. Social media sites provides this opportunity to overcome their limitations to time and financial resources, allowing to reach out to customers cost effectively.

Through Facebook, twitter, YouTube, Instagram. LinkedIn or any other social media website you can lower your market cost to significant level. However,. Social media differs from traditional and industrial medias in many ways. Social media is a unique as it allows the business to own the entire content and method of delivery. The business has an complete flexibility on how to approach the customers. Overall the social media has profoundly reshaped the way businesses distribute their information and the way consumers search for information and consume it. With the help of a social media people are living their lives smoothly, and can stay connected with their loved ones. Social media can be named as consumer generated media new media and made of citizens media.

OBJECTIVE OF STUDY:

- 1. To investigate how and why small business use social media for marketing their products and services.
- 2. To develop insight into the ways how small business gains benefits from the social media.
- 3. To examine how small business developed customer trust and gains new customers through social media.
- 4. To study how social media helped small business to build relationship as social media is an effective way to monitor and responds to customer service questions and issues.
- 5. To study how sharing relevant and helpful information on right social media can help establish your authority as subject matter expert.

REVIEW OF LITERATURE:

It helps to communicate with the customers (current and potential) in terms of feedback, product development, customer services and support. Apart from a basic website consumers looks for a Facebook page, Instagram pages etc.92% of the small business agree that social media is an effective marketing technology tool. There are more than 40million social media users in India. With Approximately 27% of young adults in Mumbai spends between two to four hours on social media daily on average. There are more than 4.5million small businesses using Facebook page to connect with customers. According to 90% of marketers social media marketing efforts

have increased the exposure of their business. 21% of consumers are more likely to buy from brands that they had reached through social media. 74% of consumers share video contents from brands on social media.

It is found that the social media has huge impact on consumer purchase decision . this study in the context of holidays 88% that they use social media to communicate with companies, whereas 67% replying that they did sometimes. and 21% replying that they do always. Holidays shopping are done more through people watching social media ads with highest rate21%, television ads 12%, newspaper ads 9% and internet ads 4%.

HYPOTHESES:

The review of this research paved the way for the formulation of the following hypotheses of present study.

- 1. Traditional marketing mediums such as TV commercial and print ads are completely out dated now. however with social media the business can connect with their targeted customer absolutely for free, the only cost is time and energy.
- 2. Through Facebook, twitter, YouTube, Instagram. LinkedIn or any other social media website you can lower your market cost to significant level.
- 3. However, Social networking sites are to unite people on a huge platform for the achievement of some positive objectives
- 4. Small business uses social media more because it's all about socializing and giving opinions.
- 5. Can build quickly a network of supporters which is vital for business growth. Social media helps in creating the long term relationship between the business and customers.

METHODOLOGY:

This research is aimed at understanding how social media gave small business to expand their business.

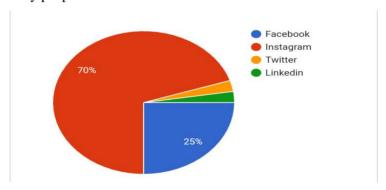
Tools:

The type of method of this research is secondary method. The researcher has gone through many research paper, google information, read case study of success of small business through social media.

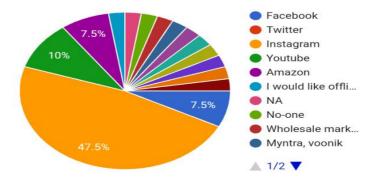
Statistical Techniques:

Since the researcher is using secondary data the pie diagram represents the following analysis.

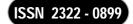
Social media channel used by people



Online shopping through social media.



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ANALYSIS AND INTERPRETATION:

It is clearly identified that the online shopping is more done through social media rather than other websites. Social media can be named as consumer generated media new media and made of citizens media. Social media is an element of promotion mix because in traditional sense it enables companies to talk their customers while in a non-traditional sense it enables customers to talk directly to one another. However with social media the business can connect with their targeted customer absolutely for free, the only cost is time and energy. Through Facebook, twitter, YouTube, Instagram. LinkedIn or any other social media website you can lower your market cost to significant level. However, Social networking sites are to unite people on a huge platform for the achievement of some positive objectives.

.Now a day small business use variety of applications to enhance their business growth as well as for publicity. A large number of people join their pages throughs which they earn more and share knowledge with each other's, results in the expansion of their business. With the passage of time no doubt the technology is becoming faster and faster as well as maker their lives of individual easier, on the other hand the opportunist taking an advantage of this facility and bringing new ideas on facets.

DISCUSSION AND CONCLUSION:

Through survey and research we have found that there is an positive impact of social media on small business. Social media marketing is important as it aligns in a way consumer makes purchasing decisions. Small business in Mumbai use social media marketing to build communities around there businesses. These communities are then used as owned media to conversations, spread awareness, increase following, reward fans and on the whole have a better relationship with their online audience. These active and loyal communities fit right into company's online marketing and communication campaigns. Facebook and Instagram is the most used social network in Mumbai so that small business can advertise more through this. It gives them accesses to segment, reach and advertise to over 96,000,000 active Facebook and Instagram users. Pinterest, Twitter, LinkedIn and Google Plus are a few fast growing social platforms brands have an eye on.. Compelling generic content which people like to consume and share with their friends is what small businesses crave and love to post multiple times a day to keep their communities active, interesting and fun to hang out at. Small Businesses measure results from social network specific metrics like followers, re-tweets, likes, shares, comments, etc.

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CUSTOMER SATISFACTION AND BEHAVIOUR WITH RESPECT TO E-MARKETING: A STUDY

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ABSTRACT

PURPOSE: To study the Customer's actions while using E- markets for shopping as well as their satisfaction Level's

DESIGN: As we took feedback from group of people with different occupation to show how "E-Marketing" is facing variations and fluctuation in their customer behaviour and how they make different different customers attract towards them with the same strategy for everyone.

FINDINGS: E-Marketing is showing a positive as well as progressive reflection to fulfill customers' satisfaction on "E-marketing".

Keywords: E-Marketing, targets, behaviour.

INTRODUCTION

"E-marketing" is the mode of selling product through online markets; it's a selling of products and services through Internet, As online marketing is also known as the "ART OF SELLING GOODS OR SERVICES" through Internet, Cellular Phone, other networking Devices. The "E-Marketing" is a shoot-up topic now days, as there is large number of customers tilted towards "E-Market". As we all know the "Technology" give birth to comfort lifestyle to us (humans). The day we decide to switch over E-Marketing, that day was the revolution in the field of "MARKETING". One can order anything from online market, As there are many different websites for different products such as Basic lifestyle products, Clothing, Gyming, Groceries and cosmetic etc. . We all know that E-Marketing got lots of support from us too, as we all gave full attention to "E-markets"; we gave "E-Marketing" a favorable situation and time to grow its roots to the soil of Marketing. Now the scenario is completely changed Offline marketing which was having more grip in customer preference now there are due to shoot-up or rising of the E-Market they are also changing their route they are also trying to get into online mass as they even know that Evolution is the important part of survival in market, as if they want to fight against their competitor's they have to accept as well as adopt the trends that customers are expecting now a days from brands or from companies. Marketing term came out after "Industrial Revolution"; it was a drastic change in the history of production, as the "Man-Power" was replaced by "Machines", now the firms are able to produce more number of units as the machines are much faster and it take less number of time with less number or zero errors, As every situation put you to think both the two sites of the phase, first celebrations as the revolution will surely will lead to mass number of production but the other side of the tension which was where and to Whom and how to sell this major production?; Then Manufacturers started to find a way out of this then the discovery of the term came out which was "Marketing". Marketing is the art to sell the services and production which will lead to profit to manufacturer then the time plays very important role in Marketing as the competition was increased due to Industrial revolution, the narrow road and number of manufacturer taking to passing that road at the same time, lots of clash, lots of fights between the brands took place; which was "pilot" of "the innovation of Marketing strategy". As we are in 21st century where the large ratio of population Globally using Internet this Marketing starts playing a important role in Internet too, as E-Marketing. As now www is also used as promotion of the product.

OBJECTIVES

- To study about the various strategies with respect to "E-Marketing".
- To analyse the behaviour of "Targets" and also various pattern of advertising.
- To determine the Customers satisfaction Levels on E-Marketing.

REVIEW OF LITERATURE

Analytical concept (South- Western) 1978, Given by: Dan Scendal, Charles W. Hofer, States that, "The Match between Organisation resources and Skills and environment opportunities and risks it faces and the purpose it wishes to accomplish".

Kenichi Ohame, in his book The Mind of the Strategist, (1982) "Reserved for actions aimed directly at altering the strengths of the enterprise relative to that of its competitors, ("Performance relative to competitors").

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Then in 1993, Marketing Planning and Strategy, given by S. Jain "The pattern of major objectives, purposes and goals and essential policies and plans for achieving those goals, stated in such a way as to define what business the company is in or is to be in.

Rowley Jennifer, Studied that internet is becoming a hotbed of advertising, shopping and commercial routine.

Philip Kotler and Kevin Keller," Studied and termed Marketing Strategy as the layer out of the which is taken place to specially target the Market and the proportion of the value will be given on the basis of Market Opportunities".

Li Na and Zhang Ping in 2002, Noticed in his Study that in 2002 the online shopping slowly slowly occupying the third position, as it was the most popular internet activities. As the customer purchase the goods or services by been comfortable at house without putting lots of efforts, as it is convinent and it makes life easy

Hsieh et al , targeted the way internet influence the people in 2013, he stated that internet in taking place in people daily routine on a major scale as compare to past, the physical life is shifting to virtual life.

As of this Digital Market or E-market is Convinent and easy to apply order, fast and trending , one can order any of the available product from E-Market without moving from his/her place; it's a step towards change in traditional Marketing pattern and the customers Desires changed too as we all know Human desires are unlimited , this all strategy were studied by the "Marketing Professiors" and the nature of E-Marketing and customers statisfactory levels while rely on E-Market explained by them .

Some of the online marketing strategies:

- 1. Website and blog pull
- 2. Build A strong and attractive websites
- 3. Time to Time update youre website
- 4. It should be a informative and very transparent to customers with the goods and services.
- 5. The website or youre online business should reach to each and every one that's why it should be promoted through online banners ads , and television , radios and other forms of pull marketing .
- 6. Certain offers through social media.
- 7. Campaign through Email.
- 8. Creating Batdase potential for customers.
- 9. Long term trust buildup.
- 10. Decent and proper advertising.

RESEARCH METHOLOGY

As a small group of people which consists of different occupations were asked some of the primary information, feedback, and also there views by giving them survey form Related to "E-Marketing", (in that form the questions were related to customers thinking and customers behaviour on E-Marketing).

In this survey, Im considering the participants which belongs from different occupations which are "E-Markting"; "Targets", so that I will be getting types of reactions on the questions related to process. Highly contrast in behaviour of the participants as per there income, economic status, Desires and the most important Ability to buy the product from e-Market are different.

DATA ANALYSIS AND RESULTS

Data analysis over the topic has been formed by distributing the survey forms to the people of different occupations such as Teachers, then software workers, then students and then private workers and other occupations applied too, as my objective is to study customer behavious As here are some question which were answered by our participants .

SURVEY ON MOST CONVENIENT MODE OF PAYMENT

As I took the survey report on the E-Market payment methods which is more preferable to the customer as per my view till now I studied and noticed that the customer and the E-Markets get connect through Money , as the money is important for both the one who spends and the one who earns , therefore this is very necessary that money transactions should be perform safe and secured hence there is more selection of UPI and COD as there is no personal direct bank details can be seen

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SURVEY ON AN AVERAGE PARTICIPANTS SPENDING TO SELECT THERE ORDER

As per the conditions such as discounts, and offers, and festival sales customer wait to buy products by the time the advertising of the product or the pop-up advertising while using Internet might distract customer to view the product and at the end it might lead to purchasing of product and again the producer won by making their customer target

SURVEY ON UPGRADING THERE PRODUCTS AND INCREASING THERE ATTRACTION LEVEL'S

Time to time updating and figuring out the problems great way to gain targets attention, we all think about the trends which we adopt time to time there are different different trends came and gone so it's no customer to follow the fashion and that the question here asked that is E-Market are eligible to provide up-to-date service and facilities, and we got 75% yes and with some on and all so basically customer s are satisfied

SURVEY ON WHAT IS MOST PREFERABLE , TO GO FOR SHOPPING ON WORKING DAY'S OR TO GO FOR SHOPPING

As there is more work can be done by their participants as I took various occupation participants in this survey to show you that how it been forming a complete pattern flow, and only 12~% to 13% happy to give their work time on shopping and 50% are not even ready so, it's more convenient to that 50% people to work and order there products and services from E-Market.

INTERPRETATION

I tried the best to know about the customer response over the 'E' activity performed by Different different occupation people and there feedback related to payment options , delivery timing , and the average time a customer see for a product or spend time to select or order product from online market. Now after looking at record I can say that E-Market is pulling all the market attention towards itself , occupations here we got tearcher, software engineer, and students feedback and it seems to be that everyone here using internet as a mode of market or shopping , payments are done with UPI or credit or debit cards now a days that's a major upgraded method we switched to , and yess! No one really feel to put more timing in shopping as it is now more and more eaiser as my objective was to show the ", so as per the report it's a positive results as the satisfactory level of customers are is showing super rise in the side of online marketing.

CONCLUSION

Today we have different point of views on the same things as the manufacturer will be manufacturing the same product for everyone, the same advertisement same for everyone as he already studied the behaviour of the people in the market which will be acting as their "targets", Here the normal and most important question comes in mind that how the "E-Marketing" is is able to perform so much while it doent even exist in real life I mean it does but it need a medium for example, we cannot see or select E-Marketing product without Internet. So the question occurs is how this manufacturers, agencies, promotors are seeking so much attention of customers through Internet from there 'targets'?. 'As we all know that they study there targets, we are under there observation without even knowing that this marketing people to promote there product. Yes!, we are under the observation; they are observing us through our web were everyone is got so badly stucked that its impossible not to remove our hands from this "Digital Networking". Smart Cell phones, laptop, youre laptop, Computer , and now a days we are in the phase were we watch smart television, we got smart watches in our wrist, we have high networking network, from Companies to Schools from Tax paying to Bail pay is done by online. I personally feel that 'techonology' is not following us; but we are following our techonology. That's why we customers are always been termed as"Targets".. Everything is simple and easier so I feel the satisfaction is more as the comfort is more, hence customer behavious and E-Marketing strategies run parallel customer wants satisfaction and E-markets want to provide goods and services and earn profits by making there customer satisfied.

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INTERNET OF THING BASE INDOOR AIR QUALITY MONITORING (IAQ) SYSTEM SOLUTION.

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ABSTRACT

This paper gives a proposal for addressing the issue of indoor air quality using the internet of things communication model. The description of the effects of low moderate levels of carbon dioxide on the occupants on the indoor space is presented. A system, containing sensor networks and being internet of things enabled, is proposed, to facilitate in achieving efficient indoor air quality system. The system is designed to contain three major areas of functionality: first, the wireless sensor network that will provide the system with the part per million reading of the room's carbon dioxide. Second, this information is passed through a wireless access point and gets dumped on a server machine. Third, the server side stores and processes this data. The server side contains user interface and notification system functionalities.

Keywords - Internet of things (IoT), wireless sensor networks, indoor air quality (IAQ).

I. INTRODUCTION

The Internet of Things (IoT) is a recent communication paradigm that envisions a near future, in which the objects of everyday life will be equipped with microcontrollers, transceivers for digital communication, and suitable protocol stacks that will make them able to communicate with one another and with users, becoming an integral part of the internet [1]. The Internet of things is, hence, concept which allows mundane "things" or objects to communicate with each other to facilitate activities requiring high co-ordination with ease. This is done by connecting these things over the internet infrastructure with each other. This paper discusses about using this concept of IoT to enable efficient air quality systems indoors in either public places like office buildings, schools or private places like homes.

The main pollutant of indoor air is the carbon dioxide gas and ironically the major source of it is humans itself. A study at the Department of Energy's Lawrence Berkeley National Laboratory (Berkley Lab) shows that even a moderate amount of carbon dioxide indoors impairs cognition. In enclosed spaces such as schools and conference rooms where cognition and learning is of utmost value, such a factor for deteriorating of performance must not be accepted. The 2012 LBNL- SUNY article states that, "In surveys of elementary school classrooms in California and Texas, average carbon dioxide concentrations were above 1,000 ppm, a substantial proportion exceeded 2,000 ppm, and in 21% of Texas classrooms peak carbon dioxide concentration exceeded 3,000 ppm".

Below are some of the graphs of this survey shown to explain the relation of carbon dioxide levels with cognition explicitly.

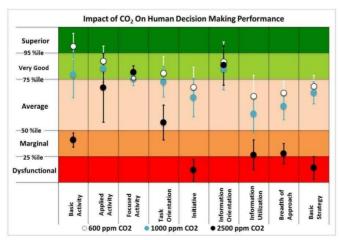


Fig.1. Graph indicating the extent of impaired cognition over three levels of co2, 600ppm, 1,000ppm and 2,500 ppm

The above graph shows on nine scales of decision-making performance, test subjects showed significant reductions on seven of the scales at carbon dioxide levels of 1,000 parts per million and large reductions on

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seven of the scales at 2,500 ppm. The most significant decline in performance that is, rated as "dysfunctional", were for taking initiatives and thinking strategically.

This paper addresses this problem by proposing a system that will alert the occupants of the room of the rising level of carbon dioxide inside to take further action.

II. SYSTEM DESCRIPTION

The air quality measurement of an indoor space can be done using a network of wireless sensors and having them dump their data onto a remote server which will process it further.

The carbon dioxide sensors can be integrated with a wireless local area network access point which collects and dumps data onto to the server periodically using internet protocols such as UDP.

The system when deployed will monitor the carbon dioxide levels in the room in real time and continue collecting data periodically in programmed intervals. The current system only monitors activity of carbon dioxide gas, it can be extended to monitor activities of other gases for different analysis.

A. Sensor Nodes

The system uses one type of sensor which monitors the parts per million reading of the carbon dioxide gas and many such sensing units are placed all around the room to be monitored. The sensing units are wireless and hence connected in a wireless sensor network and communicate with the remote server over a wireless access point.

B. Wireless access point

For the current system, as it is on experimental basis, each of the sensing units comprises of a raspberry pi acting as a wireless access point for the system. As Figure.2 shows, the access point collects the co2 concentration data from the sensors and dumps it onto the server using internet protocols like UDP.

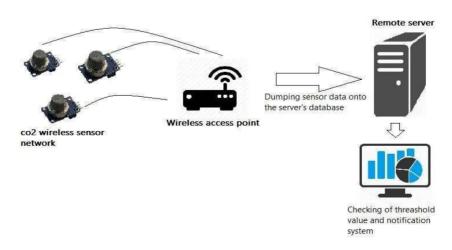
There can be many such access points located all around the area to be checked and the server will consolidate all these inputs in its database and run the threshold program over the consolidated data.

C. Remote Server

The remote server encompasses a simple web server like Tomcat web server. All of the user interface and result display responsibilities are taken by the server.

The server gets input from the access point as groups of sensor data at regular time intervals. A local database is maintained on the server machine which maintains a database for each access point's entries. In each database it maintains a table for every sensor corresponding to that access point. Timestamps, sensor ID, access point ID etc. also constitute the entries of the database.

Fig. 2 Schematic diagram of the system as a whole



On the server an application program will be running that uses, analyses, and draws out conclusions on the data dumped by the sensors in the database.

On the server side a program cumulates all the readings obtained by the range of sensors and calculates an average reading per unit time. This average is compared with a stored threshold value set according to

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environment conditions. The threshold value is set as the maximum allowed value of carbon dioxide (in ppm) in the room. When the average crosses the threshold value then the notification alert system will be activated.

On activation, the notification system will pop up and/or ring a sound alarm showing that the air quality in the room has dropped and action needs to be taken.

Apart from the notification system, the server side program also tabulates graphs and analysis reports of timeline and records of the frequency of alert system being activated.

In further version of development the server side functionality can be extended to a mobile application (android or ios) for the notification mechanism to be more agile, instant and faster. For example, in a school, the notification system mobile application can be installed in the class teacher's mobile device. This way the application contains only the notification part of the system making it a light application.

II. CONCLUSIONS

By using this indoor air quality system the first step of addressing a problem is being done, that is, notification. As the sensor network is wireless and also the entire communication is wireless, the only infrastructure required is the internet itself

When used efficiently, this system can visibly reduce impaired cognition among employees of an office building or increase the learning capacity of students in a school classroom. Thus when productivity of people is increased naturally the organization benefits.

Also as this is a system based on the internet of things, it has a huge scope for improvement, advancement and being widely deployed. It has an extended future scope and hence can change with the ever evolving technology.

III. ACKNOWLEDGEMENT

The authors would like to acknowledge the work of Berkeley Lab, a U.S Department of Energy National Laboratory Managed by the University of California for conducting such a detailed research on the effects of indoor co2 levels impairing cognition. The authors would like to acknowledge in particular the work of Berkeley Lab scientists Mark Mandell and William Fisk for their experimental results.

IV. FUTURE SCOPE

This system has vast scope for future improvements. The current system provides a notification on the server machine, this can be extended to provide such a notification on a mobile application to whosoever's mobile device concerned with the issue.

With the advancement of the internet of the things technology, a future of this project could be that the current system communicates with the IoT enabled ventilation system of the indoor space. As the threshold value of the sensor data collected is crossed, the ventilation system is directed to pull in fresh air from outside or make any other change subjective to the implementation of the system.

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A STUDY ON THE IMPACT OF DIGITAL MEDIA ON LOCAL BRANDS IN INDIA

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ABSTRACT

The world is undergoing a major digital transformation, offering a wide range of opportunities for small scale enterprises to step into the world of global economy. Digitalization has brought with it a tremendous shift from the conventional ways of marketing, advertising and delivering products and services. Within a short span of time, digitalization made it possible to increase revenue, provide accessibility and create a strong consumer base thereby leading to intensified customer experience. Digitalization has played a major role in transforming the whole world into a big market, especially with reference to India where more than 50% of the population resides in villages with no access to quality infrastructure. Be it the farming community or small traders, healthcare facilities, from school going kids to small scale entrepreneurs, a large chunk of population has benefited and found means to enhance their quality of life. In today's day and age, a brand with quality services combined with excellent marketing strategies and a strong online presence on digital media has the power to influence consumer behavior. This research will examine how digital media, as a tool, has given a platform to small enterprises and local brands in India to flourish. Primary and secondary data will be used to understand the scenario better. Online surveys will be conducted. This research will be concluded by understanding that there is a huge impact of digitalization on local Indian brands . The primary objective of conducting this research is to understand how digitalization has helped create awareness about homegrown businesses and given a voice to local brands in India to grow.

Keywords: Online, media, local brands, digitalization, internet, marketing

INTRODUCTION:

Post globalization in 1991, local businesses in India experienced a major setback as doors were opened for well established, globally recognized brands to set up their markets in India. Indian local brands found it tough to withstand such a hurricane in the form of competition as they had to adapt and adjust to new techniques of up gradation by means of quality, price and competitive marketing strategies. In today's era where the world is going digital with every passing day, local businesses have the perfect opportunity to set up or establish themselves in the market.

Gone are the days when advertising and marketing were limited to traditional media like radio, television, newspaper, etc. The birth and bloom of the digital era, thanks to the internet, has completely revamped the way things are advertised and marketed. We are in the middle of this phase where all the borders and lines that have been drawn over decades has been swept away by this interesting thing called the internet. Just like advertisements, content too thrives on creativity and the ability to innovatively place a product/ service in the market as a solution to modern day problems. Traditional forms of advertising are expensive, require high investment and may or may not give you the desired result, whereas digital media allows you to advertise at an extremely low cost and ensures that your advertisements reach the right target audience by enabling you to target people based on factors such as their buying behavior, psychographics and demographics. When carried out with a great marketing strategy in place, digital media has the potential to be immensely effective. The current pandemic situation has proved how digital markets are here to stay and that the tides can be in their favor who adapts to changes during adversity.

OBJECTIVES OF THE STUDY:

- 1. To analyze the impact of digital media on local businesses
- 2. To study the shift of local businesses from conventional methods of setting up a market to reaching out globally through digital media.
- 3. To understand the need for local businesses to adapt to latest technological advancements in order to withstand global competition.

REVIEW OF LITERATURE:

Anith Ravichandran (June 2020) conducted a study about digital transformation and its impact on homegrown brands in India. It has been reflected in his study that digital transformation has amplified the prospect of operations for little and medium-sized enterprises. The main impact of digital transformation is that it has

become possible to trade many non-tradable services which have consequently helped offline businesses to further explore additional choices online.

In this spirited economy, customers expect quality "digital" accessibility, convenience, and personalization all together in their business dealings. Customers aged below thirty five tend to choose digital over alternative ancient strategies, to explore and interact online. So, it's time for local businesses to prepare, with the lace tied to serve "digital natives" as digital transformation has become the requirement of the hour.

HYPOTHESIS:

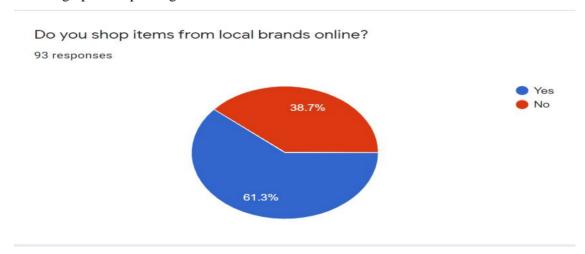
The review of the existing research has paved the way for the formulation of the following hypothesis:

Today majority of the traders from local vendors to small- medium enterprises prefer digital media to market and sell their products as they are aware that going digital is the new norm and it will take them places.

METHODOLOGY:

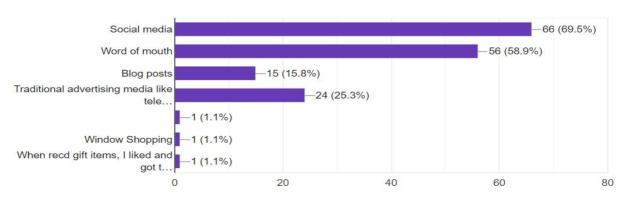
This research is aimed at understanding how did people come across homegrown brands, whether it was through digital media or traditional media. It also helps us to understand whether people prefer online or offline mode of purchase when it comes to local brands. Data was collected from 95 people to know their awareness regarding local brands through digital media. An organized questionnaire was distributed online to collect data.

- a. Sample Disproportionate stratified sampling method has been used. The reason why this sampling method has been used is that there is no such fixed percentage and sample members are randomly selected from each segment. In order to understand the extent to which local brands are established in the minds of the people through digital media, a disproportionate stratified sampling method is used.
- b. Tools Primary method is used for collecting the data. Online survey is conducted. Google form is used to collect data.
- c. Statistical Technique Since an online survey was conducted through Google forms, the result is available in the form of graphs and pie diagrams. Some of which is mentioned below.



You got to know about homegrown, local brands through

95 responses

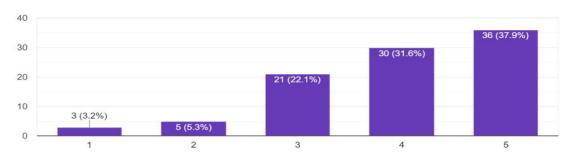


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ISSN 2322 - 0899

Small businesses have benefited from digitalization

95 responses



ANALYSES AND INTERPRETATION

Out of 93 respondents, 57 people (61.3%) shop from local brands online. These numbers prove how people are shifting to online mode of purchase. With ever growing digitalization, this figure will only go up. Hence it is important for local brands to have an attractive, user-friendly website which will encourage new and existing customers to purchase items online.

It's crystal clear from the graph that 89.3% of respondents came across local brands through digital media such as social media and blog posts. This statics suggest that having a strong online presence could help people notice and recognize your brand. Targeted sponsored advertisements through Instagram or Facebook campaigns or through blog posts will help you gain the right customer base. Businesses can engage with prospective customers in real time via social media, which is extremely helpful in generating fast responses and tailoring a marketing strategy to the needs of the customer. An interesting social media page with active engagement would only be an icing on the cake.

On the scale of 1-5, one being 'strongly disagree' and five being 'strongly agree', people were asked whether they think small businesses benefited from digital media to which 30 respondents agreed and 36 respondents strongly agreed. Through this analysis we can understand the importance of digital media in today's world and how going digital will help take your brand a notch higher.

DISCUSSION AND CONCLUSION:

Digital marketing aids in the enhancement of a company's online presence and provides a perfect platform for strategically building a brand's image. The rapid evolution of digital marketing techniques has undoubtedly opened up new marketing and advertising opportunities for businesses. Any smart business can devise a cost-effective and innovative online marketing strategy to promote and market its operations in a short amount of time. Online marketing reduces reliance on expensive advertising channels like print, television, and radio, among others.

With the corona virus pandemic came severe repercussions for the economy world over. The people were robbed of opportunities to trade, to physically expand the market and the nations had to struggle with the dwindling GDP's. However, thanks to digital marketing, not all is lost.

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IMPACT OF MACHINE LEARNING AND ARTIFICIAL INTELLIGENCE ON MANKIND

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ABSTRACT

Nowadays and for the past few years, steadily as we flow into the future, clever or shrewd gadgets will slowly replace and decorate human abilities in lots of areas. "Artificial intelligence" and "machine learning" is subfield of laptop science. The artificial intelligence at the side of the system gaining knowledge of is now a potential game changer inside the history of computing. Study in this place of synthetic intelligence and device getting to know has unexpectedly influenced the emergence of smart technology that has huge impact on our every day lives. The synthetic intelligence (AI) has grow to be extra crucial subject of take a look at to assist in the evolution of technology, engineering, business, medicinal drug, enterprise, finance, healthcare, schooling, and extra. The artificial intelligence and system studying has visible growth in the exceptional and performance in many extraordinary areas that has been illustrated on this paper.

Index Terms--- Artificial Intelligence (AI), Machine Learning, artificial neural network.

1. INTRODUCTION

Machine learning, a department of intelligence, issues the construction and look at of system that may research from the facts. In the 1959, Arthur Samuel described gadget learning is as a "study of field that offers computers the capacity to examine without being explicitly programmed". The goal of machine learning knowledge of is to construct laptop systems that could adapt and study from their revel in. Machine getting to know is subfield of pc technological know-how that developed from the examine of sample popularity and computational learning principle in artificial intelligence. Machine getting to know explores the examine and creation of algorithms that might examine from and make predictions on information. Machine Learning is one of the maximum influential and effective technologies in today's world. Machine mastering is a device which turn the facts into expertise. Machine mastering works the identical way as the Decision Tree. Decision timber are smooth to apprehend, and they may be the basic constructing block for some of the first-rate fashions in statistics technology. Machine Learning algorithms permit the pc systems to examine from facts, or maybe enhance themselves, without being explicitly programmed. Machine learning can be categorized into three types they're as follows:-

- 1. Supervised getting to know:- In Supervised studying, an artificial intelligence device is provided with facts that's categorized, which means that every records tagged with the correct label. In the supervised learning intention is to approximate mapping feature so well that when you have new enter data (x) that you could are expecting the output variables (Y) for that statistics.
- 2. Unsupervised gaining knowledge of:- In unsupervised gaining knowledge of, an artificial intelligence system is provided with unlabeled, uncategorized records and the machine's algorithms act on the records with out prior education. In the unsupervised learning The output relies upon the coded algorithms.
- 3. Reinforcement learning:- Reinforcement getting to know is a form of dynamic programming that learns by using interacting with its environment, The agent receives rewards by using appearing successfully and penalties for performing incorrectly.
- ➤ Elements of Machine Learning:---
- Generalization: how nicely a model carry out on new information.
- Data:
- \Box education records: unique examples to research from \Box Test data: new unique instance to assess overall performance.
- Models: choice timber, perceptron version that we use.
- Algorithms: studying algorithms that infer the model parameters from the statistics. Inference algorithms that infer prediction from version.

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AREA OF MACHINE LEARNING:

- 1. Image Recognition: This is one of the most not unusual device learning packages. There are many situations in which you may classify the items as a virtual photo. Digital pix, the measurements describe the outputs of every pixel within the photograph. Face detection: The category might be face versus no face gift. There is a separate class for every person in a database of numerous individuals. Character recognition: We can phase a piece of writing into smaller photo, each containing a unmarried characters. The class would possibly be encompass the 26 letters of the English alphabet, the 10 digits, and some specific characters.
- 2. Speech reputation: In speech popularity technique a software program software recognizes spoken phrases That measurements in this Machine Learning software might be a fixed of numbers that represent the speech indicators. The gadget can phase the alerts into the quantities that contain awesome words or phonemes. In the each section, we can constitute the speech indicators through the intensities or electricity in extraordinary time-frequency bands.
- 3. Medical Diagnosis: Machine gaining knowledge of presents strategies, strategies, and equipment that may assist in solving diagnostic problems in an expansion of clinical domains. Machine mastering is being used for the analysis of the significance of medical parameters and in their combos for prognosis, e.g. Prediction of disorder progression, for the extraction of clinical knowledge for consequences studies, for therapy planning and support, and for basic affected person control.
- 4. Statistical Arbitrage: We use device analyzing techniques to attain an index arbitrage strategy. In unique, we rent linear regression and manual vector regression (SVR) onto the fees of an exchangetraded fund and a circulate of shares. By the usage of main aspect analysis (PCA) in reducing the measurement of function space, we have a look at the advantage and be aware the problems in the application of SVR.
- 5. Extraction: Extraction is some other packages of gadget learning. Extraction is the technique of extracting established statistics from unstructured facts. For examples internet pages, articles, blogs, business reports, and e-mails. The relational database maintain the output produced by the facts extraction.
- 6. Genetics: clustering set of rules and data mining are utilized in genetic to assist locating genes associated with a particular illnesses.
- 7. Game: Machine studying is used to translating the rule of thumb into structures that enables in achieving ok level of performance.
- 8. Classification: type is a process of placing every people from the populace below the examine in lots of classes.

2. ARTIFICIAL INTELLIGENCE

Artificial intelligence is intelligence exhibited via machines. In pc technology, an excellent shrewd system is a flexible rational agent that perceives its environment and takes movements that maximizing its danger of fulfillment at some aim. In 1950 English mathematician Alan Turning wrote a landmark paper titled "Computing Machinery and Intelligence" that requested the question: "Can Machines expect?". Further artwork got here out of a 1956 workshop at Dartmouth backed through John McCarthy. In the notion for that workshop, he coined the word a "Study of Artificial intelligence".

Artificial Intelligence is an approach to make a computer systems, robots, or a merchandise to suppose how clever human assume. Artificial intelligence is a examine of the way human brain thinks, research, decide and works, when it tries to clear up the issues. The intention of Artificial intelligence is to improves the laptop functions which might be related to human knowledge, for examples, reasoning, studying, and problem-solving and many others.

□ APPLICATION OF ARTIFICIAL INTELLIGENCE:

1. Artificial Neural Network:

An Artificial Neuron Network (ANN), is popularly referred to as Neural Network. The neural network is a computational version primarily based at the structure and capabilities of organic neural networks. Artificial neural network is like an synthetic human frightened gadget for receiving, processing, and transmitting facts in phrases of Computer Science.

In the Artificial neural network there are three one of a kind layers in a neural networks :-

a) Input layer: All the inputs are fed inside the Neural network model through this deposit.

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- b) Hidden Layers: Inside the neural community model There may be a couple of hidden layers which is probably used for processing the inputs obtained from the input layers.
- c) Output Layer: Within the neural community model The records after processing is made available at the output layer. There are two topologies used in neural network.
- a) Feed Forward ANN: In this the flow of information is unidirectional. A unit send the information to the unique unit however does no longer obtain any data.
- b) Feed Backward ANN: In this comments loop is permitted, in order that the glide of records isn't always unidirectional. This networks are frequently helpful in language translation and pattern popularity because it get recognized facts to evaluate the output with.
- 2. Healthcare: Many Companies are applying machine mastering with synthetic professional device to make better and quicker diagnoses than humans. One of the best-known technologies is IBM's Watson which are used in Healthcare system. Artificial intelligence understands natural language and can respond to questions asked of it. The structures mines affected person information and other to be had information resources to form a speculation, which it then gives with a confidence scoring schema. Artificial intelligence is a look at found out to emulate human intelligence into laptop generation that could assist both, the medical doctor and the patients inside the following methods:
- a. They supplying a laboratories for the exam, representation and catagorized medical records
- b. Artificial intelligence devising novel device to aid decision making and studies.
- c. By integrating activities in clinical science, software and cognitive sciences.
- d. Artificial intelligence imparting a content material wealthy area for the destiny clinical scientific communities.

3. CHALLENGES

Artificial intelligence is wanted a vibrant and stunning future within the field of generation but there are some challenges which may have a extreme potential of endangering mankind.

Artificial intelligence applications typically can do one task. There is no neural network in the word, and no technique right now that may be educated to discover items and pics, play space invaders, and listen to track. Artificial applications can be difficult to understand and verify after programming. Artificial intelligence software tend to be a single characteristic, require very huge datasets to teach from, and might have verification problems. Ethical and social issues can be very hard now and into the future.

The artificial intelligence faces many challenge in the area of protection, Security crew battle these days to paintings thru the growing quantity of signals generated through conventional gear.

As the world's population is predicted to growth substantially over the following three a long time, however our ability for food production will faces the project to preserve tempo. Artificial intelligence is using performance in our modern farming techniques to growth production and decrease wastage with out adversely affecting the surroundings.

The expert system may be very distinctly in cost it now not cost powerful. Synthetic intelligence decreases the call for of human . The synthetic intelligence does not offer effective garage and get admission to as the human mind provide.

4. CONCLUSION

Finally we will say that the artificial intelligence is the intelligence of system and the department of pc science that ambitions to create it. AI want to progressed speech, voice, picture, video popularity will alternate the way have interaction with our devices. The non-public assistants turns into greater personal and context aware. The fantastic effect artificial intelligence will have on humanity will begin to be across many walks of life much of it backstage. It is Sometimes it's miles felt that synthetic intelligence might update human being that we think of however whilst we realize that its one of the simplest answer of improving our exceptional of life, we provide in to the advantages of artificial intelligence.

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ARCHITECTURE OFF CLOUD SECURITY

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ABSTRACT

Cloud Security Architecture is a strategy designed to protect and view enterprise data and combination applications in the cloud through a lens of shared leadership with cloud providers. Cloud-enabled innovation is becoming a competitive requirement. The cloud is set of computer resources and services offered by the Internet. Cloud services are delivered from data centres around the world. The cloud facilitates its customers by supply virtual resources through computing

Keywords: Cloud Computing, Threats, Architecture off Cloud Security, Security issue

1. INTRODUCTION

Cloud computing is entirely new technology. These include computerized, distributed computer grid computing and virtualization, utility computing integration and development, infrastructure-as-a-Service (IaaS) & software-as-a-Service (SaaS), Platform-as-a-Service (PaaS) Including. The cloud is metaphor for describing the web as a computed location pre-installed and exist as a service; data, operating systems Ready to share, the power of applications, archives and processing exists on the web Calculate the Pay-per-use-on-demand mode for users to conveniently access shared Information Technology resources via the Internet. Information Technology resources include storage, networks, applications, servers, services, etc., and they can deploy in a very rapid and easy way and with minimal management, storage, application, service and so on and they can be deployed with much quick and easy manner and least management and also interactions with service providers. Cloud computing can much improve the at hand of Information Technology resources and owns many superiorities over other computing techniques. Customer can use the Information Technology infrastructure with Pay-Per-Use-On-Demand mode; this would benefit and save the cost to buy the physical resources that may be vacant Organization.

National institute of Science and Technology (NIST), offers the cloud computing's definition as "cloud computing is also a model for enabling ubiquitous, available, on-request network access to a shared pool of configurable computing resources (e.g., networks, servers, depot (storage), applications and services) which can be quickly provisioned and discharged with nominal management effort or service provider interaction" [1]

Figure 1 shows the features of cloud services which help others to understand and comprehend the cloud computing in a better way. These features are explained as under [2]:

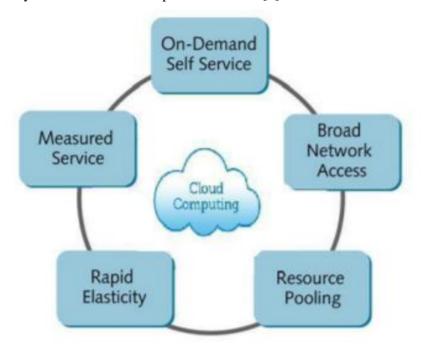


Fig. 1. Cloud Computing Characteristics

A. On Demand Self-Service:

- B. It refers to the service which enables provisioning of cloud resources to vendors on demand or whenever they're required like network storage, service time without the interaction of human.
- C. **Broad Network Access:** Services is accessible over the network that recapture through some standardized mechanism that promotes the usage of heterogeneous stage (work-stations tablets, laptops, mobile).
- D. **Resource Pooling:** Resources of cloud supplier square measure pooled over server, shoppers square measure allotted completely different resources that square measure either physical or virtual one. Generally, client haven't any plan of tangible location the resources provided to them except at the abstraction level like; state, country or knowledge centre.
- E. **Rapid Elasticity:** Services are typically elastically free and monitored, for customers services on the market to them will typically seem as unlimited which can be scaled in amount anytime.
- F. **Measured Services:** Cloud system are therefore designed that they'll monitor the resources usage; as an example, processing, information measure and active user accounts, storage to deliver transparency to supplier conjointly as shopper. At some level of abstraction, they all improve the resource usage by keeping a check through metering ability.

Paper is split into following sections:

- section 1: Talks regarding introduction of cloud computing components.
- section 2: Is factors moving cloud computing.
- section 3: Doable threats concerning cloud computing.
- section 4: Conclusion.

• ARCHITECTURAL COMPONENTS

Cloud service design are generally split into SaaS, PaaS and IaaS which are displayed by a given cloud infrastructure. This is helpful for adding more structure to a load of service models: Fig. 2 shown a Different Cloud Service Models [4] that clarifies important security-related cloud elements and bring an abstract overall of cloud computing for security problem.

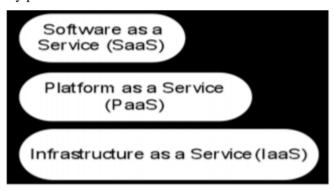


Figure 2. Different Cloud Service Models [4]

- A. Software as a Service (SaaS) Cloud customers have left their application hosting surroundings, which can be approach by networks from different clients (e.g., web browser, PDA) by users. Cloud customers do not control the multi-tenant system architecture, so the software as a service (SAAS) Cloud Architecture is organized to achieve speed, safety scale and merger economy for speed, security. Availability, disaster recovery and maintenance. SAAS Examples SELSOFFices.com, Google Mail, Google Docs, and Contains.
- **B.** Platform as a Service (PaaS) PaaS allows cloud customers to develop cloud services and app (e.g., SAAS) on the Pass Cloud which is a development platform support with a complete "software lifestyle". Therefore, there is a difference between Saes and Pass only hosts the cloud applications and offers a development platform that offers a development platform that hosts the full and progress cloud application. For this, the programming surrounding, configuration, tools, management, and extra, in increment to the development of the application hosting surroundings, in increment to the assistant application hosting surroundings. One example of PaaS is Google AppEngine.
- **C. Infrastructure as a Service (IaaS)** Cloud customers use infrastructure (transform, depot(storage), network and other basic computer resources) provided in the IAS cloud. The virtualization is everywhere used to

integrate / dissolve physical resources to increase or decrease the demand for resources from cloud customers. The basic policy of virtualize Google AppEngine. C. IaaS Cloud (Infrastructure as a Service) application is to set up separate virtual machines (VM) which is different from underlying hardware and other VMS. Notice that this policy is different from multi-tenancy model, which is aimed to change the application software architecture so that a number of incidents (i.e., the same expressions machine). The example of Infrastructure as a Service (IaaS) is EC2 of Amazon.

- Data as a Service (DaaS) Differentialized storage of virtualized storage on excess demand separate Cloud Service Data Storage Service. Notice that the slave can be seen as an abnormal type of IAA. Inspiration is that the premises are often constructed at a forbidden immature price, often dedicated servers, software licenses, post-delivery services and in-house. The slaves pay the customers for the fact that site is actually using the site license for the whole database. In increment to regular storage interfaces such as Relational Database Management System (RDBMS) and file systems, some Data as a Service (DaaS) offerings supply table-style abstractions that are designed to scale out to store and recover a huge quantity of data within a very restrict time frame, often too extra, too high or too easy for most commercial Relational Database Management System (RDBMS) to cope with. Examples of this kind of Google Big Table, DaaS include, Google Big Table, Apache HBase and Amazon S3, etc.
- FACTORS MOVING CLOUD COMPUTING There are numerous key factors which may affect cloud computing performance because it is surrounded by many technologies e.g., load balancing, network, concurrency control, virtualization, operating system, database, memory management etc [3]. Figure 3 shows these concerns which are discussed as above. The security factors of these technologies affecting the cloud computing are appropriate e.g., network which connects the cloud computing to the outer world has to be secured. Virtualization concept has to be carried out securely when mapping with the physical systems. Load balancing involves the handling the incoming requests traffic which sometimes overburden the server. Data mining algorithms can be applicative to cope with malicious attacks.



Figure 2. factors moving cloud computing [3]

• Doable threats concerning cloud computing

Nowadays cloud computing is obtaining most quality that it's within the limelight of today's era. together with its vast edges cloud computing is facing a lot of security problems which require sizeable attention to resolve them for the betterment of this service. Following area unit, the main issues as delineated below [5];

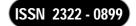
• Outsourcing:

In outsourcing the info, shopper may get lose the management. Some reasonably applicable mechanism is required to stop the cloud service supplier (CSPs) to use the info against the consent of their shoppers.

• Multi tenancy:

cloud could be a shared pool of resources. Protection of information should be taken under consideration whereas providing the multi-tenant setting.

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Backup:

Data uploaded by the shoppers, ought to be secured just in case of any service failure. Cloud vendor ought to mention in SLAs that just in case of any disaster, what ought to be the remedy or solutions to such issues. There is terribly rare possibilities of whole system failure like flood etc.

• Heterogeneity:

Different cloud suppliers have completely different mechanism of knowledge protection that ends up in integration challenges.

• Server Downtime:

Downtime is that the time within which the system starts responding to the consumer when some service failure, period of time ought to be unbroken decreased and power backups should be put in to stay period of time minimum.

Data Redundancy:

Data redundancy may be a state of affairs within which same knowledge is being unbroken on 2 totally different places, just in case of cloud computing, it is understood on give copies of same knowledge, systems or instrumentality to the purchasers, cloud vendor ought to try and keep knowledge redundancy minimum.

CONCLUSION

This paper gave the summary of cloud computing, its varied security aspects and keys factors that moving the cloud security. Cloud client and supplier ought to make certain that their cloud is absolutely protected. Cloud computing is growing in each business however it suffers from sure problems concerning security and protection that are a hurdle in its adoption wide. Solutions to those issues are instructed which might be used for higher performance of cloud service.

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SOCIAL MEDIA'S IMPACT ON THE FASHION INDUSTRY

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ABSTRACT

This study is an attempt to understand the impact of social media on the fashion industry as social media is becoming one of the most important forms of media within the past decade a remarkable development has been endorsed. Social media has become one of the major industrial marketing channels for companies. During the financial crunch of 2008, fashion retailers faced a predicament relating to both the economic environment and psychographic issues- how to convince the consumers of fashion and luxury goods to purchase when even the prosperous cut back, and how to plan for spring when sales are dissolving at retail stores.

INTRODUCTION

The world has become a global village and with the onset of information technology the ways of communication has been revolutionized completely. During the financial crisis of 2008, retailers were faced with the impasse that is partly economic and partly psychographic: how to convince upscale consumers to purchase when the wealthy are cutting back? How to plan for spring sales when the sales are off in stores like Neiman Markus, Nordstrom and Saks Fifth Avenue? Luxury goods seemed all butt resistant to economic downturns. Even in Paris, the atmosphere at the time turned cautious. Retailers informed designers they would lag orders for spring, and place lesser orders. Neither retailers nor designers expected improvement. Thereupon, a growing number of designers sought new marketing strategies to appeal to consumers emotions. Fast forward to the year after the apathy as a result of the downturn, on Madison Avenue, a gage of New York retail health, business improved. Nearly fifty stores opened, including a mix of European luxury labels, contemporary brands, hipper American designers, concept stores and long lasting stores. Over the last decade social media has become a compelling marketing tool, it has not only created a new magnitude of marketing but also provided many opportunities to the marketers to create brand awareness among consumers. It is now considered the most engaging and interactive form of public relations. Although social media may provide more opportunities for individual fashion designers to be seen through multiple carriers, the procreation of marketing and communication carriers has also aggravated the competition between private labels and national brands. Speci cally, social media has boosted the rapid growth of private labels in the fashion industry, attracted the attention of the stakeholders, and given these private labels more influence to compete with broad national brands.

OBJECTIVES OF THE STUDY

The objective of this study is to determine the role of social media in the fashion industry and also to examine social media as a marketing tool for connecting brands with their destination market, an approach for dealing with the market depreciation in the luxury segment, and as a lost link in existing business models. The management of social media technology by luxury brands climbed in 2009. Technology inspires customers to interact with brands. These customer synergy build the brand by increasing awareness, involvement, and obligation; thus, adding to brand recall and stimulating purchases. Tweets, blogs, and social networks like Facebook, Twitter, YouTube, Instagram, and Pinterest provide fashion brands ways to associate with their crowd. Nevertheless many fashion brands originally believed social networking would abate the relationship with consumers, social media is now viewed as an opportunity to improve customer relationships and to ultimately capture a larger audience. For example, the timing was right for Gucci's global social network site, "Gucci eye we dot com" for the launch of a new sunglasses collection targeting digital generation customers. Gucci renews its Facebook site a lot of times a day and sends tweets.

REVIEW OF LITERATURE

According to M2 PRESSWIRE(2011), social media has become the blazing trend in the fashion industry. The fame and uptake of the branson social networking sites is growing at a fast pace. In the past year a bulk of the brands have increased their following on social networking sites. According to the latest research by, digital research one of the outstanding and dominant providers of digital research shows that the presence of fashion retailers on social networking websites has significantly grown in comparison to any other fashion retail sector. In general, the study showed strong, positive, significant effect of fashion related media, including social networks (e.g., Facebook, Twitter, and Instagram), magazines, newspapers, and blogs in intensifying fashion week attendees' views about fashion. To add, the information provided by all media was found to be prerequisite and important. Even more, the influence of the media identified was fundamental and important in

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assessing the quality of the shows and/or designers. In the past, consumers anticipated private label merchandise as low- price, low-quality products. Consumers preferred shopping in acclaimed retail stores and selected products from large rms to safeguard they received quality products. More recently, however, the quality of private label products has greatly upgraded, to the point where the market formation changed in some industries.

HYPOTHESIS DEVELOPMENT

The research findings show that social media and the fashion industry are highly interdependent on each other. In social media by 1% it will lead to an increase in the fashion industry by 20.6%. Platforms can only reach a particular target market, engaging consumers more personally with fashion brands. Further, the results achieved through backsliding shows that social media is a significant prognosticator of the fashion industry. Despite the importance of fashion brands in modern marketing, previous literature pays relatively limited attention to social media marketing strategies of private labels in the fashion industry. A relatively comprehensive understanding of how social media analytics can support industrial marketing and branding in the fashion industry still needs to be discussed because the ways private labels resort to social media data to develop their marketing and branding scheme in fashion social media still remains imprecise.

METHODOLOGY

The purpose of the present study was to obtain specific insight about fashion professionals' usage of media in assessment of fashion, and its relationship to fashion week. This research context was selected because of the combination of fashion experts attending the event.

Mercedes Benz Fashion week is New York City's single biggest media event which takes place twice a year(February and September) at Lincoln Center, one of the most acclaimed arts and cultural institutions in the world. The event caters top designers a global platform to showcase their collection to more than 100,000 industry insiders from all around the globe including buyers, retailers, celebrities, VIPs etc. The results suggest that the popularity of social media post plays an essential role in enhancing brand popularity, posts with the presence of both private labels and national brands are more effective in influencing post popularity, enhance the link between post popularity and purchase decisions regarding private label products.

CONCLUSION

The paper fixated on a particular challenge faced by many marketers of luxury brands- how to appeal to new customers in a timid marketplace. This paper first defined the relationship between luxury, fashion, and social media. Next, the paper addressed how technology development benefits the world of fashion by appealing to customers to interact with the brands and how the social networking sites help to build a brands image on the internet. After, a multitude of luxury business models were identified: the luxury business model, the fashion business model, and the premium business model. This study also investigates whether and how the existence of large national brands in social media in uence the popularity of autonomous private labels and increase stakeholders' purchases of private label products. This study contributes to social media analytics research and reviews private label branding and industrial marketing schemes in fashion social media.

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ISSN 2322 - 0899

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EVOLUTION OF GENDER STEREOTYPES IN ADVERTISING

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ABSTRACT

Research on the Evolution of Gender Stereotypes in Advertising orbits around three main topics: The evolution and existence of gender stereotypes, advertisement effectiveness of gender stereotypes, and the social effects of gender stereotypes on consumers and community. The current knowledge of each topic exhibits several notches. To fill those gaps and improve general knowledge regarding gender stereotypes and their evolution, future research should discuss some points. The first point includes the development of assessing gender stereotypes in advertising. Researchers should use a more comprehensive concept of gender and search new ways to identify and operationalize gender roles, develop a meaningful standard of judgment to decide about stereotyping and explore differences that affect the evolution of gender stereotypes across media and advertising formats. About advertising effects, researchers should investigate mediators to determine how negative effects on the evolution of gender roles can be avoided. As for social effects on consumers and society, researchers should examine the relationship between social and working environments that affect gender roles.

The results of correlation investigation and a contemporary equation model show that gender stereotyping in advertising depends on gender-related developments and value changes in society rather than the other way around. These results provide for the primary time empirical support for the mirror argument over the argument within the long-standing debate about advertising's consequences for society. The findings further provide implications for researchers, public policymakers, and marketing practitioners.

INTRODUCTION

Gender Stereotype could also be a generalized view or assumption about attributes or characteristics, or the roles that are or got to be controlled by, or performed by women and men. A gender stereotype is dangerous when it limits women's and men's capacity to develop their abilities, pursue their professional careers and make choices about their lives. Stereotyping issues largely related to gender's professional status, meaning gender equality in advertising is least likely in an area that is the prime concern of gender-related politics. Stereotyping in advertising has certainly decreased over the years, although this decrease is almost exclusively due to advancements in high masculinity countries. But the results of correspondence examination and a contemporary equalization model shows that gender stereotyping in advertising depends on gender-related developments and value diversity in society rather than the other way around. These results present for the first time with practical support for the speculum argument over the core argument in the long-standing debate about advertising's consequences for society. The conclusions further provide suggestions for researchers and advertising professionals. Given that advertising relies on stereotyped gender roles to promote products and that there has been a variety of gender stereotyping over the years, the questions of whether this variation is connected to gender-related advancements in society and what the nature of this relationship looks like arise. Experts state that advertisements show social stereotypes, which in turn reinforce stereotypical values and roles in society. The criticism is based on the assumption that what people see or hear in the media impacts their thoughts, attitudes, preferences, and behavior. However, does advertising indeed impact these values or does it simply reflect what already exists? Both positions have their supporters within the literature, but thus far none of the previous studies has provided unambiguous empirical evidence that's supportive of either position. The current study adds to the literature as follows. Firstly, the study presents a meta-analysis of the research on gender roles in advertising (on TV, Radio, Social media) and adds the use of stereotype element categories to cover the manner and degree of gender stereotyping in advertising. Second, the research acknowledges the questions of whether gender stereotypes in advertising have changed over the years and whether they are culture-dependent.

Third, by using data on gender-related advancements in society, the study seeks to answer the question of whether these developments affect gender stereotyping in advertising (i.e., advertising reflects gender-related values of a society) or whether gender stereotyping in advertising rules gender-related developments in society (i.e., advertising impacts gender-related values). These quantitative results provide a clearer picture of gender stereotyping in advertising compared to what has been provided in initial studies and historical reviews.

Furthermore, the findings contribute to the long-standing debate within the literature about the connection between advertising content and values in society by providing an empirical approach to check their mutual influence. The findings provide valuable insights for public policy makers, marketing practitioners, and advertisers.

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OBJECTIVES

- To understand the research problem in the field of advertising in today's time.
- To recommend changes that can be done to avoid gender stereotyping in today's advertising sector
- To review the literature written on this topic of discussion in modern and contemporary times.
- To find out the general perception of respondents regarding different gender role portrayal in advertising.

REVIEW OF LITERATURE

The study found that ladies in Indian TV advertisements are mostly portrayed in decorative and family role, and infrequently as working and free wheeler Where the ornamental role of woman in advertisements refers to the portrayal of girls as concern for physical beauty and as person. To support the result obtained through the content analysis and to match the portrayal with audience perception a survey was conducted through a structured questionnaire on a sample of fifty respondents. The aim was to explore the perception of the audience regarding the portrayal of women on the basic of their age, education and gender. Respondents were aged between 18-60, with a minimum qualification of HSC and the regular viewers of TV advertisements. Majority of the respondents agreed that women in Indian TV advertisements were mostly portrayed in decorative role and family role. Respondents differ in their perception regarding the portrayal of girls in advertisements on the idea of their gender age and level of education.

HYPOTHESIS

- The message within the gender congruent advertisements are going to be perceived clearer than those in the incongruent advertisements.
- Gender congruent advertisements are going to be rated more favorably than gender incongruent advertisements.
- Brands in gender congruent advertisements are going to be rated more favorably than brands in the gender incongruent advertisements.
- Consumers are going to be more likely to get products within the gender congruent advertisements than those in the incongruent advertisements.

METHODS/METHODOLOGY

This research was conducted on a platform known as the "Main tool of Modern Advertising" none other than google. We got the responses through google forms and further decoded the analytical data and number to get factual representation of conducted research. On basis of our questions the responses were recorded and the form was circulated around the age group of 17 to 21. While the question were something like these.

- Q1. Is advertising industry male or female biased? Analysis. According the survey we figured that 70% people believes that the industry is female biased while 30% thinks the other way around. As on outsider and not being a part of the industry it is very easy to come at such conclusions because not being exposed to the reality it is easy to come to such conclusions and support what the masses feel like. Once you become a part of something like this you get a proper analysis of what is actual going on and what is the real picture.
- Q2. How many of you agree that gender references are learned through advertisements? Analysis. In our survey I think them being a part of the community this is something which is seen for decades. Out of 50 responses almost 80% people agree to this and till some point it is true. Portrayal of women and men characters in advertisements depends on the product and always is shown in a stereotypical manner just to describe and make this stereotypical thing for the society to identify the nature of the product.
- Q3. Does gender biased in advertisement affect the mindset of the children? Analysis. The findings of this particular answer is interesting as we got 40% people saying yes 40% no and 20% are still confused. As per the paper we think it plays a role in defining the nature of an advertisement and the uses as a child won't be able to analyse and thing it both ways. So a advertising with negative portrayal is negative and positive is positive. The children's analysis will be based on the concept that they have been explained in school or by parents. Somewhere children's mindset do affect by the exact portrayal of a gender in an advertisement.
- Q4. Gender Stereotype affects consumer decisions on a particular product. Analysis. While this answer can be a 100% yes as In Indian television gender stereotypes highly sets the uses and nature of a product such things widely affect consumption of such products and describes the nature in the community.

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CONCLUSION

This study showed that in some ways in which television advertisements according to traditional gender stereotyping. For example, there are more male than female central characters, and men are more frequently narrating the voiceover. Men are often portrayed in traditional dominant roles, like interviewer or narrator, and promote masculine products, like finance and land . They are also more likely to be portrayed as middle aged. Women, on the opposite hand, are more likely to be depicted as young, and do most frequently promote body products. However, in some aspects television advertisements differ from traditional gender stereotypes. This study presents equal representation of sexes in dependent roles, like parent or spouse were women traditionally are overrepresented. The same goes for some of the settings. By tradition men are overrepresented in work related settings, and ladies during a domestic environment. The result presented during this study thereby also show evidence on non-stereotypical gender roles and settings.

RECOMMENDATION

- The study has mainly concentrated on the portrayal of women in advertisements; gender role portrayal in advertisements can be considered to have a comparison between the male and female role portrayal in Indian TV advertisements.
- A larger audience drawn through the probability sampling could be surveyed for the better generalization of the result.
- The perception difference among the audience can further be explored on the basis of their financial status, literacy, employment status, TV viewing time.
- A focus group interview with the advertisement agency can be conducted to find out the factors that responsible for the depiction of certain role portrayal of women in advertisements.

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A STUDY ON THE IMPACT OF DIGITAL CONTENT ON THE LIFESTYLE OF THE YOUTH

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ABSTRACT

Digital media consumption in the globe is increasing day by day. Digital media is actually a form where electronic devices are used for distribution. Whereas digital content is the content shared on any digital media platform. It is actually the information shared online. Whatever an individual looks at, watches or listens to online is the digital content it consumes. Types of digital content available are video games, television programs, films, content available on social media apps and on different websites, etc. Digital content influences many factors of an individual's life, one of the major factors is lifestyle. The objective of this research is to find the extent to which digital content has an effect on the lifestyle of the individuals as well how they react to it. The information will be collected through primary data that is through online surveys and secondary data that is through the internet. This study can help manufacturers, fashion as well food industry, etc. In this era of globalization and digitalization, all the aspects related to humankind are dynamic, whether it's the behaviour of the consumer or the culture, everything is being affected. The research may hence conclude by acknowledging whether the digital media actually plays an important role and its positive as well negative impacts.

Keywords: Digital, lifestyle, individual.

INTRODUCTION

One of the major pillars of globalization being possible is digitalization. From reading an eBook to listening to online songs or playing games, the youngsters are surrounded by digital media. With the constant shifts in life, one can't deny the influence that digital media has over in everyone's way of life. The digital content is also known as digital media. The content has always been the king but it is actually the kingdom. The current digital space is surrounded by various forms of content. Social commitment is the manner by which individuals communicate with content on the web. The different forms are text, images, videos, audios, graphics, animations, etc. There are different types of content like blogging, podcasts, OTT platforms, social media, etc. People consume social media the most then followed by OTT platforms. Digital media may be a mix of content and technology. Social media refers to websites that square measure designed to permit folks to share content quickly, with efficiency, and in time period. India ranks second once it involves individuals, victimization social media. India ranks second when it comes to people using social media. The use of hashtags on social media contents together by topic, allowing users to connect with strangers who are sharing information related to a topic of interest. There are many social media influencers as well digital content creators. Youngsters get influenced by the content being exposed to them by their influencers. The movies, shows, and anime is the reason why the OTT platforms got hyped. The way of thinking of a youngster change often. The content shared on these platforms are interesting, attractive but yet impacting. The content shared on these media has positive and negative effects on the lifestyles of the youngsters. Academic life is one of the regions influenced. There are various dangers related with social media use, explicitly, negative consequences for psychological wellness, digital tormenting sexting and openness to tricky and unlawful substances also, security infringement. The danger that adolescents face online is like those confronted disconnected. Be that as it may, the danger profile for the utilization of different kinds of web-based media relies upon the kind of danger, teenager's utilization of the media. It is imperative to take note that teenagers most in danger regularly participate in unsafe conduct' disconnected and likewise experience issues in different pieces of their lives (Berkman 2010). Youngsters can learn and value alternate points of view and perspectives to more readily comprehend their general surroundings and develop their insight on a scope of subjects. With such countless thoughts shared across various stages, they can find regions of interest and utilize the stages in an instructive limit. In short, digital media or digital content is one such ocean where you can dive in but, if the youth know how to swim then they are good to go.

OBJECTIVES

The objective of this research is to

- 1. Find the extent to which lifestyle of the youth is being affected
- 2. Study the changes in the behaviour and the perspective of youngsters
- 3. Observe how they actually react to it

4. Analyse the positive as well as negative impacts

REVIEW OF LITERATURE

After studying the effects of binge watching on social and academic lives of the college students, Peterson (2006) stated that, for many participants, the rhythm of their day was built around binge-watching. They set aside time to binge-watch web series and congratulated themselves on their achievements after finishing a particular show. The participants, on the other hand, downplayed or ignored the situation. Their grades suffered, their social lives were ignored, and the schedule was determined to an extent by their binge-watching habit.

On studying the impact of digital media, Shiv Gupta (Feb, 2021) concluded that, although the disadvantages of digital media are discussed in the preceding article, we often ignore the benefits of man's second-best invention and its companion, digital media. Apart from that, the impact of digital media has been noteworthy. It has not only given our way of life a new dimension, but it has also facilitated the growth of communication skills and global accessibility.

After studying the impact of media and entertainment industry on the lifestyles of the people in Karnataka a study of the selected districts, Christopher Raj D. (2018), analysed that the factor that influence and impact the trendy effect on the lifestyle of the people viz., Food Passion, Fashion Consciousness, Traditional Lifestyle, Travel and Adventurous Lifestyle, Health and Body Fitness, Buying Home Appliances, these factors have significant influence in transformation in the lifestyle like being food fanatic, lured for trendy clothing and accessories, being health conscious, passion towards exploring place, inclined for the household essentials by virtual purchase . through these transformations are witnessed in Teens and Youth mostly.

HYPOTHESIS

I the youth are exposed to any digital content, there will be an impact on their lives to some extent. The impacts can be negative as well positive. There are many factors on which there can be an impact, one of them is lifestyle. There can be a change in different aspects of lifestyle like food fashion, speaking pattern, travel, etc. The changes can occur after the youth will be exposed to the ott platforms, social media, by reading many blogs and by listening to podcasts.

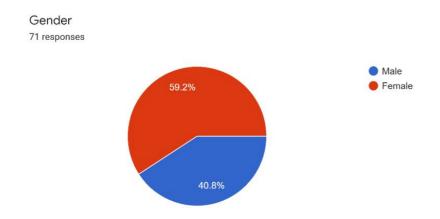
METHODOLOGY

The research was conducted to understand how the youth react to the digital content and how it has an influence in their lifestyle. The data was collected from 71 people to understand the same. The data was collected in a questionnaire way through google forms.

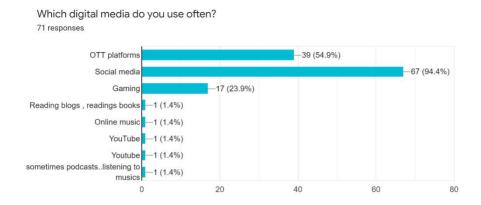
- a. Sample: For this research simple random sampling method is used because every youngster has an equal chance of being selected to fill the forms.
- b. Tools: Secondary as well as primary data is used to collect the data. Quantitative data is used. The tool used for primary data is google forms. The tools used to collect secondary data are online websites, articles. Research paper, etc.
- c. Statistical technique: The responses collected were in the forms of graphs and pie diagrams.

DATA ANALYSIS AND INTERPRETATIONS

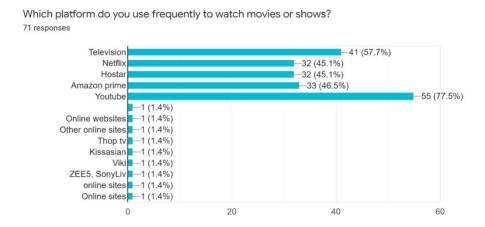
All the questions were asked to the youth of age about 13-27. The responses which were recorded are as follows:



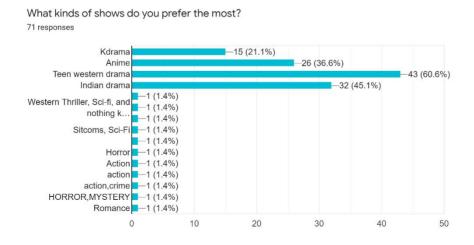
Out of 71 participants, 42 were women and 29 were male.



As it's seen clearly that many of them use social media then followed by OTT platforms. 67 people use social media and 39 use ott platforms.



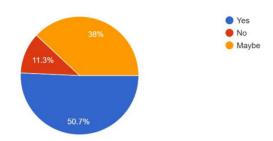
In terms of the choice made to select a platform to watch any show or movie, people chose YouTube then the normal television programs and Netflix respectively. Since YouTube is the app where no amount is paid therefore it has a larger number of audiences. Television is still the most common mode of media in every household. Netflix, amazon prime and Hotstar in a race competing. People nowadays use these platforms more often to watch different movies, since the content attracts a larger number of audiences.



When asked about the type of show or movies they watch, western teen dramas were at its peak. Teen dramas like friends, sex education, games of thrones, 13 reasons why, etc are some of the popular tv shows of recent

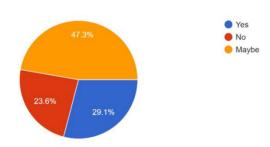
times, leaving friends which is evergreen. India drama was at second number. Every Indian audience needs a Bollywood masala in the end. Then followed by anime and k-drama...which is building a new community altogether in the world.

Do you think social media or these shows have an influence on you lifestyle pattern?



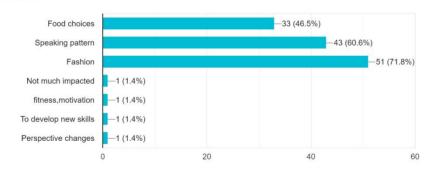
When asked about the impacts to the participants, 36 said Yes and 27 said Maybe. The majority agree that the media has an effect in their lifestyles.

Do you think they have change your views about dating in general? 55 responses



The participants were asked about the views on dating, this question wasn't a required question. 26 believed it may have changed.

Choose the options which have been impacted in your life due to digital media 71 responses



In this question, what all factors of lifestyle do they see an impact on. Fashion was the sector that had a high number of impacts, followed by speaking patter and food choices.

DISCUSSIONS AND CONCLUSIONS

In this study, the researcher aimed to know the impact of digital content on the lifestyle of youth. Through the analysis received the researcher can conclude that there is an impact. Most of the youth consume social media to a larger extent and then OTT platforms. The OTT platforms like Netflix, YouTube, Spotify, etc, are used by individuals to watch movies and to listen to songs or podcasts. These OTT platforms got a boost in the recent covid times. The influence in their lifestyles is in the change of their food habits, fashion, etc. With the quality of smartphones, tablets and e readers, the typical client currently incorporates a form of choices to show to

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besides their laptop to get the newest piece of digital content. The researcher observed changes in the lifestyle like people who watch Korean dramas or listen to Korean music try to dress up like them. There is a change in the language. In this case, there is an exchange in the culture between 2 countries leading to globalization. Many adolescents get influenced by their favourite celebrity or influencer and unknowingly change themselves. Festivals like Halloween, thanksgiving, etc, never have been celebrated in India but due to the increase in digitalization people are exposed to these festivals and celebrate it together. Youths are aware of all the social issues, news, etc, but there are some individuals who aren't mature enough and are being impacted in a negative way. They continuously think about such incidents and have anxiety. Watching series like sacred games, Mirzapur, etc, have an influence in the speaking pattern in a bad way. Many parents have been worried about what their children have been watching, therefore it is better to monitor children in order to check the activities. Hence the researcher concludes by stating that many individuals get impacted, and results are change in culture, lifestyle, perceptions, etc

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CONCEPTUAL STUDY ON DIGITAL SIGNATURE

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WHAT IS SIGNATURE?

Signature is a proof for the client that the document received by the client is coming from a verified entity or organization.

WHAT IS DIGITAL SIGNATURE?

Digital Signature is an alternative way to sign the documents without using pen and paper in this digital era. It is a modern way to identify your identity. Digital Signature may also be defined as electronic fingerprint. Digital Signature is use to verify the authenticity of a digital message or document by a mathematical algorithm or scheme. A valid digital signature where the prerequisites are satisfied guarantees that the content of the document were not changed in the transit. Digital Signature also helps to overcome the problems of tampering and impersonation in digital communication. Digital Signature is also considered as legally binding of the document, which holds the value same as traditional signature. Digital Signature is also used for finical transactions, software distribution, areas where the authenticate verification and integrity is crucial for data communication.

WHAT IS PUBLIC KEY?

Public key is a key which is known to everyone. It is used to encrypt or decrypt the data.

What is Private Key?

Private Key is a key which is known only to the person to whom it belongs. It is used to encrypt or decrypt the data.

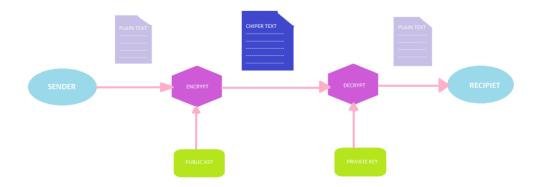
Generation of Kevs

These keys are generated by **RSA** (Ron Rivest, Adi Shamir, Len Adelman) algorithm.

The process of the key generation is as follows:

- 1. Select two large prime numbers **p** and **q**.
- 2. Calculate $\mathbf{n}=\mathbf{p}*\mathbf{q}$, here for better encryption the value of $\mathbf{n}>=512$ bits.
- 3. Finding derived number e, here the value of e should be e>1&e<(p-1)(q-1).
- 4. No common actor in e and (p-1)(q-1) except 1.
- 5. Pair of numbers (n,e), form public key.
- 6. Private key **d** is calculated by using these p,q and e values as follows:

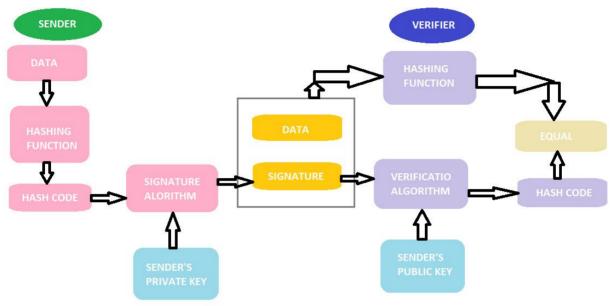
(e $d=1 \mod (p-1)(q-1)$), here d is private key.



HOW DIGITAL SIGNATURE WORKS?

Digital Signature is based on asymmetric cryptography algorithm. It uses an algorithm to generate keys. The keys generated are asymmetric keys which are mathematically linked with each other. One is public key and the other is private key. Each person has a pair of public key and private key. The key pair is used at the signing or

verifying for encryption or decryption is different. The private key of the signer is referred to as signature key and the public key of the signer is referred to as verification key. After the signer signs the document digitally, a cryptographic hash code is generated for the given data. Hash code and private key (signature key) both are send to signature algorithm, where the hash code is encrypted by using signer's private key. This encrypted data or digitally signed document is then send to the verifier. The verifier feeds the digitally signed document and the public key of signer into the verification algorithm, which will give some value. Verifier can also use the same hash function used by the signer on received data to generate hash code. Further, we have to compare the hash code and the value obtained by verification algorithm, If both of them are not same, then the document has been tampered and will be considered invalid. If both of them are same, then the document is not tampered and will be considered valid. However, the digital signature is signed or created by the signer's private key, the signer cannot repudiate signing the document in future.



ADVANTAGES OF DIGITAL SIGNATURE

- Digital Signature is an electronic or digitally signed document; it reaches to the destination very fast as compared to a document send by a postal service. Therefore it is **time saving and fast.**
- Digital Signature is a digital document, the cost of postal service; the cost of ink, paper's, etc is saved. Therefore it is **cheaper in cost and saves money**.
- Digital Signature is more secured than the original ink-paper document, because any unauthorized person cannot access the document only the authorized person can access the document that means only the authorized person can read, destroy or alter it when required. Therefore it is **secured.**
- Tracking of the document can also be done easily and in a very small amount of time. Therefore it is **track** able.
- A authorized certifying authority of the government can only issue a Digital Signature for any person who requires it. Therefore it is **legal**.
- ❖ If someone signs the document digitally that the person cannot denia doing the same. Therefore it is undeniable.
- There is less risk of fraud.
- It also requires less space.
- It is accepted Globally.

DISADVANTAGE OF DIGITAL SIGNATURE

- ❖ For using Digital Signature we have to make sure that we have required software available in our corresponding systems.
- ❖ In this era of fast development may be these technique have short shelf life.
- Both the sender and receiver should have Digital Signature fron government certifying authority.

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CONCLUSION

It is easy and simple to used. It is highly secured. The document is authenticated, it is not not manipulated and it comes from a valid source.

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CORPORATE JOB VS ENTREPRENEURSHIP: A STUDY ON YOUTH PREFERENCES LIVING IN MUMBAI REGION

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ABSTRACT

With the increasing number of career choices in front of students, there has always been a confusion among the students to choose a right career. Students should choose career by knowing the merits and demerits of each path and analyze their strength and weaknesses so that they can know which career suits them the best.

Methodology: primary data has been collected by administering a questionnaire on students across Mumbai region.

Observations and Results: Even if more than half of the respondents do not have any entrepreneurial background, they are still inclined to take up entrepreneurship and they choose more risk and passion, flexible working hours, unstable income at the initial stage of business but having higher development scope in the future. It was also observed that majority of females are willing to take up entrepreneurship. It was also observed that students whose families are financially stable and who are academically good opt out for entrepreneurship.

Keywords: Entrepreneurship, Passion, Financial stability, Risk

1. INTRODUCTION

The confusion among students has drastically increased over the years, in order to choose which occupation to opt for: Corporate Job or Entrepreneurship.

A job is any task which is performed in return for money or similar benefits. Corporate Job offers flexibility and many other additional benefits. It is a group effort which involves coordination with no investment required.

On the other hand a Corporate job keeps you confined in a box where you have not much of recognition.

Entrepreneurship is the willingness to start a new venture keeping in mind the risk and problems in order to make a profit. Entrepreneurship offers adaptability and involves more passion.

On the other hand Entrepreneurship involves taking up a lot of responsibility with more stress and risk. Starting ones own venture requires investment, which might be difficult to arrange.

2. REVIEW OF LITERATURE

According to Dr. Veni Niar Asst. director ITM Business School, Khargar

Startups are a major recruiter during the internship of students, but not for final placements. This is because startups offer an overall learning experience which students prefer during internship. Whereas in large MNC's, they are restricted to a project. Loyalty towards career is reducing. Students too pickup a company offering them the best salary and package. Many institutes are now offering assistance to setup campus venture through their incubation cells. This gives the student the opportunity to try and test his or her venture in campus while completing his or her education. With the Make In India campaign, the organized sector will create more jobs in the future. The startup Ecosystem too will provide employment to many in the coming years.

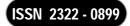
According to Maria Jarlstrom, University of Vaasa

Psychosocial values have been related to the "employment status choice" which has been defined by Katz (1992, p.30) as "the vocational decision process in terms of the individual's decision to enter an occupation as a wage-or-salaried individual or a self-employed one".

According to Brenner, Pringle, and Greenhaus (1991)

The relationship between work values and career intentions among a sample of graduating seniors majoring in business. It was found that those who would rather operate their own business attach greater importance to creativity, risk taking, independence, and autonomy. Those who prefer to work as employees have a greater desire for job clarity; they prefer jobs with a regular routine, and clearcut rules and procedures.

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It was found that students perceived operating their own business would be more likely to provide them with exciting and desirable work outcomes whereas working for an organization is likely to result in a safer, more routinized, and less exciting working life.

According to Kolvereid (1996)

A sample of business students, studied the reasons for organizational employment versus self-employment. In general, the findings indicated that security, social environment, work load, avoidance of responsibility, and career were reasons usually given for preferring organizational employment, whereas economic opportunity, authority, autonomy, challenge, self-realization, and participation in the whole process were reasons usually given for preferring self-employment.

3. STATEMENT OF PROBLEM

• The studies have shown that students are often confused about which occupation to take up, either entrepreneurship or a corporate job. This has called for issues like delay in choosing their choice of career by not determining their strengths and weaknesses. This has in turn created students to go for safer occupation background like corporate job and not which requires more risk and more passion like entrepreneurship. This study is to know the preference of the youth and why they wish to choose any of these occupations: "Corporate Job or Entrepreneurship"

4. STATEMENT OF OBJECTIVE

- To know if females are more inclined towards entrepreneurship.
- To know whether the family's financial condition influences the youth's decision to take up entrepreneurship.
- To know whether any entrepreneurial history in the family influences the youth to take up entrepreneurship.
- To know whether the youth's academic performance affect their choice of career.

5. METHODOLOGY

- Primary data was gathered by administering a questionnaire on 104 people across Mumbai region. The respondents are in the age group of 18-30 years
- Random sampling technique is adopted to collect information from the respondents.
- Secondary data has been collected from e-journals, newspapers, books and websites.

6. FINDINGS AND ANALYSIS OF THE STUDY

6.1 Age of the respondents.

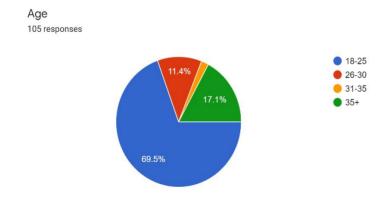


Figure 6.1

Data analysis and Interpretation: As our target audience is youth, majority of the respondents belongs to the age group of 18-25 years, which constitutes to 69.2%.

- This is the crucial age where a person has to come up with a prominent decision about his / her career.
- He / she has to analyze their strength and weakness and choose a career which they think is suitable for them.

6.2 Gender of the respondents.

Gender

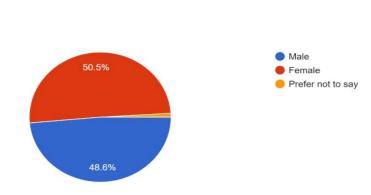


Figure 6.2

Data analysis and Interpretation: According to our survey, most of the respondents are females which constitutes to 50.5%.

- According to our objective we wanted to know whether females are more inclined towards entrepreneurship.
- Since government is also promoting women entrepreneurship, we wanted to see the impact of such programs and does it have an influence on their decision making about their career.

6.3 Stream of Education

Stream of Education

105 responses

Science
Commerce
Management
Arts

Figure 6.3

Data analysis and Interpretation: According to our survey, majority of our respondents are from Commerce stream, followed by Science and Management students.

- A particular stream cannot decide one's choice between Entrepreneurship and Job.
- According to our observation, students from commerce stream are more inclined towards entrepreneurship
 as compared to the other streams.
- It is up to the person whether he / she wants to be an employee or an entrepreneur. The stream they choose is just a way for them to reach their goals.

6.4 Annual family Income.

Annual Family Income
105 responses

Upto 2 lakhs
2-5 lakhs
5-10 lakhs
10 lakhs and above

Figure 6.4

Data analysis and Interpretation: According to our survey most of the respondents are financially stable and their family's annual income lies between 5-10 lakhs which constitutes to 30.5% followed by 10 lakhs and above which is 27.6%.

- According to our objective, we wanted to see whether a person with stable financial condition is more inclined towards entrepreneurship.
- Hereby we can observe that most of the respondents are financially stable, which allows them to take risk and have the opportunity to arrange for the initial investment for starting the business.

6.5 Did anyone in your family had their own startup?

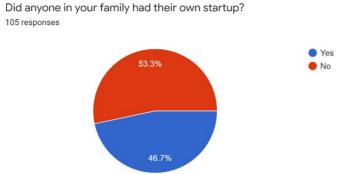


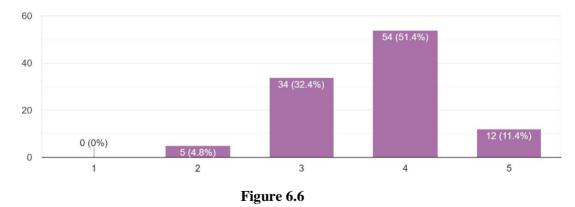
Figure 6.5

Data analysis and Interpretation: As per the census, more than half of the respondents do not have any entrepreneurial background.

- According to our objective, we wanted to check if any entrepreneurial background influences youth to take up entrepreneurship.
- Here, we can observe that even though the respondents do not have any entrepreneurial history, they are still inclined to take up entrepreneurship as it provides flexibility, responsibility, creativity and higher development scope.

6.6 Academic performance.

How would you describe yourself on the basis of your academic performance $105 \, \mathrm{responses}$



Data analysis and Interpretation: Here we had asked them to rate themselves from 1 to 5, i.e., from poor to excellent on the basis of their academic performance. We discovered that the majority of our respondents are good in academics.

- According to our objective we wanted to check whether the academic performance of an individual influence his / her choice of career.
- We got to know that students who are academically brilliant are more interested in taking up entrepreneurship.

6.7 Less risk as an employee or more risk and passion as an entrepreneur.

What would you prefer - (A) less risk as an employee or (B) more risk and passion as an entrepreneur

105 responses

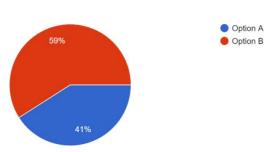


Figure 6.7

Data analysis and Interpretation: According to our survey, respondents preferred to take more risk and follow their passion as an entrepreneur.

- It shows that the respondents have a curiosity of learning and it also gives them a sense of adventure.
- They are willing to take risk and are ready to face challenges which come in their way with their passion to succeed.

6.8 Fixed working hours as an employee or flexible working hours as an entrepreneur.

What would you prefer - (A) fixed working hours as an employee or (B) flexible working hours as an entrepreneur

105 responses

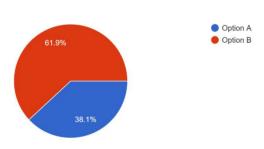


Figure 6.8

Data analysis and Interpretation: As per our survey, respondents like to have flexible working hours as an entrepreneur.

- They like to put in all their heart and soul at once and reap the benefit with time.
- They like to work on their terms and enjoy independency.

6.9 Guaranteed income but limited scope of development as an employee or Unstable income at start but higher scope of development as an entrepreneur

What would you prefer- (A) guaranteed income but limited development scope as an employee or (B) financial instability at start but higher development scope as an entrepreneur?

105 responses

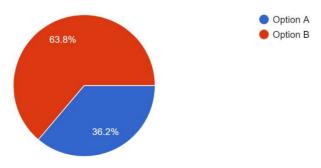


Figure 6.9

Data analysis and Interpretation: As per our survey, respondents are willing to bear with financial instability at the initial stage of the business but they are sure that they have higher development and growth chances gradually.

- Every business at its initial stage suffers few losses and breaks even at times, but to face it and tackle it strategically is an art which our respondents are familiar with.
- Respondents believe once they pass this stage, they have higher scope of development and growth.

6.10 Work independently with full responsibility as an entrepreneur or to be dependent and work with limited responsibility in a job.

What would you prefer - (A) to work independently with full responsibility in your own business or (B) to be dependent with limited responsibility in a job?

105 responses

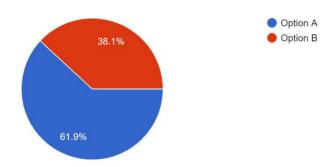


Figure 6.10

Data analysis and Interpretation: According to our survey, respondents wishes to work independently, and are ready to take up full responsibility of their own business.

- We can observe that respondents like to work without any interference.
- They like to make their own decisions.
- They have inbuilt leadership quality and they like to be held accountable for their every course of action

6.11 Entrepreneurship or Corporate Job.

What's your preference - corporate job or your own business venture?

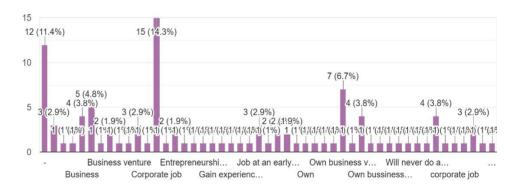


Figure 6.11

Data analysis and Interpretation: According to the data collected, we discovered that majority of the respondents are willing to take up entrepreneurship and start their own venture.

• Youth prefers entrepreneurship over corporate job because of flexibility, more passion and adventure, higher growth opportunities and also because of family's good financial condition.

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7. OBSERVATION AND SUGGESTIONS:

Through the above survey, we have observed the following things:

- The youth prefers Entrepreneurship over a Corporate Job these days.
- Entrepreneurship is preferred as it allows flexibility. It gives an opportunity to explore and think out of the box. Also because of the higher scope of development, it also give the person an opportunity to work on his / her own terms without being dependent on anyone.
- We have also found out that females are choosing entrepreneurship in large number.
- We discovered that students with brilliant academic records are more inclined towards entrepreneurship. And academic performance of an individual does influence his / her choice of career
- Stable family income also encourages youth to take up entrepreneurship as they get their initial investment from their family itself, without getting into arranging finances through loans, grants etc.
- It can be suggested that the government can focus on entrepreneurship by launching various entrepreneurial programs which provide training, knowledge and funding to the budding entrepreneurs.
- Also basics of entrepreneurship can be taught to students in schools, so that children recognize it as one of the career options.
- Financial knowledge should be provided at an early age, rather than teaching students to follow the common path of getting a job and to not think out of the box.

8. LIMITATIONS OF THE STUDY

- This study pertains to the students in the Mumbai region only. The geographical scope of the study can be extended to cover pan India.
- The sample size of the study is not too large. Future researches can be undertaken on a larger scale with larger sample size.
- There are a lot of choices of career, not only corporate job or entrepreneurship. To get a prominent answer on the choice of career of an individual, many other occupations or career choices can be given as an option.

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- $\bullet \quad https://www.livemint.com/Opinion/fIIh1XfC6453gxh0vAJKTN/India-needs-better-jobs-not-just-more-of-them.html\\$
- https://smallbusiness.chron.com/employees-vs-entrepreneurs-12996.html

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RATIONALE OF THE BAN ON CHINESE APPS

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ABSTRACT

This research gives a detailed information about the various reasons for banning Chinese apps in India. The research is more focusing on the impact of banning Chinese app on the Indian economy, Indian users and make in India movement. The core factor of banning Chinese app is securing and protecting the data of Indian users and it will reduce India's digital dependency on China.

Keywords: Chinese apps, security and privacy, territorial disputes, make in India movement, impacts.

INTRODUCTION:

Indian youth and Indian citizens are addicted to their phones. According to Indian chiefs, 400 million people are using smartphones and India came to be the fastest-growing app market. The smartphones are so user friendly and helpful. There are lots of applications in the smartphones which are used for daily convince. But majority users do not know if they are even utilising the right apps. They have no hint of how their data is been shared with the world outside their own country. Users are the ones who are making these apps popular and adding prestige to these apps. I have absolutely no idea about the word spying on the information they have provided while using or while registering for the apps. India and China were maintaining good connections with each other in various paths such as economic, political, cultural etc. China overstepped the peace treaty with other countries. Today, China has evolved as a country which produces highest number of entertainment apps. Within no time the apps become extremely popular. There are a lot of apps which make the daily working extremely efficient and effortless. The Indian government had banned 59 Chinese apps in June 2020 referring to them as being "prejudicial" to India's sovereignty, integrity and national security." And the apps were blocked under section 69A of the IT act under the provision IT rules 2009. It included the most popular Tic Tok App, Helo, Shareit, Cam scanner, Shein, Club Factory, Likee, Bigo Live, Kwai, Clash of Kings and so on. The Indian government has recommended banning Chinese apps from their perspective of data privacy and security. The main reason while doing this was Chinese armies which bombed Galwan Valley at Ladakh and in this face-off. 20 Indian army faculty were killed. Banning Chinese apps in India will have an amplifying effect on Chinese companies. This ban may affect China's goal of becoming a digital superpower nation. After 2 months i.e. on 2 September 2020 the Indian government had banned more than 118 apps that include the most popular youth gaming apps PUBG mobile, Snack Video, Cam Card, WeWorkChina and WeDate.

RESEARCH METHODOLOGY:

To study the "rationale for a ban on Chinese apps"- selection criteria is precise research on the various aspects for banning Chinese apps. This study is based on primary and secondary data. Details about the primary data and secondary data are as under.

Primary data:

The primary data was collected from 76 respondents with the help of a few survey questions prepared. The tool used for this is Survey heart form. Respondents are a mixture of students, employees, professors, and other people having general knowledge about this topic.

Secondary data:

The secondary data was collected from several articles, websites and essays. It also Includes writers and Indian citizen reviews on Chinese apps, impact of Chinese apps and growth of Chinese app in India. It also stresses on the merits of banning Chinese apps in the Indian economy.

OBJECTIVES:

- 1) To understand the impact of Chinese app on the Indian economy and users.
- 2) To study the need for Indian economy apps as against Chinese apps.
- 3) To analyse the growth of Chinese apps in India.
- 4) To study the pros and con of Chinese apps.

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HYPOTHESIS:

H1: Banning Chinese apps will have a positive impact on the Indian economy.

H0: Banning Chinese apps will have a negative effect on the Indian economy.

SCOPE OF STUDY:

This research gives information about how the Indian government has taken steps to ban Chinese apps. It discusses the importance of data security and data privacy. Emphasis is on the reasons India should reduce digital dependency on China. The vision of India's Prime Minister Shri Narendra Modi has been discussed by promoting local goods with the tagline 'Vocal for local.'

LIMITATIONS OF STUDY:

Finding the appropriate secondary data for this research took most of the time. Samples size for this research is small. Although the brief explanation of reasons behind banning Chinese apps in research it does not give an entire detailed view about the topic.

Sample size:

The sample size of my survey is 76 respondents. The survey has been conducted through Survey heart form consisting of 10 questions.

REVIEW OF LITERATURE:

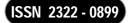
(B&B Associates LLP) The Ministry of India has prohibited Chinese applications by gathering its powers under Section 69A of the Information Technology Act, 2000. This is not a sudden ban where the data has been stored in Tik Tok app? Is TikTok app a privacy threat? These valid questions are raised since 2018-19. This was around a couple of years back that it was being discussed that the data on the apps is being stored outside India. TikTok had more than 100 million active users in India. The Indian minister order electronics and IT to ban Chinese apps.

(Abhiandniyu) stated that it started in the year 2017, where China had made national intelligence law. Chinese citizens defended national security from unspecified threats. According to the 'CNBC Report 2017, china national intelligence law mentioned that it requires Chinese organizations and citizens to support corporate and assist with the state intelligence work. This meant that if China needed data from a Chinese firms for any security reasons then the company could not protect users data. They had to share the private data. The Dutch data protection probe and European Data protection authority were also investigating Tik Tok privacy and securities. Tik Tok was banned in the US and Australian military. The entire data which China got was used to spy on India. Apple iOS 14 features have investigated that whatever we type on the iPhones clipboard, Tik Tok could read that data. India's conflict with China exist for a very long time. Tik Tok had democratised internet by making it available in 14 languages with millions of users, storytellers, performers. Tik Tok had truly democratised because democracy gives us freedom of choice. Democracy controlled by people but Tik Tok itself decided, what its users should see. Meant that the users gpt the videos in their search list by the algorithms. Tik Tok deleted the videos which it finds criticising the app so there was no democracy anywhere in Tik Tok. Also, the main Important privacy was location detection where Tik Tok did not ask for your permission to on the location of your phone and collected the sensitive data based on your sim card and IP address. Similarly, in the past decade, most of the students were depending on Chinese apps like Wechat communication to communicate with their colleagues.

(Pandaily) There were more than 1.3 billion consumers in India who were mostly fascinated by a lot of popular Chinese apps, which helped to lead an enormous opportunity for app growth for themselves. Trending Chinese apps were Tik Tok, UC browser, share it, we chat and many more. China grabbed the massive popularity of Indian youth and Indian users.

A wide spectrum of Chinese apps is mainly popular and grown up in India. Furthermore,

- 1. Social media platforms contain Helo and SHARE it.
- 2. The most entertainment and attractive apps like Tik Tok, Like and Kwai.
- 3. Videos and live-streaming apps LiveMe, Vigo Video.
- 4. E-commerce apps and shopping apps SHEIN, Club factory.
- 5. Gaming apps Clash of Kings and PUBG.
- 6. Web Browser UC Browser.



7. Utility apps such as BeautyPlus, Xender and Cam Scanner.

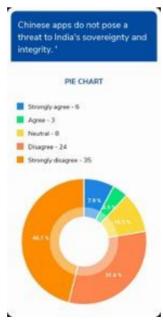
According to professionals, banning or boycotting the Chinese (physical) products or good would adversely affect the economy which is well-focusing on virtual and online section (technology) for better result especially apps. Illustrating the example of TikTok, it was announced that 30% of the app's users are Indian and 10% of its earnings come from India.

Impact of banning Chinese apps on Indian economy: Banning Chinese apps in India will enhance investment in Indian startups and other software companies. More investment will increase more employment level in India. It will help in 'vocal for local' movement. This will be a great opportunity for Indian entrepreneurs to create similar apps which will reduce India's digital dependency on China and help to generate revenue which will ultimately subscribe towards the GDP and boost (benefit) our economy. Investing in Indian apps will empower more investments in data centers in India.



Data Analysis:

1. 59.2% people are strongly agree and 26.2% people are agree with my statement. According to them – the relation between Indian and china retains a lot of conflicts, china overstepped the peace treaty with other countries also. The rest of the people are disagreeing and some of those and having neutral opinion.



It does, Chinese apps are becoming threat to users. The rest of the people who have agree on this still don't know how Chinese apps became a threat to us. And my research is all about spreading awareness on it.



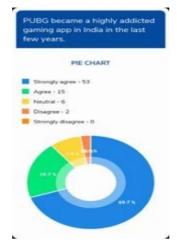
48.7% people are stongly agree and 38.2% people are agree with this. The people who know the negative impact of Chinese apps are agreeing. The few ones are disagreed or having neutral opinion have no clue about it.



71.1% of people are strongle agree and 23.7% of people are agreed. Tik Tok is the most entertaining app with lots of features. As per the studies, 30% of Tik Tok users in India and 10% of the earnings are coming from India.



The ones who all are strongly agree and agreed are very well known about the issues facing by the users. Security and privacy plays vital role in the digital platform. 59.2% of people are strongly agree and 31.6% of people are agreed.



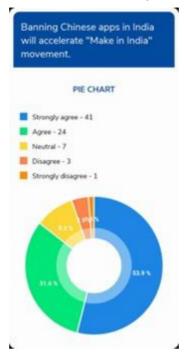
PUBG phone banned on 2 September 2020 in India. Huge number of Indian youths and kids are addicted to this gamming app. After banning most of the users played this game very smartly by using VPN to by;pass the location of geo;blocking.



Huge amount of people are disagreeing because there are several negative impacts faced by indian users. Indian government never taken wrong decision for indian citizens. India is totally against chinese apps beacause of hacking personal data of the users and mainly the territorial disputes.

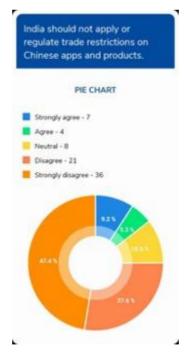


In india most of the fashion infirncers and fashion bloggers are aware of this sites. It has amzing and trendy clothings but after taking vital decision to banned chinese apps most of the youths are missing these sites. The reason behind banning these sides are the china avoid custom duty in india to delivery their products.



Banning Chinese apps in India will enhance investment in Indian startups and other software companies. It will help in vocal for local movement. It will also reduce Indian digital dependency.

Hence, the hypothesis H1: Banning Chinese apps will have a positive impact on the Indian economy has been proved.



47.4% of people strongly disagree and 27.6% of people disagree because India should impose a trade regulation system on foreign apps or goods. As per section 69A contains the security of the country, integrity, freedom, and respectability of India or its citizen's order.

SUGGESTIONS:

- 1. The only ban will not change the scenario but we need more consolidated efforts from the government as well.
- 2. Consumers can be relieved of having their data getting stored in India itself.

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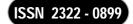
- 3. We should understand the impact of banning Chinese app and how that will affect the growth of the Indian economy by allowing Indian tech companies and promoting local for the vocal.
- 4. There should be proper allegations and trade regulations for any foreign companies to invest their products and technologies in India.

CONCLUSION:

The ban will act as a caution for all tech companies to function more ethically. Compel the tech companies to follow the protocols by the government. Storage of data will be taken care of at a local level. I mean Chinese app has turned out to be a great opportunity for Indian companies. Indian companies can now launch their own apps in the market. At the same time, it is a great step towards the national integrity and sovereignty of the nation.

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THE EVOLVING OTT SCENARIO

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ABSTRACT

Over the Top (OTT) has played a significant role by creating innovative content in the various local language. The first Indian OTT platform was BigFlix which was launched by Reliance Entertainment in India in 2008, since then OTT platform has been growing up in India. Even pandemic determined worst effect on the country and others were striving to survive, that time OTT platforms demand were continuously increased. OTT had no regulator body to regulate them whereas they were showing obscene content and explicit content and claimed to be hurting religious sentiments and for that many cases were filed against some web series. That's why the government had to concentrate on these issues and started drawing up a three-tier mechanism that will be monitoring OTT and digital news media. Consumers are getting involved digitally that leads to significant importance have been driven by OTT players and keeping audience indulging into Web series on the various OTT platform as well as very low price range and ad-free content also underlined the rise of OTT platform in India. The motive behind this research paper is to explore the evolution of OTT in covid 19 and the impact of OTT on various segments has After reviewing web site article this research has been accomplished.

Key Factors - factors to cause of a rise in OTT, OTT and Film industry, Government intervention

INTRODUCTION -

The Internet has shaped various innovative ideas and became a very crucial platform to disseminate information. and turn out to be a boon for the OTT platform since it launched in by reliance entertainment Bigflix in 2008. Currently, there are 40 giant and small OTT platforms including Zee 5, Disney+Hotstar, Amazon prime video, Netflix ALT Balaji, Ullu Shemaroomi app, MX Player video and so on which have a wide impact on netizens daily life. Year 2020 plays a significant role in the evaluation of OTT in the current scenario. the outbreak had determined to shut down all the shops, cinema houses, and leads to the unemployment of citizens. But amid the covid 19 pandemic web series had generated huge profit from their innovative content creation and demand for the OTT also increased. The OTT platform became a new trajectory to release the film on various OTT platforms but Multiplex owners were not happy with the decision to release films on the OTT. Many Bollywood films were released on the OTT platform, consisting of Laxmi, Durgamati, Shakuntala Devi, and Gulabo Sitabo and so many films. Some web series were violating codes and allegedly hurting religious sentiments by showing obscenity and explicit content on their streaming site. many cases were registered against them and had an impact on some religions by negatively portraying them. There are many web series had been in controversy including Tandav, XXX 2, Pataal Lok and so many. Therefore government had to draw some regulation over the OTT platforms and Digital news media to control them.

REVIEW OF LITERATURE

Factors that cause OTT rise

Since the launch OF the OTT platform in India by reliance entertainment in 2008, the OTT platform has been growing up and offering new opportunities to various content creation in native languages on the OTT and able to discover globally programs through their innovation. currently, 40 OTT platforms are surviving in India with their innovative ideas and plans, from global ott platforms like Netflix, Amazon Prime video to local video players like ZEE 5, voot, and ALT Balaii, and so on rooted in India. Hotstar has a prominent value in the market with 49 % installation, the biggest aspect of his popularity is to they stream sports as well as entertainment. The phone companies are not back to entertain their audience since Airtel launched its platform V-fiber has given various plans to its subscribers, if you get V- fiber then you can access Netflix free for 3 months and amazon prime videos for a full year. ALT Balaji attracting their audience with their very low budget subscription plans just cost \$ 4.25 for fully twelve months. as comparing this with Hotstar and amazon, which has to pay \$ 14 and when to compare price range to Netflix the cheapest plan is available is \$ 2.88 per months .global streamer like amazon prime video has added Hindi user subscriber interface in 2018, its audience can handle their account in the Hindi language. amazon provides membership for \$ 1.80 per month or annual subscription charges at \$ 13.91. OTT has a prominent focus on content creation in local languages. the considerable importance OTT acquiring from ad-free content and uncensored content. The successful selling of OTT content is to, have set up a low price range and people access their programs through mobile computing devices such as smartphones, laptops, and tablets.

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OTT IN COVID 19 AND FILM INDUSTRY

The year 2020 has been a terrible year for everyone and impacted the film industry terribly. As lockdown shifted trends of cinemas in the market. During the pandemic, the film industry was striving to struggle to set its position in the market that time web series had received huge viewership through their content creation and flourished in the Indian entertainment market, the highest importance has been provided to sacred games, Mirzapur 2, scam 1992, palatal Lok has acquired huge profit and became most watched web series in India. OTT platform has reflected the stories and inspired many youngs to follow the trajectory to seek a new path globally, people were quarantined amid the covid 19 outbreak, film shoots were halted, social distancing became a challenging hurdle to the film industry to release films theatrically, resulting in a demand of OTT has been in the shape. 2020 delayed many films to release on Box Office due to covid 19 outbreak, prompted many film producers to release their films digitally. starring Amitabh Bachchan and Ayushman Khurana ,Gulabo Sitabo is among the first Bollywood film which released on amazon prime video on June 12. but this decision was not preferred by many multiplex owners as they were saying it would hamper the theatre business in the future. Not only gulabo sitabo's filmmakers prompted to release films on the OTT but based on a real-life story on computer lady of India Shakuntala Devi, starring Vidya Balan released on OTT Gunjan Saxena: The Kargil girl, and late actor Sushant Singh Rajput lead movie, Dil Bechara, Laxmi, starring Akshay Kumar also released on Disney+Hotstar on November 9. Durgamati, coolie no 1, Khuda hafiz, Khaali Peeli also released digitally. many filmmakers skipped their releasing films theatrically and premiered on OTT in 2020. Many multiplex owners chain owners have openly criticized the release of films on OTT. The emergence of OTT media services disrepute entertainment sectors, the standard of living, and affordable internet connectivity increased the popularity of the OTT. OTT has emerged as an enormous viewership across the country and became a threat for the film industry and television industry, according to a report by the Boston consulting group, it is anticipated that the OTT division in India secured \$ 0.5 billion and is expected to grow around \$5 billion by 2023. The average time spent by any Indian is 70 minutes in a day. Zee 5 has secured significant registration rising by 80% Alt Balaji has an average of 17,000 new subscribers each day in lockdown – a 60% increase from the average of 10,600 per day in March before the lockdown. Huge money has been spent on the infrastructure of theatres and apart from that 20,0000 people are dependent on theatres, nearly 10 - 15000 revenue generated through Box Office in India, since the lockdown shut down all business and impacted on films and films industry. OTT impacted on film industry.

GOVERNMENT INTERVENTION AND NEW REGULATION OVER THE OTT

The Indian government has fastened rules over OTT amid backlash on various programs and drawing up regulation to control and easily monitor various streaming programs, for fair practicing their program online ,The Indian Government rolled out three-tier mechanism, terming as soft regularity programs on the OTT and digital news media. according to the government statement, this is also called information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules 2021. Instead of pre-censored content, platform owners will have to classify their content according to different age groups: "U" or universal rating, and others for 7+, 13+, 16+ and then 18+ age group. The internet and Mobile Association of India (IAMAI) had discourse with the Indian government on some sort of self-regulation on the Over the Top (OTT) streaming programs. in 2019 January, the industry self-regulatory body released a self-regulation code to fair practices of online programs, as a result of eight streaming programs had signed an agreement, consisting of Netflix, Zee 5, voot, and Hotstar, but Amazon prime video wasn't agreed to that code. later, the association introduced a two-tier mechanism and it was signed by 16 major OTT platforms but The Indian government did not approve that saying of lack of comprehensive redressal and absence of a third-party mechanism, with the evolution of OTT, many web series had created controversy and leading to filed FIR on various web series. Pataal Lok web series from amazon prime video had been in controversy. This series was using insulting language against the Nepali community, another web series was XXX 2 also was in the controversy for disrespecting army Jawan and another FIR was also registered against XXX 2 for hurting religious sentiment and for obscenity. The web series Aashram also receives criticism for talking about sensitive issues like religion, the web series Tandav also was being accused of hurting religious sentiment and wrong portrayal of Hindu gods in that web series

RESEARCH METHOD

This project used an expository approach to explain various segments in this research paper to impart knowledge regarding the Evolving OTT scenario. this research paper is prominently based on websites article which is available on the various websites. I have used reliable sources to explain the OTT is getting evolved since its launch but I mostly preferred to explain the importance of OTT and the impact of the film industry and the Indian government step up to control over content creation on OTT. I have selected stories from reliable sources from the internet to determine that how OTT changed the map of Indian cinema and filmmakers

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preferred to release films digitally, during the pandemic. By looking at the present scenario the Indian Government drafted a regularity mechanism to monitors content creation and various problems regarding OTT.

CONCLUSION

Over the top (OTT) media services directly stream their content through OTT. OTT has emerged as one of the strongest and boldest platforms to stream their programs through internet services. there are a large amount of OTT platforms emerged in India like Netflix, Amazon prime, Mx player video, zee 5, and so on. OTT media is getting evolving with many audiences supports. Amid the covid 19 pandemic, when theaters were closed, that time we get to see OTT gain huge revenue through subscription plans, and demand for OTT content was increased but some web series had been in controversy for showing explicit content on their site as well as for hurting religious sentiments from some video content. Looking at the present scenario, the government brought new regulation over OTT content providers who hurts public sentiments and a violet fundamental right that has been provided by the Indian constitution. OTT cannot be regulated through self-regulation. They set up a three-tier regulation mechanism.

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ACCESS TO NETWORK LOGIN BY TWO-FACTOR AUTHENTICATION FOR EFFECTIVE INFORMATION SECURITY

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ABSTRACT

After performing many experiments on to protect the data by expanding its security level to the next level with extra authentication, 2Factor Authentication method has been carried out. Different authenticating factors have been added, which are then joined to direct access. Today, digitalization has quickly extended all parts of current culture. Verification is one of the critical empowering agents for protecting this cycle. It incorporates online instalments, organizing, access rights administration, and different parts of a hyper-associated world. The developing interest for high-security applications has started interest in utilizing passwords, tokens, and different techniques to get delicate information. Modernized mystery key get-together projects discover speedy, self-evident, and simple to-figure passwords like names and ages easily. Malware presents a persevering test to security and protection, both as far as amount and consistency. Hacking, secret key breaking, and online misrepresentation become more powerless as data turns out to be even more promptly accessible. By growing the single verification factor, the two-factor confirmation proposition guarantees a more serious level of safety.

Keywords: One Time Password (OTP), Password, Biometrics, Code, Token, Verification, Salting, Network security, Data Protection.

INTRODUCTION:

In 2020, effect of Coronavirus on wellbeing, the economy, society and innovation itself. It brought about school, school terminations and covered the organizations. Government requested "Work from home", "Remain at Home". In this pandemic circumstance our innovation likewise ventured forward to the following degree of safety. All authority business-related logins, application logins now utilizing additional security highlights to keep from hacking the ensured information. There are numerous applications, programming that we can use in everyday life to shield information from unapproved access, alteration, revelation, obliteration, disturbance. These days, Information assurance is the primary worry for all. Single component verification, like passwords, is not, at this point thought about protected in the Internet in the present mechanized world, on account of colossal progressions in the PC area. Getting the foundation and organization availability has never been more troublesome. Passwords that are short, clear, and simple to recall. Names and ages, for example, are immediately found utilizing electronic secret primary get-together frameworks [1, 2]. Malware's security and dangers are frequently liable to discuss, both as far as amount and consistency. Hacking, secret word parting, and web-based cheating become simpler with more information access.

For a couple of safety essential applications, for example, login to mailing accounts, informal communities, devices, monetary records, authority secured frameworks, and business destinations on the web, day by day login/secret phrase affirmation is viewed as deficiently protected in this alliance. Two factor certifications utilizing OTP and ATM pins, or cards have been executed to manage the puzzling central matter of dispute in banking and additionally for online trades. An approval part is a bunch of information and strategy that is utilized to check or approve the character of an individual or other element mentioning access under security constraints. Two-factor validation requires the client to give two types of confirmation, one of which is normally an actual token or organization gave secret phrase, or card, and the other of which is typically something recollected, for example, a security code. The point of two-factor verification is to fabricate a layered security that makes it harder for an unapproved individual to access an objective like an actual area, registering gadget, organization, or data set. If one of the factors is invade or weakened, the attacker really has one more tangle to overcome preceding getting to the objective. The expense of purchasing, giving, and overseeing tokens or cards are through and through factors that limit two-factor attestations. Considering this, another check plots reliant on two prominent components, as alphanumeric and graphical passwords, has been proposed. The paper is organized so that it gives an outline of current verification draws near, depicts the proposed approach, and talks about framework design and execution.

EXISTING AUTHENTICATION METHOD:

Confirmation to get to a login account, getting to social designing records, perusing on the web newspapers, internet tagging is completed by Alpha-Numeric Secret word or Graphical secret phrase. Elective validation came as Biometric Verification utilizing unique fingerprint, iris acknowledgment and warmth beat. When the

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personality of the human or machine is approved, access is allowed. The biometric-based validation is generally costly and raises protection concerns, Once Passwords (OTP) offers a promising option for two factor verification frameworks. Burdens with OTP age are it is an additional expense for the customer and explicitly whenever the customer needs, he/she needs to pass on to the gadget where the customer gets the OTP. Two-factor Authentication arrangement furnishes clients with a cost-effective method for giving adaptable and solid verification to enormous scope. Subsequently, since misrepresentation is at this point being represented with Two-Factor check, it shows that it isn't totally secured, only that the blackmail rate is diminished when appeared differently in relation to that of One-Factor affirmation.

HOW 2 FACTOR AUTHENTICATION WORK:

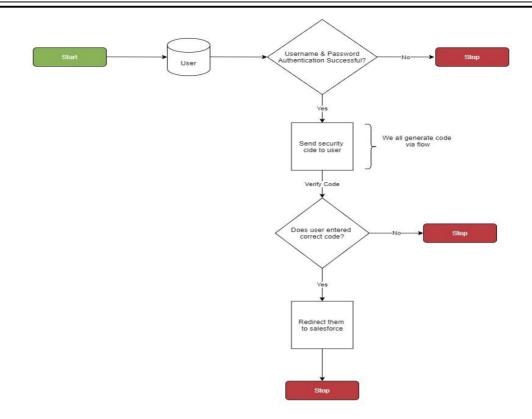
Here is the example how Two Factor Authentication work:

- 1. User will try to access business or organisational URL for work purpose. URL will then proceed by asking username and password, but URL is authenticating by strong authenticator method consider here Microsoft authenticator. Then user must enter AUTH code from mobile Microsoft authenticator application from where user will get 6-digit code.
- 2. If user is using SMS method, then user have to login through their username and password. For more security user will get one OTP to access the URL.
- 3. If user enter wrong password or OTP, then authentications will fail, and it will stop the processing else it will redirect to access page.
- 4. After receiving OTP/SMS user will enter that code and then user authenticated and granted to access the application or website.
- 5. 2 Factor Authentication is useful for both websites as well to protect applications.

Two Factor Authentication hence used for strong security purpose in real time world. 2FA is mostly used for commercial login process or for all applications which stored user's private data. Two-factor verification (2FA) has been around for a long time. Two-factor Authentication is not another idea for a model considering the financial business. Without uprooting the current insistence framework, rather fills in as an additional layer of prosperity that gets and advances the current endorsement structure. Two-factor authentication is an information security measure in which two strategies for conspicuous confirmation are combined to assemble the probability that a substance, typically a PC customer, is the considerable holder of that character. Two factor validation is straightforward approach and require memorability of both affirmation passwords. The goal of PC security to keep up the respectability, availability, and assurance of the information blessed to the system can be procured by changing this affirmation technique.

SYSTEM DESIGN:

Below is System design proposed by Authentication method:



The flow chart showing the process of authenticating login data. It is explaining how authentication proceed and how it will stop the process for wrong authentication.

VARIOUS AUTHENTICATION FACTORS:

Authentication factors are varying from password to Microsoft authentication methods. Many validation methods are relying on different factors. Below are few factors that Authentication used:

- 1. Knowledge Factor: A Knowledge factor is something that client knows, which contains user's identity details, Passwords, PIN, etc.
- 2. Possession Factor: It includes devices, mobile device, security card or authentication card.
- 3. Inherence Factor: Commonly used authentication process in Inherence Factor are mainly called as Biometric factors as fingerprint sign-in, voice recognition.
- 4. Location Factor: Location Factor is used in tracking the location by using GPS (Global Positioning System) data derived from user's mobile device.
- 5. Timer Factor: Timer Factor is used while accessing specific window and restricts the access outside the window to track the actions.

DIFFERENT VERIFICATION AND VALIDATION METHOD AVAILABLE IN AZURE ACTIVE DIRECTORY:

There are diverse verification users are using to authenticate Sign-in into the respective associate Organisation network or home network and applications. Authentication methods were first used by only password methods but then multiple options available including voice call, SMS which are good authentication methods. Also, in modern technology organisations and businesses using better authentication methods like Fast Identity Online (FIDO) standard method, OATH S/W & HW method and for strong security clients are using Microsoft authentication method.

Azure Active Directory (AD) Multifactor Authentication (MFA) is optional validation strategy utilizes more than one verification techniques to confirm the client identity. Azure Active Directory (AD) Self-Service Password Reset (SSPR) method gives ability to the user to authenticate them by itself by changing password by its own without involving helpdesk. User can reset or unblock their account without involving helpdesk. Security level additionally relies on how much authentication level users using for sign-in.

The accompanying table layouts when a validation technique can be used during a sign-in process:

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Method	Primary Authentication	Secondary Authentication	Security
Microsoft Authentication app	Yes	MFA & SSPR	High
FIDO2 security key	Yes	MFA	High
OATH hardware tokens	No	MFA	Medium
OATH software tokens	No	MFA	Medium
SMS	Yes	MFA & SSPR	Medium
Voice call	No	MFA & SSPR	Medium
Password	Yes		Low

2-Factor Authentication method as a service for cloud data security:

Cloud information security covers an expansive scope of safety imperatives. Cloud security is a fundamental concern because of which huge quantities of the associations dread to receive cloud foundations. To beat this dread, information security is done in two layers to ensure the information. Our proposed security engineering guarantees vigorous security for cloud information by giving MFA to Client and DO. The security design additionally gives safe stockpiling and admittance to cloud information. The approved Client and DO has no overhead to scramble and decode information as TTPS Worker does it. The design offers security as a support of cloud clients which can assist with building trust to embrace cloud framework with no dread to security dangers

WINAUTH APPLICATION USING IN SYSTEM FOR 2 FACTOR AUTHENTICATIONS:

WinAuth requires no installation and is a single executable file. Microsoft .NET Framework 4.5 is required. We will get many options of authenticator. It contains Authenticator, Google, Microsoft, Battle.net, GuildWars 2, Glyph/Trion, Steem, Okta Verify. You must enter security code generated from authentication process then your corresponding record will be added int the authenticator. WinAuth attempts to synchronize the hour of your PC with Google. Dependent upon your Web Association a blunder message can show up. Then you can see the 6-digit security code of authentication.

CONCLUSION:

Authentication technology is continually evolving. Organizations need to move past passwords and consider validation a method for improving client experience. Verification strategies like biometrics dispense with the need to recall long and complex passwords. Need to utilize progressed security innovation in information and organization confirmation. Two factor verification and other Multi-factor confirmation will stop the extortion and abuse of online information by getting the substance of the client without hurting it. Two-factor check upgrades security likewise it builds client resistance. Incorporated two factor verification gives the best comfort to better security, so a two-factor affirmation advancement that can be climbed to facilitate the two components even more almost has the best ability to become as prerequisites change and furthermore to enhance customer take-up of optional two factor confirmation. As the affirm component for confirmation our view can be reasonably and safely utilized. The key idea is that utilizing our proposed two factor validation will incite more fundamental security. This, appropriately, ought to figure widespread security.

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THE INFLUENCE OF SUBCONSCIOUS MIND ON HUMAN BEHAVIOUR

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ABSTRACT-

The aim of this research is to study the influence of subconscious mind on human's behavior. How it affects the ways of human talking, making decisions, thinking and how it actually affects their lifestyles without realizing. The society still does not have a clear mind on what is subconscious mind and most are probably confused with unconscious mind. The human behaviors basically are influenced by many things but in this research the author has specifically wanted to study on how the subconscious mind influence the human behaviors' in many ways. How it applies in making decisions. Does the subconscious mind play the main role in decision making or not? This would be explained in the study conducted by the author. We review the evidence challenging this restricted view of the unconscious emerging from contemporary social cognition research, which has traditionally defined the unconscious in terms of its unintentional nature; this research has demonstrated the existence of several independent unconscious behavioral guidance systems: perceptual, evaluative, and motivational. From this perspective, it is concluded that in both phylogeny and ontogeny, actions of an unconscious mind precede the arrival of a conscious mind—that action precedes reflection. Also, the way to use the power of subconscious mind to achieve our life goals.

Keywords: subconscious mind, power of mind, influence on mind.

INTRODUCTION:

To achieve our behavioural goals, we must continuously adapt our behavior and learn from changing circumstances. However the great majority of incoming signals in real life social situations is irrelevant to our immediate foals and may be processed unconsciously in many situations. An intriguing question is whether such irrelevant and subconsciously received information can affect behavioural adaption. If you ask about the subconscious mind around the people near you, you will get to know that there are different kinds of explanation to all, this is because this matter is not being talked by the society.

There is a relationship between human behavior and the subconscious mind. Mostly the society is aware of the conscious mind but very few of them know about the subconscious mind which is a part of the conscious mind itself. We all are well known to all the factors which will lead to a happier life which are basically our own efforts and prayers, we all can make these things achievable by training our subconscious mind because our mind Is controlled by ourselves and not others everything what we do, our personality, our behavior, our dreams are being through the way we think.

How does the subconscious mind works, how does it affect our behavior? How do we react to it? All such questions occurs when we think about the subconscious mind. All of these are being explained in further.

OBJECTIVES OF THE STUDY-

- 1. To study how important it is to think positive through subconscious mind
- 2. To study how people succeded in their life by just observing and control their mind
- 3. To study peoples thinking about subconscious mind
- 4. To study how does the subconscious mind works

REVIEW OF LITERATURE-

Subconscious mind is more than a TREASURE to us, we can have miracles though it, whatever answer we want from us are just within us, yes the secret is the marvelous miracle working power in our head, the subconscious mind. Anyone can bring into their life more power, more happiness, more wealth, more health by learning to contact and release the hidden power of our subconscious mind. You don't have to acquire this power, you already have it. The infinite intelligence within your subconscious mind can reveal to you everything you need to know at every movement of time. It is all about how the way you think, and the thinking pattern will affect your decisions in real life. Always tell yourself that a particular thing you are going to do is for you, and you can do the best. This will build a thinking in the mind and you will feel more confident about it. But if you doubt yourself you will always feel a sense of negativity within you. Our subconscious mind stores our beliefs, experience, memories. skills and many more so it is important to always feel positive to think positive and to take things positively. There are various cases explained where in the ancient times people were being healed by the power of the subconscious mind. They use to assure people and make them believe that they are going to

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heal and will be alright very soon, this made the patients believe that yes we will be recovered and hence this positive feeling in their mind made them heal earlier.

Your subconscious mind is subjective. It does not think or reason independently. It merely obeys the commands it receives from your conscious mind. Your conscious mind can be thought of as the garden, or fertile soil, in which the seeds germinate and grow. Your conscious mind commands and your subconscious mind obeys

The subconscious mind never sleeps it continuously works and maintain a pattern in the mind with your emotions, dreams, beliefs etc

Your subconscious mind will help you t be a better person in life you just have to fill the mind with positive thoughts, belief and faith and you will see miraculous happening in your life.

HYPOTHESIS-

- 1. People having a negative lookout at their lives generally take everything negativity and thinks in that particular way.
- 2. People who keep faith have a stronger control on their subconscious mind.
- 3. Controlling your mind can bring many differences in the behvaiour of a particular person.
- 4. The only thing stops people to try new things or to experience some new thing is their mind.

METHODOLOGY:-

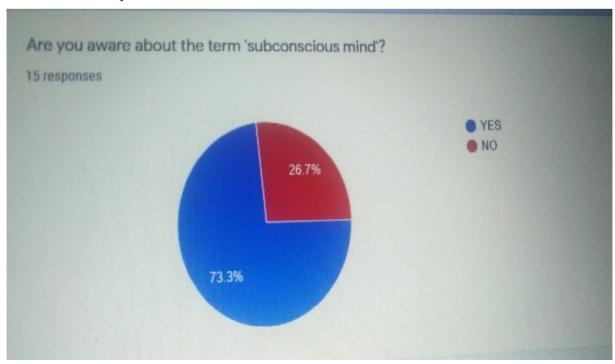
Sample-The method of sampling used in this research paper is disproportionate stratified sampling. The Reason behind using this sampling is there is no such fixed percentage and sample members are randomly selected from each segment. Since it is a study of how and how much our subconscious mind affects our daily behavior.

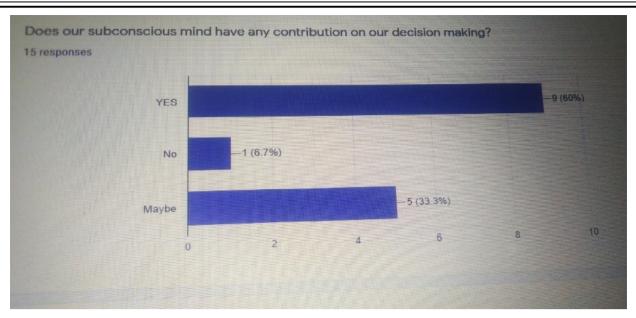
Tools:-

Primary as well as Secondary data is being used in this research paper. The questionnaires were being asked to fill by some people of all age groups. And books such as 'The power of the subconscious mind' is being used. The questionnaire was filled with some questions related to subconscious mind.

STATISTICAL TECHNIQUE-

- 1. After checking the result most of people were familiar to the term subconscious mind but were not sure about it
- 2. All have a short knowledge about the subconscious mind but not exactly
- 3. They agreed that the subconscious mind plays a very important role in the decision making. Here are the results of the quationare:-





ANALYSIS AND INTERPRETATION-

- 1. According to the survey the term subconscious mind is known to people but they don't know what do it works for, what is its importance and how does it work.
- 2. This lack of information can stop a person from achieving what he can achieve
- 3. If people are well informed about this concept they can also try ad make their thoughts in control and can do miraculous in their life.

DISCUSSION AND CONCLUSION-

- 1. The research shows the difference between the conscious and subconscious mind, how does it works
- 2. It shows how important is to keep our thoughts clear, positive and to control our mind
- 3. The research tells us about how ancient people use to recover by just assuring faith to them, this clears the concept of subconscious mind.
- 4. The society should talk more often on the terms such as subconscious mind, mental health and many more related topics.

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DISTRIBUTED COMPUTING FRAMEWORK IN BIG DATA HADOOP ARCHITECTURE

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ABSTRACT

The features of Big Data volume, velocity, and veracity are both advantageous and disadvantageous when dealing with large amounts of data. It is really dif cult to process, store, and analyze data using traditional approaches as such. To process data in very small span of time, we require a modi ed or new technology which can extract those values from the data which are obsolete with time.

Distributed computing divides large datasets into small pieces. A communication network connects a large number of nodes, which work as a single computing environment and compute in parallel to solve a particular problem. Hadoop is an open-source distributed computing framework that is freely available. The Hadoop Distributed File System (HDFS) and the MapReduce programming model are used for distributed processing and storage, respectively. Spark, Strom, and Flink are examples of stream and real-time processing programming models that have evolved over time and use Distributed Computing principles.

Keywords: Distributed computing 1>Big data 2>Hadoop 3>Stream processing 4>Batch processing

1 INTRODUCTION:

Distributed Computing has a major contribution and played an important role for this change. The concepts of scalable and affordable computing of Distributed Computing are adopted by Big Data. The cluster of commodity computers with low power and low cost are used for Big Data processing and clusters are working on scale-out concept as per requirement for processing, data is replicated on different nodes for high reliability and fault tolerance. However, not all problems require Distributed Computing; in some individual computing entities simply pass messages to each other. In real-time analytics like velocity characteristics of Big Data, Spark is using multithreading concept to tackle problem.

"A system in which hardware and software components are installed in geographically distributed computers that coordinate," according to the definition of distributed computing, and communicate their activities by passing messages between them." At present, Big Data is creating a huge impact on industries. Consequently, 50% of world's data has already been moved to Big Data technologies (Hadoop), and 75% data will be moved to this technology by end of this year, predicted as per the demand of market.

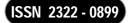
Apache Hadoop, a distributed system, also takes advantage of parallel computing technology for processing of data simultaneously on multiple machines using scale-out clustering. MapReduce is a computing model designed for highly scalable processing of huge volume of data. In MapReduce, jobs are split into small independent tasks and process in parallel on multiple nodes of cluster, which refers to the collection of commodity computers connected with each other.

MapReduce is being overtaken by new popular frameworks like Spark and Flink. Spark is a programming model for chunking large datasets, processing, and storing data on a distributed file system. In today's industry, frameworks that are entirely stream-based, such as Strom and Samza, are also in use. Section 2 presents various computing techniques that follow the same principle as that of Distributed Computing. Section 3 discusses various batch-based and stream-based frameworks used for fast data processing using basic of Distributed Computing. In addition, the features of all these frameworks are compared

2 DISTRIBUTED COMPUTING TECHNIQUES:

Big Data combines the benefits of both distributed and parallel computing. The resources are connected by a fast communication network in Distributed Computational, and computing tasks are distributed across these resources. This method increases the speed and efficiency of the system. Distributed Computing is about 50-year-old technology, used with new programming concepts in Big Data, which is much faster and more efficient than the traditional methods of computing and also suitable for Big Data to process a massive amount of data in limited time. There are many Distributed Computing techniques in operation today, where following are the important computing techniques:

2.1 Grid Computing: Grid Computing is a mixture of heterogeneous computing resources with different administrative control domains for a common task and resources can be distributed on several locations and interconnected with each other using communication network of high latency and low bandwidth,



mostly by the Internet. In grid environments, large jobs are divided into smaller jobs and run on many nodes parallel. The grid might be owned by various companies or private. The grid nodes are independent and loosely coupled; the resources in a grid distributed on different physical location and are operated independently.

- **2.2** *Utility Computing:* Utility Computing technologies provide services such as storage, applications, computing power and computing resources at a very low cost to a client. On-demand computing, such as software as a service, applications, and so on, is referred to as the Utility Computing model. Utility computing requires an infrastructure like cloud to provides different services. Various advance servers are used at the back end support to make it possible.
- 2.3 Cluster Computing: Cluster Computing is a collection of homogenous tightly coupled computers connected with each other using high-speed LAN and work together as a single supper computer. The clusters are widely used to improve computing performance with centralized scheduling and management. In this, computers are connected with a very fast speed communication link at the same physical location. The resource manager of the cluster is managed resources using master node. The cluster is single-handed collection of nodes owned by an organization. The cluster is high fault-tolerant and a fast speed network with low latency and high band width in contrast to Grid computing.
- 2.4 Cloud Computing: Cloud Computing is a combination of all above computing techniques like Grid, Utility, Cluster, and Distributed, in which all the devices are controlled remotely on a network. This setup decreases the user demands for software and super hardware. Cloud computing is a model where computing is done at remote computers away from local computers. Cloud provides different services, such as e-mail to multi part data analysis programs, using the Internet. Cloud reduces the cost of processing and storage for all small, medium and large companies. The cloud is a dynamic scale-in and scale-out computing infrastructure which is highly scalable, fault-tolerant, and load balancing. The cloud provides its services to the users on demand, and its inter-connection network is a high-speed network with low latency and high bandwidth. Every node and application in the cloud is an independent entity.

Grid Computing	Utility Computing	Cluster Computing	Cloud Computing
Loosely coupled	On-demand pricing	Tightly coupled systems	On-demand self-service
Diversity and	Uniform utility	Single system image	Broad network access
dynamism	computing services		
Distributed job	Share the resources in	Centralized job management	Resources pooling and rapid
management and	the shared pool of	and scheduling system	elasticity
scheduling	machines		
High-end computers	High-end computers	Commodity computers	Commodity computers,
(servers, clusters)	(servers)		high-speed network and
			high-end servers and NAS

Table 1: Comparison of different computing techniques considering different function

3 BIG DATA DISTRIBUTED COMPUTING PROCESSING FRAMEWORKS:

Distributed Computing has a great role in the success of Big Data. Big Data requires very low costing storage space and infrastructure, which is provided by cloud computing. Distributed Computing is a subset of Cloud Computing.

There are two features that can improve Big Data processing speed: processing in batches and processing in streams. Hadoop MapReduce is a batch processing system by default, but with the invention of social media and the inception of data in real-time, a stream processing framework is needed for Big Data. The MapReduce processing framework was created to manage large data sets and break them down into smaller batches.

Batch processing frameworks split big data jobs into small chunks and distribute them across a large number of nodes, depending on the size of the computing cluster, to process Big Data. The number of active nodes in a cluster and the size of the work determine the batch processing execution time. Due to the high latency required to process Big Data, the batch processing model is ineffective for meeting real-time constraints.

Stream processing is a model for dealing with real-time streams that are synchronized with the data flow and return results quickly. Stream processing incorporates certain batch processing characteristics, fault tolerance, high availability, and resource utilisation are just a few examples. The availability of real-time data is ensured by real-time stream processing systems. By distributing processing power and storage capacity across multiple computers without requiring human interaction, stream processing achieves incremental scalability.

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The following frameworks are hooked in Hadoop environment:

- 3.1 MapReduce (Batch Processing frameworks): Apache Hadoop MapReduce is a batch processing framework that takes a large dataset as input, processes it, and outputs the results all at once. Batch processing is powerful, but it is slow when dealing with large amounts of data. Due to the size of the data and the system's computing power, an output is delayed. Hadoop's three main components are the distributed le system HDFS similar to the Google File System, MapReduce, and YARN as scheduler. MapReduce is a batch processing framework that doesn't support streamed data processing. MapReduce is highly fault-tolerant and does not require restarting in the event of a crash. Hadoop framework runs on commodity computers, which are less-expensive hardware. It supports mainly Java and other languages such as C, Ruby, C++, Groovy, Perl, and Python.
- 3.2 Storm (Stream processing frameworks): Storm is a distributed real-time processing system that is open-source. Strom is a real-time processing system that works with unbounded data streams. Storm records the new benchmark for fast processing per node to process millions tuples per second. Storm is simple and easy to operate and guarantees that the data will be processed. It is scalable and fault-tolerant. In a Storm cluster, there are two types of nodes: masters and workers. The "Nimbus" master node is in charge of distributing code across the cluster, while the "Supervisor" programme, which runs on each worker node, listens for work assigned to its machine and is also in charge of starting and stopping workers' processes as needed. Storm is compatible with existing queuing and database systems.
- 3.3 Apache Samza (Stream Processing frameworks): Apache Samza is a The distributed framework for stream processing eliminates the drawbacks of MapReduce while also avoiding the long turnaround times associated with batch processing. Samza was developed by LinkedIn. It takes advantages of Kafka's such as state storage, fault tolerance and buffering. Samza is a lightweight framework for processing continuous data streams, with Jobs written in JVM-friendly languages such as Java and Scala.Samza makes use of YARN's rich features, and YARN is used for resource negotiation.
- 3.4 Apache Spark (Stream and Batch Processing frameworks): Apache Spark is a next-generation processing framework for Big Data analytics that was designed at the University of California, Berkeley for stream processing hybrid processing framework. Spark is a hybrid processing engine that is much faster than MapReduce, with an in-memory model that is 100 times faster and a disc model that is 10 times faster. It is fast for in-memory processing that processes batch, streaming, and interactive analytics. Apache Spark uses the resilient distributed dataset (RDD) data structure, which is fault-tolerant, where in data items are distributed over nodes of a cluster, which are read-only multiset. Processes that sparked Hive supports various programming languages, including Java, Python, and Scala, and streams data from a variety of sources, including HDFS, Flume, Kafka, Amazon S3, and others.
- 3.5 Apache Flink (Stream and Batch Processing frameworks): Apache Flink is a Hybrid processing platform for batch, stream and interactive processing. Flink is the only platform capable of running machine learning and graph processing applications. However, it is not implemented in the same way as Spark. Flink is a fault-tolerant streaming programming model that features high throughput, automated memory management, and multiple windowing schemes. Flink has a one-of-a-kind fine-grained event-level processing architecture, allowing for real-time stream processing. Apache Flink outperforms MapReduce and Spark by using native closed-loop iteration operators to process applications such as machine learning and graphs.

Functions	MapReduce	Spark	Flink	Storm	Samza
Data processing engine	Batch	Hybrid	Hybrid	Stream	Stream
Developed in	Java	Scala	Java and Scala	Clojure	Java and Scala
Supported language	Java, C++, Ruby, Groovy, Perl	Java, Scala ,Python and R	Java as well as Scala	Ruby, Python, JavaScript and Perl	Java, Scala JVM language only

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Latency	Higher than both spark and Flink	High as compared to Apache Flink	Process the data in sub-second range without any delay	Extremely low latency as compared to others	Low latency
Security	Authentication using Kerberos	Authenticatio n via shared secret	User authentication via Ranger	Authentication with Kerberos Thrift	Authenticat ion with Kerberos

Table 2: Comparison of different Computing frameworks considering different function

4 EXPERIMENT SETUP AND RESULTS:

An experiment is conducted for this paper on single node Hadoop installation to check the performance of Hadoop MapReduce and On various sized datasets, Apache Spark runs a word count programme. A desktop computer with an i5 quad-core CPU, 8 GB RAM, 1 TB hard disc, Ubuntu 16.4 (64-bit) Linux operating system, and Hadoop 2.7 release was used to conduct the experiment. Hadoop single node installation components are NameNode, jobtracker, DataNode, and task tracker on same machine. As mentioned earlier four different sizes of datasets are used to test the performance of MapReduce and Apache Spark using word count programs and results are as shown in Table 3.

Datasets ?le size in	Processing time (s)		
MB(Approx)	Spark	MapReduce	Linux
2MB	7.32	30.74	150.42
4MB	7.91	31.52	170.33
40MB	12.93	32.88	unr eached
60MB	14.59	39.12	unreached

Table 3: Comparison data-on-disk different size dataset and time is taken by frameworks

During the experiment Linux word count default command also considered with Spark and MapReduce, result shows le size and time taken by each system to process these datasets. According to the experiment result table data, the traditional system and methods are incompetent to process the large data sets like the word count facility of a Linux operating system, which is unreachable means taking much more time to process very small les of 40 MB. Spark taking very less time as compared to the other framework like MapReduce and LINUX operating system. Hadoop was introduced to process large data sets and successful to achieve the target only with the help of distributed systems

5 CONCLUSION:

The above analysis indicates that the role of Distributed Computing and Parallel Computing both in Hadoop framework is highly useful and will stay in future. MapReduce cannot solve every problem of real-time data. Batch-only processing is still a good choice for research, experimentation, and daily data manipulation workloads that aren't time-sensitive. When the hardware needed for some other successful frameworks is costly to implement, Hadoop is a less expensive and decent option. For only stream processing data, Storm is very low-latency processing and consists of a beamy communication assist and cannot guarantee requests in its failure con guration. Spark delivers fast batch and streaming processing breaks in microbatches for mixed processing workloads that include both stream and batch processing. Flink supports batch processing as well as real-time stream processing. It can execute tasks written for other platforms and offers low-latency processing and highly optimised performance. Storm is a good option when sub-second latency is needed without data loss, while Spark can be used in stateful computations to ensure that an event is processed only once.

The best framework depends on situation and the condition of the data to be processed, how time constraint is, as per the requirements, and in what category of results a user is curious. There are always a trade-offs between implementing as one package and working with closely focused speci c projects, and considerations with similar characteristics when evaluating brand new and progressive successes over well-tested equivalents

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TO STUDY CONSUMER PREFERENCE TOWARD ONLINE SHOPPING

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ABSTRACT

Consumer Behavior is a complex and challenging field to analyze by the marketer as preferences vary over a period of time. The traditional method of purchase is replaced with online mode facilitating the consumer anytime purchase providing all the benefits under a single roof. The results says that people are satisfied with all the product and services like educational qualification, knowledge of online shopping, 24/7 online purchases option and preferred mode of payment had a significant relationship with the awareness level on online shopping. Various E-Commerce models provide both the product and service sectors to utilize the facilities and opportunities at the right time. The online shopping had become an important source in our daily life.. This research is to find what is consumer preference toward online shopping.

Keywords- Behavior, Online shopping, E-Commerce.

INTRODUCTION

Marketing is the art that persuades and provides customer satisfaction which is transformed to customer delight. The traditional marketing approaches have been replaced by the advent of latest technology wherein the buyers and the sellers meet at a virtual market through World Wide Web. This trend of product exchange had reduced the influence of middlemen over sales thereby gaining profit to the business and satisfaction to the consumers. Consumer preference is the study of how individual customers, groups or organizations think of selecting, buying, and using, and dispose goods, and services to satisfy consumer needs and wants. Consumer Preference is a field of study which grows rapidly. It is a wider concept that studies about the consumer in selecting the product which fulfill consumer need and want. The American Marketing Association defines Consumer Behavior as "the dynamic interaction of affect and cognition, behavior, and the environment by which human beings conduct the exchange aspects of their lives". To succeed in a dynamic marketing environment,

Marketers have an urgent need to learn and anticipate whatever they can about consumers. The online shopping mode has facilitated the consumer to make the utmost product purchase with ease and anytime. The view about the product dimensions that induce the consumers to shop online is dealt in the study.

OBJECTIVES OF THE RESEARCH

- To find the thinking level of the Consumer towards Online Shopping.
- ❖ To identify the product and its features on consumer preference.
- ❖ To study the conceptual background of how to buy product online..
- To know what customer think when buying product online in the perspective of value of product.

HYPOTHESIS

- There is no such relationship or association between buying the product online and different age group.
- There is no compulsory way of doing payment. Some do online payment or some do COD.
- There is no such relationship or association between buying product online and the factors deciding what consumer prefer while buying product online.

REVIEW OF LITERATURE

Guo Jun has done a research on consumer preference towards online shopping. Marketing Mix and reputation were the factors found to have significant positive influence over the consumer's attitude towards online shopping. The local culture and reality determines the attitude and behavior of the local people towards online shopping was concluded from the study.

Online consumers are always seeking new products, new attractiveness and the most important thing being price compatibility with their budget. Nowadays people can save time and money by buying product online within the their budget by sitting at home or anywhere. The people who buy product online have no limit so they can buy product of any range. The findings witnessed was that financial and non-delivery risks affected the consumer attitude. The research concluded that websites must be made safer and assure customers regarding the delivery of the products.

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Ruchi Nayyar and Gupta examined different demographic, psychographic factors and the interest of the consumers in online purchase. Gender, age and income are the demographic; PEOU influenced the online buying behavior of the consumers. The study exposed that the Indians viewed marketing as an hedonic activity and so they hesitate to purchase online.

Data Analysis

1. Profile

Male	84
Female	34
Total	118

The data collected from 118 people belong to local people. In this sample size male and female respondents are. Male 84 and female 34.

2. Preference to purchase products value

Rs 1-2500	40
Rs 2500-5000	49
Rs 5000-10000	20
Rs 10000 and Above	09
Total	118

As per the above chart shows that 40% of people are ready to buy products through online with the value with in Rs 2500-5000, 18% are ready to buy products which have price Rs.1-2500, remaining 9% people are ready to buy products which have price between Rs 5000 and Rs 10000. Remaining 8% people will buy the products above the price Rs 10000

3. If the value of the goods is higher then how people will think about quality.

Strongly agree	22
Agree	54
agree nor Disagree	33
Disagree	5
Strongly Disagree	4

As the table 22 respondents strongly feels that quality of product will be good, 54 respondents are satisfy in buying product online at higher price, 33 respondents feels 50-50 in buying online at higher price and as on.

4. Payment method used most often when buying online product

Debit card	30
Credit card	20
UPI	18
COD	50

Here Pie chart show that most of the people feels that payment should be done when the get delivey in hand and then payment should be done by cash because it would be safe.

5. People prefer most when shopping online

Cheap Price	20
Quality of product	30
Both	68
Total	118

As per the table 17% respondent feel that they should get product at cheap price, 25% respondent feels that they should get quality of product and 58% respondent feels that they should get quality of product at cheap price.

METHODOLOGY

This research is based on online survey method. The data collected in this project is both primary and secondary data (first prior is given to primary data). The data is collected from Jalgaon city, Maharashtra. Secondary data was collected through research journals, bulletins, books, published reports, and online resources. Primary data was collected from 118 people through online survey method.

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DISCUSSION:-

Findings

- 1. The consumers are very serious about the price and quality of the product in online shopping. Customers usually buy product which have less than worth Rs, 10,000. Customer think that they should buy electronic product and product which are more expensive by seeing and touching it.
- 2. Customers feels that Amazon, Flipkart etc show ads of offers like big millennium day, independence offer, new year offers, etc. to them to buy products
- 3. More people think that buying product online is good and it saves our time and energy.
- 4. Majority of the people agreed that online price is lower than the price at the shop.
- 5. Most of the people said, it is very important that the company should give proper description about their product.
- 6. 90% of the people felt that delivery time is very important while purchasing through online.

CONCLUSION

The people buying product online in our districts are satisfied with the online shopping process. They are benefited with facilities like convenience, less procedure, timely delivery, product offers, low cost etc. The product size is identified to be satisfactory and highly correlated. The understanding of the nature, needs and wants of the consumers as such in other business is very much vital for the study.

SUGGESTIONS

The company can make its own delivery options to identify the consumers at the remote places as some online companies do not facilitate product delivery at specific places. Frequent advertisements can be given during offers and discounts so that awareness of the offers can be availed. Delivery service should be proper and it should be on time. Company should provide good quality of product.

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POSITIVE AND NEGATIVE IMPLICATIONS OF COVID-19 ON PERSONAL HEALTH AND HYGIENE MANAGEMENT

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ABSTRACT

The outbreak of SARS-CoV-2 has led to multiple changes globally. It has made 'Health and Hygiene' the most important aspect of life. The COVID-19 pandemic has made an individual more conscious about his/her health and hygiene practices. Using mask, washing hands or using sanitizer has become a necessity. This has definitely prevented the transmission of other such infectious diseases as well but such frequent hand washing might also have impacted the normal flora of one's body. Social distancing has helped save from virus transmission but somewhere has increased social disconnect as well. Present paper tries to reflect such positive and negative implications of COVID-19 on personal health and hygiene of a person. Each person was forced to look within his/her life from A to Z & COVID's good or bad role as per the perception of a person. The present research is a try to bring forth from the observational studies, few of such basic yet highly impactful changes this pandemic brought to an individual which made a major 360 degree turn to his/her life.

Keywords SARS-CoV-2, COVID-19, pandemic, nationwide lockdown, health, hygiene, habits

INTRODUCTION

1) Pandemics & their impact on Human Life

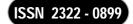
SARS-CoV-2 is the virus responsible for causing COVID-19 (Clinical syndrome caused due to the infection of SARS-CoV-2). It was first detected in Wuhan, China in December, 2019. It showed flu-like symptoms and can range up to severe pneumonia. On March 11-2020, COVID-19 was characterized as a pandemic by the WHO. As high risk of the spreading capability of SARS-CoV-2, the government of India decided to implement 'lockdown' across the nation. The lockdown was divided into different phases as shown below in Figure below.



Figure 1- Corona Virus Pandemic related Nationwide lockdown time line

This was perhaps the first time India observed such kind of isolation in lockdown. The word itself took time to be understood by the citizens. Lot of chaos & fear was seen all around the world. People from all walks of life & of all age group where restricted to be indoors not even to allowed to use terrace, lobbies & gardens of the apartments. This brought a sudden change in the life of people who were now forced to be with themselves alone.

As days passed, the society started accepting the new normal due to COVID-19. People have started following certain disciplines forcefully but soon adapted and made them as their habit. People are now aware about the importance of health and hygiene which prior to COVID-19 were difficult to be undertaken. Learning how to live with the virus has become part of our routine lives. Moreover, people have now become conscious not only about their physical health but also mental health.



2) Health & Hygiene

According to WHO, Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity while hygiene refers to conditions and practices that help to maintain health and prevent the spread of diseases. To combat this deadly pandemic, people were advised to follow self sanitization for everything they use & also sanitization of their houses, food, etc. Indirectly this taught new good habits of self care to all. Introduction of kywath/ kadha & use of warm water made a subtle change in physiology of many. The overall cases of seasonal viral & bacterial infections, seasonal sicknesses reduced due to this.

The most widely and effectively used method for the prevention of COVID-19 cross transmission is the use of alcohol based hand rub (ABHR) or sanitizer. 60% ethanol has been identified to be having effective results and showing virucidal characteristic (Lotfinejada., *et al.*, Hand hygiene and the novel coronavirus pandemic: the role of healthcare workers, 19 March, 2020).

METHOD & FINDINGS OF PRESENT STUDY

Present study tried to register the changes through observations in the surrounding & by studying media findings as very less research work, literature is available on covid-19 effect on people in general. Also through the inputs of people following positive & negative implications were noted (figure 2).

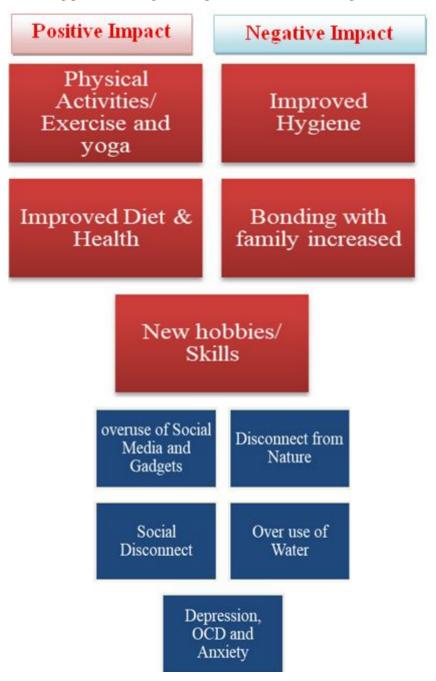


Figure 2 – Positive & Negative Impact on Personal Health & Hygiene

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REFLECTIONS & DISCUSSION

1) Positive Implications of COVID- 19

- a) Learning how to manage personal routine & time management As people were cut off from outside world & were forced to stay indoors, many started learning how to manage & set schedules being at home. Concept of "work from home" was introduced soon. Professionals from different fields, students of all levels had to schedule themselves in a structured timetable at home. This helped many forget the pandemic & made them learn being with themselves.
- b) Inclusion of Physical Activities/ Exercise and Yoga To keep body mind functional many started opting for aerobics, online zoom classes, yoga classes. This also helped them distress & reduced depression. Yoga has helped in managing stress. It relaxes the body and helps one sleep better. Performing Yoga has given both mental and physical benefits for people of all ages. As no domestic help was available, many started learning & doing household jobs & became more physically activity.
- d) Personal hygiene habits Even a common illiterate person was well aware of all the 8 steps of hand washing suggested by WHO. People grasped the definition of cleanliness & hygiene in its true sense. Also bathing twice a day was a regular custom for many. Washing clothes & personal used material time to time, keeping one away from any type of infectious agents was commonly observed.
- e) Food & Diet Management Due to shutting up of hotels, restaurants all the outside preserved processed food intake was reduced drastically. Instead one had to cook fresh food at home. Forcedly due to covid, people started forming a good habit of turning towards home made freshly cooked healthy food. Due to the less consumption of junk/fast food, metabolism of the body had become more efficient and also this has decreased obesity, cholesterol and many heart related disease. Consumption of different fruits has increased which completes the need of optimum requirement of vitamins and minerals. Moreover, even vegetables were washed properly prior to cooking which inhibits the entry of certain microorganisms into the body.
- f) New Hobbies The situation gave people some time to interact with themselves and this resulted into development of their new hobbies. The pre-COVID era was so busy and monotonous for people that they never got much chances of trying new things. Many people discovered new creative hobbies, while the others restarted their lost hobbies. Many involved in new things to kill time, but later those activities became part of their life. Playing games, music, painting, cooking, reading, meditation, dancing brought positivity, happiness, relaxation & fun amidst the serious life threatening situations outside the homes.
- g) Bonding increased with family member Pandemic has also helped an individual give chances to interact & be with his/her family members. People got enough quality time to be with family which helped young children gain more love from parents, increased bonding between siblings, brought husband-wife closer. People learnt to be more tolerant towards each other, started doing division of labour to help each other in household work. Family games, family food times, family movie times, family talk time increased to a larger extent. It's been almost a year of COVID pandemic & following some of these good habits has been a routine now in many lives around. The perspective to look into life has changed for many. Many have continued to do the good things they started during lockdown which has raised the quality of their life.

2) Negative Implications of COVID-19

- a) Over use of Internet, media and gadgets As the lifestyle changed indoors thus the load on using internet increased for every other work. Be it buying any product, grocery or vegetables or doing online classes or office work, every small money transaction was internet dependent. This increased the demand of using more gadgets, mobile phones & laptops by everyone. The screen time on T.V., computers & mobiles increased drastically, this started affecting eyes, sleep pattern & mental health of every one including children. One of the most impactful areas is Education. The education is made online and students are hardly able to focus. The skills which they learnt in years in schooling are hardly to be retained. This has even made harder for the teachers to do their job of assuring the gain of knowledge to the students.
- b) Normal flora of hand Overuse of hand sanitizer can possibly alter the normal flora of the body. As the sanitizer is frequently used, it removes even the required floras of the hand. As the normal flora from the hand is removed, vacant space for any pathogen is created on the hand.
- c) Overuse of water People frequently washed hands, took bath & drank warm water ot keep away from corona virus which lead to high demand of water & increased burden on the water resources of world.

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d) Crisis of Mental Health & Violence Depression and anxiety impact the mental health of an individual. Globally, notable rise in the cases of depression and anxiety have been observed. Some of them have isolated themselves from the social world. They don't like interacting with people and have made a stereotype routine. Sudden isolation made people feel lonely. Pandemic increased the anxiety of many people. This badly made them psychologically distressed. World over the need to address the issues of mental health & the educational needs of young generation has increased. If appropriate awareness & regulations are generated, internet can be a boon to all.

SUGGESTIONS FOR FUTURE PROSPERITY

As an individual, one should accept the new normal of the society and work accordingly. It is always advised to read the updates of the guidelines provided by World Health Organisation (WHO) and also follow them. To remain physically healthy, mental well being is required the most. Mentally weak body is considered to be more susceptible to diseases. Therefore, exercise and Yoga should be done and continued. Learn different relaxation techniques and meditation. Interact with closed ones and seek help when needed.

We can make not only make a better world but also live individually a quality life if most of the people continue these positive impacts as a part of their life & try to abolish the negative impacts as much as possible.

CONCLUSION

According to the WHO update for India, in the first week of March (1-7)2021the increase in number of cases was noted to be 8.55% which in second week of March (8-14)2021 has become 29.97%. This states that the number of cases is again increasing across the nation rapidly. The pandemic is still into existence and the need of retaining the precautions is much needed. As of 15 March 2021, a total of 34,859,345 vaccine doses have been administered. It will still take time for the vaccine to reach the enormous population of India. Even after vaccination, proper sanitation and wearing mask is required. One's personal health and hygiene plays a crucial role in catching infection and also in transmission of the virus.

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STUDY OF PSYCHOLOGICAL CONDITIONS LEADING TO EXCESSIVE USE OF SOCIAL MEDIA SITES

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ABSTRACT

Social media has always proved to be a gift for today's generation. Social media allows users to share their feelings and thoughts. There is strong link between social media platforms and increased risk of psychological conditions. There are various social media like Facebook, twitter, Instagram etc.it has become a part of our daily lives, but a dark side comes with it, including anxiety, depression and fear of missing out. For instance, one's psychological clock may run slower than usual and their self-consciousness is compromised. In the digital age, it is common for youngsters to use their smartphones for entertainment purposes, education, news and managing their daily life. Therefore, adolescents are further at risk for developing addictive behaviors and habits which leads to excessive use of social media sites. This research will examine what are psychological conditions because of which people spend a lot of time on social media sites and how we can solve or at least decrease this problematic social media use. Use of primary as well as secondary data will be made. Online surveys will be conducted through google forms. Secondary data will also be collected from the internet. The main objective of conducting this research is to know various psychological conditions because of social media use. This can be a foundation for further research.

Key Words: Social media, Social network addiction, Adolescents, Depression, Stress, Excessive use, Addiction, Psychological conditions, Youngsters, Digital age.

INTRODUCTION-

The world is growing at a faster pace, and so is India. India has observed phenomenal growth in past decade. Smartphones, easy access of internet and focus on digitalization are the key growth drivers among others behind this fast-paced advancement of Indian growth story. One of the primary usages of internet among most of the internet users is the usage of social media. Social media or social networking is the most commonly used term, all over the world in today's time. If we look back only a decade ago hardly anybody knew about it. But now it has become a range among people of all ages. It may be children, Youth, adults, and ever elder persons. Now a days everybody is acquainted with various social media sites.

Social media started just as a means to communicate with family and friends staying away in different parts of the world. But now it is more than only communication, especially with teenagers. Social media has advantages and disadvantages. No doubt there are benefits of using social media sites but it has many adverse effects as well. It all affects their personality and psychological development. It is fact that social media has become an inseparable part of our lives but one must not overlook the fact that it is having a negative impact on adolescents along with its easy communication with and entertainment facility. They have major problem with socializing and failing the world in reality due to excess use of social media sites.so it become necessary to study the excessive use of social media by them.

So many adolescents and teenagers are suffering through anxiety disorder because of overthinking on likes, comments etc. Not only this but they are also suffering through other disorders like Panic disorder, OCD (Obsessive compulsive disorder) because of social media. Some adolescents and teenagers are suffering through suicidal thoughts because of hopelessness, feeling little because they want to be famous in social media than others. They restrict their opinions because of childhood trauma and personality. There is a growing scientific evidence base to suggest excessive social networking site (SNS) use in both adolescence and emerging adulthood may cause symptoms traditionally related to substance-related addictions and behavioral addictions. Excessive and problematic social media use in adolescence is inextricably associated with excessive and problematic use of social media sites. Research on excessive use of social media has been associated with negative outcomes, such as impaired social interaction, social isolation, as well as both somatic and mental health problems, including anxiety, depression and stress. In today's time the number of social media users in India is 376.1 million in 2020 and approximately 400.3 million onwards in 2021.

OBJECTIVES OF THE STUDY-

- 1. To study psychological problems because of excessive use of social media sites.
- 2. To study demographic profile and usage pattern of social media users.

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- 3. To identify key motivating factors for using social media platforms.
- 4. To study users' attitude towards social media sites.

REVIEW OF LITERATURE-

"Social media appeal to human's basic need which is the desire to socially connect with each other" -Evar willians founder, Twitter &Blogger.

Keplan and Haenlein (2010) define social media as "group of internet-based applications that rest on the ideological and technological foundations of Web. 2.0, which permit the creation and exchange of user Generated Content"

The use of internet is now almost ubiquitous in many countries, particularly in many countries, particularly among adolescents and young adults (Kuss et al.2014). The internet and therefore the activities which will be done thereon help people in several ways, like connecting people with one another or providing quick access to different types of information. New kinds of social interaction have recently emerged and a couple of scholars have claimed that it's easier for people to be engaged in unhealthy and dysfunctional behavior (Soh et al. 2014) including potential addiction to social media (Kuss and Griffiths 2017). As started way back by Griffiths (2000), these online activities can become excessive, resulting in deleterious behaviors in minority individuals.

Scientific interest in behavioral addictions has previously examined a variety of factors related to different behaviors. A lot of empirical literature on behavioral addiction has focused on personality traits. Although the results across studies aren't always in agreement, extraversion, shyness, and self-esteem are three factors often examined. Extraversion, especially within the case of adults, is positively associated with both SNS use and to addictive tendencies (Kuss and Griffiths 2011; Ho et al. 2017). These results suggest that extraverts need a better level of stimulation which will be obtained by social media use (Wilson et al. 2010).

A study by Tang et al. (2016) adopted Saucier's (1994) Mini-Markers scale to assess the large Five personality traits. They showed that neuroticism was associated with internet addictions. Such individuals have anxiety about social relationships and online social media gives them the chance to be in-tuned with others (Blackwell et al. 2017) A recent study by long street and Brooks (2017) investigated the contribution of life satisfaction. Results indicated that life satisfaction was inversely associated with social media addiction. When the satisfaction level rises, social media addiction decreases. These results suggest that social media is usually used as a surrogate for happiness.

HYPOTHESIS-

The review of the existing research paved the way for the formulation of the following hypothesis for the present study.

- 1) Teens and adolescents who experience greater depression, anxiety use social media more frequently and use more social media accounts.
- 2) Those who feel sometimes like missing out report higher PSMU (Problematic social media use)
- 3) Research test the hypothesis that excessive use of social media leads to stress, which sometimes turns to excessive stress and this become an anxiety.
- 4) Adolescents use social media filters to hide their childhood trauma.

METHODOLOGY-

Sample-

The method of sampling used in this research paper is disproportionate stratified sampling. The Reason behind using this sampling is there is no such fixed percentage and sample members are randomly selected from each segment. Since it is a study of psychological conditions leading to excessive use of social media in India, the teenagers and adolescents are randomly selected.

Tools-

The primary data is used in this research paper. The questionnaires were distributed to 30 teenagers and adolescents randomly as per disproportionate stratified method. The questionnaire was in English. The Questions were related to psychological conditions because of social media. Not only primary data but secondary data is also used.

STATISTICAL TECHNIQUE-

1) After checking the result maximum spending hours on social media is more than 3 hours that means adolescents and teenagers are addicted to social media.

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- Many social media users are suffering through overthinking while using platforms like Instagram, Facebook, Twitter etc.
- 3) Some of them are also suffering through Stress, Insomnia and Dizziness.

Since an online survey was conducted through google forms, the result is available in the form of pie diagrams. Some of which is mentioned below.



Analysis and Interpretation -

Key findings of the studies were classified into three categories of social media: time spent, activity and addiction. Time spent refers to the amount of time the users spent on social media. Activity refers to the interaction with social media sites and addition refers to the state of being dependent on social media.

- 1) 100% youngsters use social media platforms like Instagram, Facebook etc.
- 2) According to my survey and research 50% users are suffering through overthinking while using social media as compare to stress, Insomnia & Dizziness. This overthinking could be about anything (for e.g. Not getting expected comments on Instagram post.)
- 3) 41% social media users spend more than 3 hours on social media sites daily. So many users are addicted to social media. As there are very few of them who spend less time on social media.
- 4) The social media platforms like Instagram, Facebook and WhatsApp has been highly used by adolescents and teens as this are the most popular and entertaining sites.
- 5) There is 53% users who post daily on social media platforms. 39% users post in few days and 7% users post daily.

DISCUSSION AND CONCLUSION-

- 1) Research has show that there is a fine line between frequent non-problematic habitual use and problematic and possibly addictive use of social media, suggesting that users who experience symptoms and consequences traditionally associated with addictions like stress, OCD, Panic Disorder etc.
- Research suggest that younger generations may be more at risk for developing symptoms as a consequence because of using social media sites. So, to manage this addiction family support and social support is required.
- 3) Who is in early stage which is called relapse it is possible for them to come out from this addictions and disorder with the correct recommendations.
- 4) The further suggestion is going to the psychiatrist discuss issues and medications.
- 5) For depression there is therapy CBT (Cognitive behavioral therapy) and ECT (Electro convulsion therapy) it is useful for the patient.
- 6) For addiction there is a therapy called Detoxification.

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RESEARCH ON IMPACT OF CINEMA AND MUSIC ON PEOPLE'S MENTAL HEALTH DURING COVID – 19

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ABSTRACT

Cinema and music has always been a tool for human beings to explore different dimensions of human emotions. It has played a huge role in shaping the cognitive perception of human beings and has taken a toll and momentum on our mental health. During the current pandemic crisis, we humans as a race experienced a gamut of emotions in different ways and cinema and music played a huge role in doing it. While all other sources of communication, engagement and entertainment were cut off, cinema and music remained rock solid and acted as a catalyst and sometimes main role in helping us through these times. They proved the point that apart from engagement and entertainment, they also provide enlightenment.

Keywords: cinema, music, mental health, covid, emotions

INTRODUCTION:

Art has always been pre-science, proto science and post science. Art preceds science and it showcases our society through different mediums and different kinds of art and because of that we get an understanding of what's happening in our society and thus various research are done to enhance our society functionality and thus help in human evolution. Let's understand this with an example, early humans used to draw on cave walls and after a point they realised that they have to travel as life was feeble at that time so there was an necessity of a medium which was mobile and which they can pass through generations so through wood pulp paper was invented. Basically, science and art go through hand in hand and same is the case with emotions. Human emotions are a mechanism developed by us humans to potray our thoughts, understanding our feelings and try to communicate with world. Considering the situation around you, your brain releases certain chemicals, dopamine, seratonin, and many more to reward ourselves. During the pandemic, because of the dire and gritty envoirment which was happening around us we realised that most of us humans are not mentally equipped to tackle it; the reasons were varied financial problems, personal relationship problems, social issues, immaturity and past history of mental health problems. As most of the people were working from home, they were caught in routine. Many people wre cut off from othere means of entertainment as we could not go out to socialise and at home there were only two means, major means of engagement and to spend your time: cinema and music. There was a rise in subscriptions of ott platforms during pandemic, and as we know whenever we experience a ceratin emotion; music plays a big role in it because t directly hits the motor cortex and cerebrum of yours. So, there were many people who realised something, experienced and understood something new during pandemic.

OBJECTIVE TO STUDY:

- 1. To understand how music and cinema has an effect on people's mental health during pandemic.
- 2. To study the effect it has on a person's choices and behaviour.
- 3. On how cinema helps in affecting the cognitive perception of human being

REVIEW OF LITERATURE:

In 2009 archaeologists during their work in a cave in southern germany, discovered a flute made from a vulture's wing bone. The delicate instrument is the oldest known musical instrument on earth — indicating that people have been making music for over 40,000 years. We still don't know and we are still not sure exactly when human beings began listening to music, scientists do know something about why we do. Listening to music benefits us individually and collectively. Here's what research tells us about the power of music to improve our physical, mental, and emotional health. Research shows that music can have a beneficial effect on brain chemicals such as dopamine, which is linked to feelings of pleasure, and oxytocin, which makes us experience love and there is moderate evidence that music can help lower levels of the stress hormone cortisol. The report also includes findings from the 2020 aarp music and brain health survey, a nationally representative survey of 3,185 adults that found that listening to music — whether in the background, by focused listening to recordings or at musical performances — had a small positive impact on mental well-being, depression and anxiety. There was 37% surge in consumption of music platforms like spotify and saavn. Many people discovered differnet forms of music and 19% people realised that they had more connect to their native language. Cinema, a vehicle of social transformation sheds light on different aspects of mental illness. Due to its dramatic and stigmatising depictions, it often spreads a negative aspect of psychiatric disorders and the patients

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who are suffering from them. Though it brings out a few positive and inspiring stories. There was 25% rise in people watching ott platforms. Another study released by ott platforms siad that people decided to experiment a lot in their cinema taste. Also, cinema is the culination of all arts so it helps in aggravating human emotions. If we take the example of, a beautiful mind was an outstanding movie which portrayed the psychopathology of schizophrenia perfectly in a legendary mathematician, john nash. It showed the usefulness of insulin coma therapy. Trending series like money hiest, their title song served as a medium for youth to protest against the government. 18% family who couldn't meet each other due to schedule, bonded over cinema and thus resulted in better menatl health.

HYPOTHESES:

The review and study of this research paper helped in formulation of hypotheses of study:

- 1. Because of personal experinces, there was a surge in the amount of people consuming ott content and cinema. People who wre against it or diddnt pay much attention to it; mostky the age group between 40 60 also, decided to consume it as it helped them in relaxation and giving them a positive and relaxed headspace.
- 2. Music became a catalyst and helped people aggravate and enhance te emotiosn they were experiencing, relasing a high level of dopamine and reducing the negative effect the situation which were happening around them.
- 3. Comedy as a genre had the biggest rise during pandemic.

METHODOLOGY:

Tools:

The majority of the research was from the observation and various interviews which the researcher osereved and watched during pandemic. Apart from that, various news articles were studied and various research papers were studied.

CONCLUSION:

Being an admant lover of cinema, this topic for research paper was selected. From the situation and various cases and the analysis, it has to be understood that every person somewhere consumed cinema and music and the survival without them is extremely difficult. Because it helps in release of certain chemicals which helps us divert our minds from negative minds and the release of dopamije helps in relaxation of mind an excitement which helps in taking thing in a lighter mood and not overthink about negative things. Similarly, an extremely effective film can make a person on individual level as well as to society think about their life. Because when a person watches a film, he connects with story and characters and finds relatablity in them and thus after the film is over, we think about it and compare it with our life and thus we retrospect, introspect and give a thought about it which eventually helps in development of the cognitive perception of a human being.

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A STUDY ON THE IMPACT OF COVID-19 PANDEMIC ON EDUCATION SECTOR

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ABSTRACT

Purpose: The aim of the paper is to showcase the education system which as impact the pandemic COVID-19 is observed in every sector around the world. It has enforced the world-wide lock down creating very bad effect on the students' life.

Keywords: Covid 19, Online Learning, Impact, Education Sector.

INTRODUCTION

The pandemic COVID 19 has been spread over whole world and compelled the human society to maintain social distancing. It has also disturbed the education sector which is critical determinant for the country economic future. On Feb 11,2020 the WHO proposed an official name for this virus as 'COVID 19' an acronym for corona virus disease 2019. It was first identified in Wuhan, china on 31 December 2019, when the WHO China Country Office was informed. The COVID-19 outbreak has been impacting on the world's education system and has closed the doors of many schools and universities. The lockdown has forced many educational institutions to cancel their classes, examinations, internships etc. and to choose the online modes. Undoubtedly, the spread of COVID-19 created huge challenges for the world's educational systems that nobody has seen that since the development of technology and distance instruction. The education systems have faced challenges that shifted them toward using online learning while they were not prepared for it. The teachers assigned work to students by means of internet, delivered lectures video conferencing using different Apps like Zoom. There are WhatsApp groups of teachers, students and parents for affective communication through which they are always in touch to share their difficulties through this e-medium, the situation happened in with India where not every student is well equipped with the high-speed internet and digital gadgets and are along these lines of suffer. Numerous advanced educational institutions in India are not also equipped with digital facilities right now to cope up with sudden change from traditional education set up to the online education system.

OBJECTIVES

- Measures taken by the Government of India during this pandemic for education sector.
- To enlist some negative impacts of COVID-19 and to put some effective suggestions for continuing education during the pandemic situation

REVIEW OF LITERATURE

Marko Teräs (2020):- the researchers say that The impact on learners is unprecedented on 9 April 2020, there are over 1,500,000,000 students worldwide from primary to tertiary level who cannot attend school (UNESCO 2020). Due to massive and unexpected closures, affected countries and communities have been forced to seek quick fixes in different digital learning platforms. The catchphrase and a utopia have been over decades, if not for centuries, that technology will somehow 'disrupt' or revolutionize education. During worldwide Covid-19-induced lockdowns, schools and teachers are using almost any available digital tools to ensure the continuation of teaching and learning.

Dr. Pravat Kumar Jena (2020):-the researcher found out that India should develop creative strategies to ensure that all children must have sustainable access to learning during pandemic COVID-19. Govt and educational institutes should plan to continue the educational activities maintaining social distancing. 30-40% students and teachers may attend schools/colleges in two shifts per day to carry on educational activities by obeying guidelines for COVID-19.

Sneha Jain, Tara Shankar Agarwal (2020):- They say that due to COVID 19 the Impact on education The corona virus outbreak means tremendous losses in learning hours it has also impacted the digital infrastructure as Teaching moves online at a level which is without precedent and untested. It can be only use as a temporary method and cannot replace the old face to face interactions between teachers and students and among other students. It has also impacted on assessment In India due to the outbreak of pandemic board exams were been postponed and ultimately cancelled.

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Loknath Mishra (2020): The research say that the impact of learning as been changed through this pandemic COVID 19. Government as planned to continue the education system maintaining social distancing 40-50% students and teachers may attend schools and colleges under the guidelines of COVID-19. It as also impacted on the outbreak of broad exams which as been cancelled and rest of their exam are conducted through online.

Vidyut Rajhans (2020) :- They say that because of COVID 19 pandemic has gripped 215 countries across the globe and many of these has faced rapid shut down . medical and healthcare, education is also severely affected by this global crisis . this is however conclude that further studies may be directed to test student performance and satisfaction on switching to e-learning educational system. It also say that India has suffered a huge loss due to this pandemic and education sector is not the exceptions.

Swarup Saha, Srijita Mandal, Dr. Supti Kotal (2020) :-this research say that COVID-19 has impacted hugely to the education sector though it has created many challenges various opportunities are also evolved. It also say that the concept of "work from home" has greater relevance in such pandemic situation to reduce spread of COVID-19. As online practice is benefitting the students immensely, it should be continued after the lockdown which will help this sector to explore more and getting benefits from globalized educational exchange programme. This pandemic has taught us that how to tackle the unwanted situation and how to survive in worst and pathetic situation that's why education sector has been gaining a lot and this line should be recalled again "Survival of the Fittest".

Anis Nikdel Teymori. and Mohammad Ali Fardin (2020):- Both researchers of Iran showcased that how covid has become a boon for the educational system as just because of rapid growth of cases in their country school and university were closed but due to online mode of learning they were also benefited to learn different courses online as a result 70% of students were able to held online mode of education way more easy and gateway for other courses. The authors also highlighted negative part also as the teacher who were familiar with traditional way to teaching were to help the Morden way of teaching and students didn't had a control of teacher over them. And now onwards the teachers are paying more special attention and change in the technical way of learning as in students show their interest in studies and at last the author hope to reduce the cases of covid and pray for a clean and healthy environment.

Naushaad Hussain(2020):- The professor in maulana Azad national Urdu university, highlighted the part of "IMPACT OF COVID-19 ON HIGHER EDUCATION: CHALLENGES, OPPORTUNITIES AND ROAD AHEAD" as in the last year students exam was been cancelled due to covid 19 situation and also told about how difficult it would be for students to acquire the management studies as due to situation they won't have the choice to choose the best Institute for them as in the people working over there would provide them large number of discount and facilities at the last students get over it which in results leads them an unauthorised Institute. And in future also they might face a difficulty to get employed.

Shale-work Zewde (2020):- Has told about the covid 19 long term impact on education system as she says that it will be very hard for students out there as they are slowly and gradually losing their interest in education. And some in other parts of the world they don't even have technical ailments in rural parts as in says they need to free and open source of technologies and the main focus should be education some funding to be raised for public education Students and teachers should also participate in rights. Global solidarity to end current levels of inequality and make the education free for students all over the world she also says that current situation also teaches us how important it is to educate people in this pandemic and to nature young minds to be a civilized citizen.

Ms ruby Yadav (2020):- The professor in Allahabad university. Stated that how worst the education system is affected due to covid 19 as in results the whole nursery primary and secondary and higher education slowly and gradually kids have to learn online and live interaction is missing students aren't interested nor even control over them it's tuff time as it's very difficult to mature the young minds online mode of education has only benefited the children for coding but the basic education needed is been vanished as in results the main focus of the degree students is seeking employment rather than studies if the same thing happens than we can't imagine the intensity of how worst it will education system needs to come up with some exciting courses so that students show interest to that get back to the track

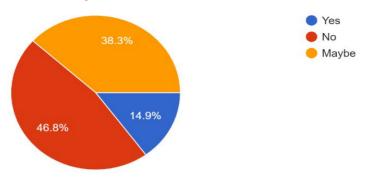
DATA ANALYSIS AND INTERPRETATION TEACHER DATA ANALYSIS

1ST OBJECTIVES

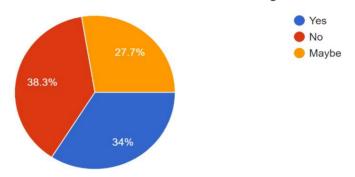
Teachers opinion on difficulties face during online lecture

OUESTION ASKED

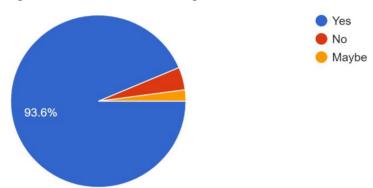
1.) According to you is online learning is effective.?



2.) Are students isn't interested to attend an online class in the morning



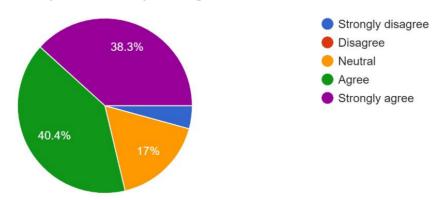
3.) Are there some challenges of online classroom management.?



Results: From the above data we get to know that how teachers are face difficulties as students aren't interested to attend online class as well as they are also Facing technical issues to online classroom management. And as they lose out the control on students gradually online learning isn't being effective.

OBJECTIVE 2 Teachers' opinion on learning loss during online lectures. QUESTIONS ASKED

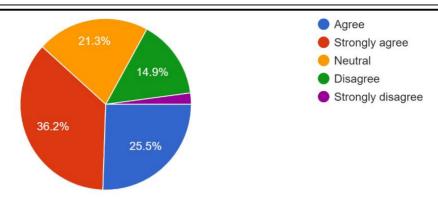
1. COVID-19: Increasing risk of learning loss-disparities in academic achievements?



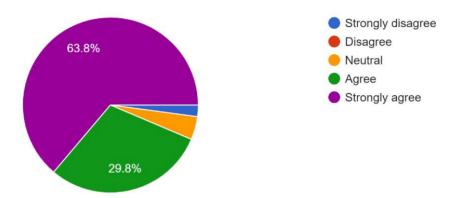
2. In terms of time and work, are your overall expectations the same or different from a traditional school?

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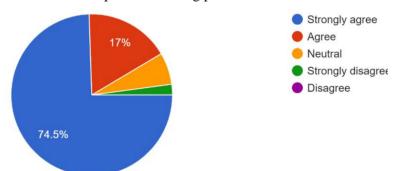
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3. If the professor & students show their faces, then a lecture becomes more interactive?



4. Weekly assignments & tests will help in the learning process?



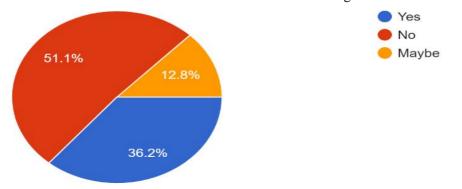
Results: From the above data we get to know that teachers know that the students have a learning loss as they lose interest or face difficulties due to internet problems & teachers lose control of students as online lectures are not that effective

OBJECTIVES 3

Teacher opinion would they continue online or physical learning

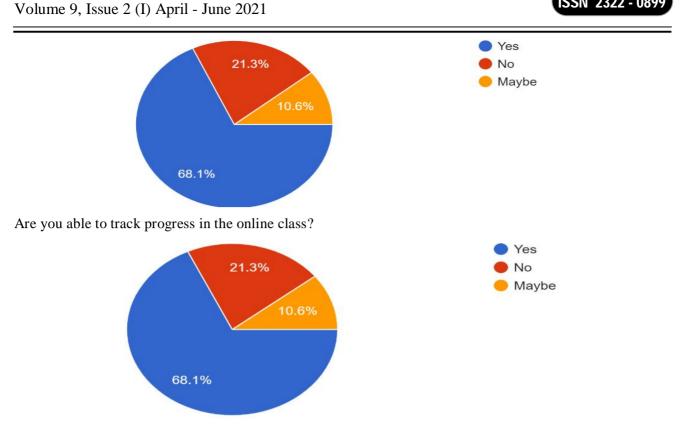
QUESTION ASKED

Do you recommend educational institutions continue with online learning after the coronavirus?



According to you, should students spend 4 to 5 hours in online class

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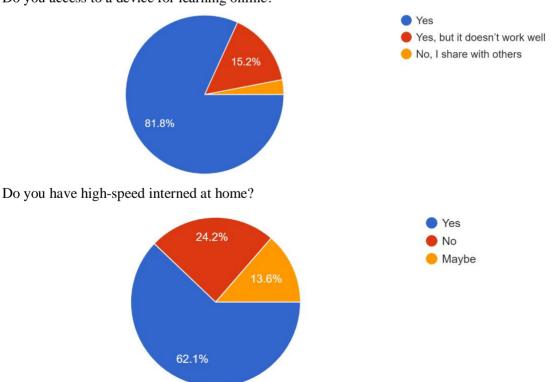
Results: from the about data you see that teacher say that they won't recommend educational institutions continue with online learning after the coronavirus because of students have a learning loss as they lose interest but they are able to track the progress in online learning teacher also says that student should spend 4 to 5 hours in online class.

STUDENTS DATA ANALYSIS **OBJECTIVES 1**

Students' opinion on the challenges face during online lecture

QUESTION ASKED

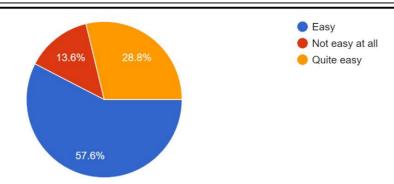
Do you access to a device for learning online?



How easy is it to you to use the remote learning tools your school provides? (Google Classroom etc.)

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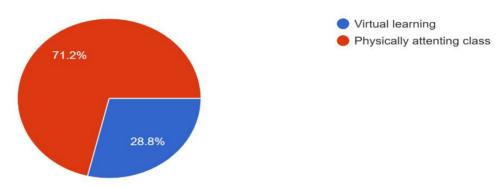




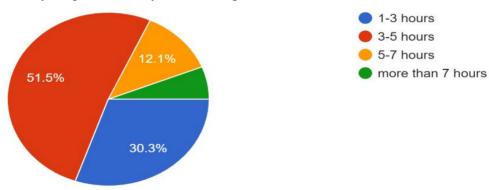
Results: From the above data we get to know that how students are easily know how to used learning tool and to access the devices as some students aren't able to access because of network issue as per given by the data. So, by the students experience they easily able to used the applications and remote learning tools from the provided schools or colleges.

OBJECTIVES 2 Students opinion in online learning QUESTION ASKED

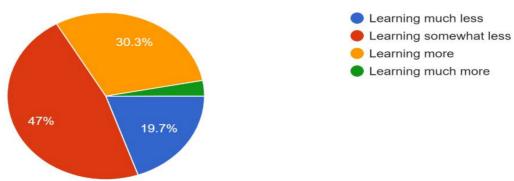
What do you prefer virtual learning or physically attending class?



How much time do you spend each day on an average on online education



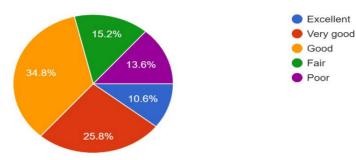
How much are you learning during remote learning compared to regular school



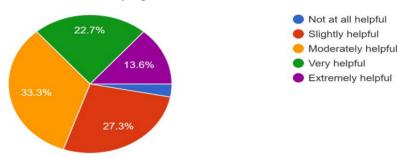
Results: From the data you may see that student are not interested in online lectures how much they were inserted in physically attending class and because of online learning students are learning some what less compared to regular class. According to student they feel like they should spend 3-5 hours only in online education.

OBJECTIVES 3 Overall, how to students feel about online learning QUESTION ASKED

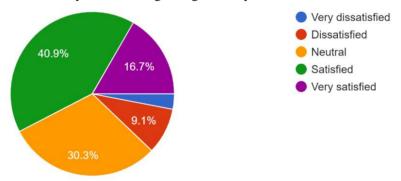
How do you feel overall about online education?



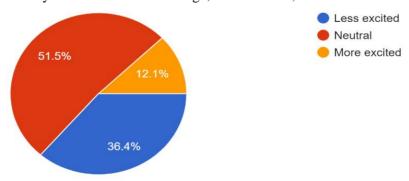
How helpful are your teachers while studying online



Please state how satisfied were you with the grade given to you?



Has online education made you less excited for college, more excited, or neutral?



Results: From the about data, you may see that teacher a moderately helpful because of online some student my also don't understand and hoe to interacted with teacher. Students are satisfied by the grade what they have got in this semester overall student feel like online learning is good

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CONCLUSION

During a live education process student expression were visible to teacher from that i could get to know but as we see in now student aren't concern about what they are studying and teacher feels waste of effort because some of the students aren't active in online class it's simply coping and passing out an exam without any effort which is technically wrong. The only was it can be stopped by giving a warning to student and take all the test on weekly basis and include that marks on their results so that student would surely take it in a serious way and rather giving assignment we should give them a weekly test. And about attending a online lecture if a class doesn't have a good amount of attendance than they given a KT in particular subject so that other student start taking it on a serious way because if this goes on than pursuing education would be a effort less thing which it shouldn't. Making online class more interactive and conducting weekly test and being disciplined. On the basis of students, it should be being honest no cheating during the exams as it's going to affect you later on it's nothing but simply depleting your own knowledge. Attending online class and be active taking part in extra curriculum activities to brush up the skills, practise up the things which is difficult to get in , being regular to attend the class cause teacher thou are putting their efforts and enjoy our college life not lively but online .

SUGGESTION

Research has shown that lecture videos that show instructors' faces are more effective than simple narrated slideshows. Include a range of functions to create interactive learning activities such as quizzes. If you tell students that their attendance will be measured by their participation in a quiz, it will increase compliance.

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PROTEIN STRUCTURE PREDICTION USING ARTIFICIAL INTELLIGENCE TECHNIQUES

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ABSTRACT

Proteins constitute life's machinery. But till date the machinery's structure prediction is an unsolved puzzle for the last 50 years. With each CASP, annually AI has tried to solve this problem by bringing different algorithms, methods & solution. These solutions range from Machine Learning, Artificial Neural Network & Deep Learning technique of Convolutional Neural Networks, Variational Autoencoders, Generative Adversarial Network, Reinforcement Learning & Gradient Descent Optimization. The most precise solution till date is DeepMind's AlphaFold, with a 92.4% accuracy. With this advancement, now the most contagious & life-threatening ailments can be cured by unlocking their DNA structures & manufacture vaccines which will revolutionize medicine in the archives of mankind.

Keywords: Artificial Intelligence, Machine Learning, Artificial Neural Network, Deep Learning, Convolutional Neural Networks, Reinforcement Learning, AlphaFold.

INTRODUCTION

The genome of the first bacteria was segmented in 1995, succeeded by the first eukaryote in 1996. Why vex? Given that genomes consist of blueprint of entire integrant of life's machinery. The machinery comprises of proteins that undertake several important processes in organisms (catalysis of organic chemistry reactions, displacement of nutrients, identification and transmission of signals). 'Sequence determines structure determines function', the globe of proteins is ruled by the 'key-hole' principle, i.e., 2 proteins act after they are suitable for one another in the sort of a key into a hole. Thus, protein structure determines how protein perform. What determines structure? All data concerning the predominant structure of a protein is coded within the amino acid sequence, and its native resolution surroundings. Will we be able to untangle the code & predict 3D structure from sequence? For over fifty years, there has been an obsessive research to yield ways for predicting protein structure from sequence.

Various algorithms have been applied to yield a higher rate of accuracy where primarily sophisticated experimental technologies from the genetically encoded amino acid chain of a protein have been used as an alternative in experiments. Computational algorithms & networks have been used to predict the structure of proteins, illustrate the mechanism of biological processes, and determine the properties of proteins.

These computational algorithms include prediction utilizing Artificial Neural Network & Deep Learning technique of Convolutional Neural Network, Variational Autoencoder, Generative Adversarial Network, Reinforcement Learning & Gradient Descent Optimization.

PROTEIN STRUCTURE PREDICTION USING MACHINE LEARNING

ML methods have played, and continue to play, a significant role in 1-D-4-D protein structure predictions, also in numerous related predicaments. For example, MLs methods are being applied to predict protein solubility, protein stability, protein signal peptides, protein cellular localization, protein post-translation modification sites, namely phosphorylation and protein epitopes.

A common question often asked is which ML method is "better" or more suitable for a given problem? In short, should we use a neural network, a Hidden Markov Model (HMM), a Support Vector Machines (SVM), or something else? The blooming size of the available training sets coupled with the hiatus between the number of sequences and the number of solved structures remains as dominant motivators for further developments. In production, a pretrained feedforward neural network, for instance, can produce predictions rather fast. Both accuracy and speed will probably be pondered upon as significant as genomic, proteomic, and protein engineering projects continue to generate great challenges and opportunities in the particular domain.

PREDICTING PROTEIN STRUCTURES USING ARTIFICIAL NEURAL NETWORK

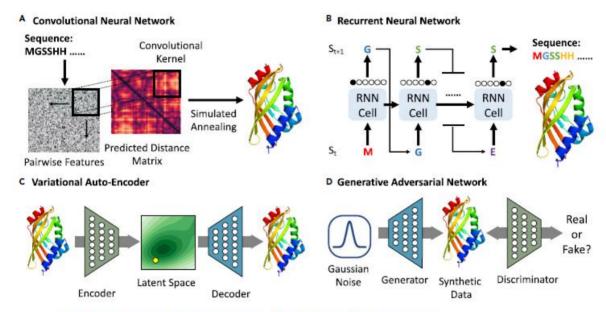
ANNs are compatible for the pragmatic approach to structure prediction of proteins. Similar to the procedure of protein folding, which is potentially finding the most stable structure given all the competing interactions within a polymer of amino acids, neural networks explore input data simultaneously. Since, numerous kinds of computational units prevail, the most routine ones sum its inputs and conveys the result through some kind of nonlinearity. Nearly every other neural model incorporates of these classes of units which are hard limiters,

sigmoidal & threshold logic elements. The main distinguishers prevail in topology (node connectivity), methods of training & application.

Networks are recognised as feedforward since the information is provided as inputs and propagated in a forward manner, with each computational unit integrating their inputs & "firing" heeding to its non-linearity. The preferred algorithms for training are backpropagation, and is useful methods for network optimization. Since these kinds of networks will continue to be widely utilized, it may be that the next round of advances in research in protein structure will involve other type of networks such as Associative Memory, Kohonen Network, or Hebbian Network.

PROTEIN STRUCTURE PREDICTION USING DEEP LEARNING:

DL is begetting a scientific renaissance powered by big data, available toolkits & powerful computational resources, affecting a number of fields, including protein structural modeling. Protein modeling, such as forecasting structure from amino acid sequence & evolutionary information, designing proteins toward prudent functionality, or predicting properties or behavior of a protein, is critical to recognize and maneuver biological systems at the molecular level. We proclaim for the central significance of structure, succeeding the "sequence/structure/function" paradigm. The DL algorithms are discussed below:



- Schematic Representation of Several Architectures Used in Protein Modeling and Design
- (A) CNNs are widely used in structure prediction.
- (B) RNNs leam in an auto-regressive way and can be used for sequence generation.
- (C) The VAE can be jointly trained by protein and properties to construct a latent space correlated with properties.
- (D) In the GAN setting, a mapping from a priori distribution to the design space can be obtained via the adversarial training.

CONVOLUTIONAL NEURAL NETWORK

CNNs architectures are most commonly applied to image analysis or other problems where shift-invariance or covariance is needed. Acknowledging the fact that an object on an image can be moved in the image and still be the same object, CNNs acquire convolutional kernels for the layer-wise affine transformation to apprehend this translational invariance. A 2D convolutional kernel applied to a 2D image data x can be defined as

$$\mathbf{S}(i,j) = (\mathbf{x} * \mathbf{w})(i,j) = \sum_{m} \sum_{n} \mathbf{x}(m,n) \mathbf{w}(i-m,j-n),$$

where S(i,j) represents the output at position (i,j), x(m,n) is the value of the input x at position x(m,n), y(i-m,j-n) is the parameter of kernel w at position (i-m,j-n), and the sum is over all potential positions. CNNs, specifically ResNets, are regularly used in protein structure prediction. An example is AlphaFold, which used ResNets to predict protein inter-residue distance maps from amino acid sequences.

RECURRENT NEURAL NETWORKS

RNNs architectures are based on applying several iterations of the identical function along a sequential input. This is observed to be an unfolded architecture, and has been prominently contributed to process sequential data, such as time series data and written text (i.e., NLP). With an initial hidden state h^0 and sequential data $[x^1, x^2, ..., x^n]$, we can obtain hidden states recursively:

$$\mathbf{h}^{(t)} = g^{(t)}(\mathbf{x}^{(t)}, \mathbf{x}^{(t-1)}, \mathbf{x}^{(t-2)}, ..., \mathbf{x}^{(1)}) = f(\mathbf{h}^{(t-1)}, \mathbf{x}^{(t)}; \theta),$$

where f represents a function or transformation from one position to the next, and g^t represents the accumulative transformation up to position t. The hidden state vector at position i,h⁽ⁱ⁾, consists of all the information that has been witnessed before. Owing to the gradient vanishing and explosion, namely long short-term memory (LSTM) and gated recurrent unit are more widely used. For proteins, these methods could learn which parts of an amino acid chain are critical to predicting a target residue or the properties of a target residue.

VARIATIONAL AUTOENCODER

AEs, unlike the networks mentioned above, felicitates a model for unsupervised learning. Within this unsupervised, different types of schemes are applicable to represent a protein framework, an AE does not learn labeled outputs but instead tries to learn some portrayal of the real input. This is typically achieved by training two particular parametric maps: an encoder function g: X/R^m that maps an input x to an m-dimensional representation or latent space, and a decoder intended to implement the inverse map so that f(g(x))=x. Typically, the latent representation consists of minute dimension (m is smaller than the ambient dimension of X) or restricted otherwise (e.g., through sparsity).

The stochastic encoder, traced by the inference model $q_{\phi}(z|x)$ and parametrized by weights, is trained to approximate the true posterior distribution of the representation given the data, $p_{\theta}(z|x)$. The decoder, on the other hand, provides an estimate for the data given the representation, $p_{\theta}(x|z)$. Direct optimization of the obtained objective is intractable, however. Thus, training is done by maximizing the "evidence lower bound," $L_{\theta,\phi}(x)$, instead, which provides a lower bound on the log-like hood of the data:

$$\mathcal{L}_{\boldsymbol{\theta}, \boldsymbol{\varphi}}(\boldsymbol{x}) = \mathsf{E}_{\boldsymbol{z} \sim q_{\boldsymbol{\varphi}}(\boldsymbol{z}|\boldsymbol{x})} \ \mathsf{log} p_{\boldsymbol{\theta}}(\boldsymbol{x}|\boldsymbol{z}) - D_{\mathit{KL}}(q_{\boldsymbol{\varphi}}(\boldsymbol{z}|\boldsymbol{x})||p_{\boldsymbol{\theta}}(\boldsymbol{z}|\boldsymbol{x})).$$

Here, $D_{KL}(q_{\phi}||p_{\theta})$ is the Kullback-Leibler divergence, which calculates the distance between distributions q_{ϕ} and p_{θ} . Utilizing Gaussians for the factorized variational and likelihood distributions, apart from this using a change of variables via differentiable maps, not prevents for the efficient optimization of these networks. The resulting continuous real valued representation can then be used to generate new sequences likely to have antimicrobial properties.

GENERATIVE ADVERSARIAL NETWORK

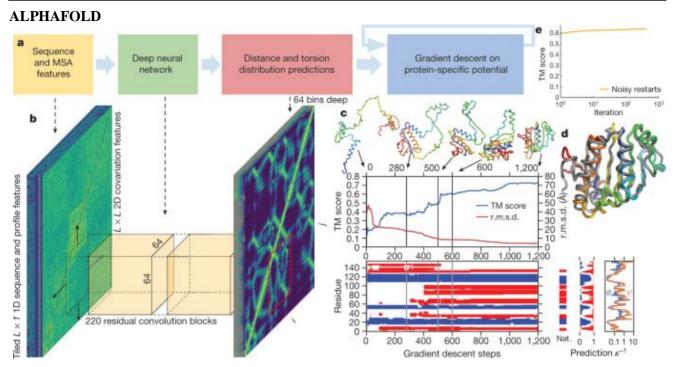
GANs are another class of unsupervised (generative) models. Unlike VAEs, GANs are upskilled by an adversarial game between two models, or networks: a generator, G, which given a sample, z, from some simple distribution $p_z(z)$ (e.g., Gaussian), seeks to plot it to the distribution of few data class (e.g., naturally looking images); and a discriminator(D), whose task is to check whether the images are real (i.e., belonging to true distribution of the data, $p_{data}(x)$), or fake (obtained by the generator). With this game-based setup, the model is trained by increasing the error rate of the discriminator, thereby training it to "fool" the discriminator. The discriminator is trained to counter such fooling. The real objective function as given by Goodfellow et al. is:

$$\min_{G} \ \max_{D} V(D,G) = \mathsf{E}_{\mathbf{x} \sim p_{\mathsf{data}}(\mathbf{x})}[\mathsf{log}D(\mathbf{x})] + \mathsf{E}_{\mathbf{z} \sim p_{\mathbf{z}}(\mathbf{z})}[\mathsf{log}(1 - D(G(\mathbf{z})))].$$

Training is achieved by stochastic optimization of this differentiable loss function. An instance of GAN, in the theme of protein structure modeling is swotting the distribution of backbone distances to create novel which have protein folds. During training, a network G fabricates folds, and another network D intent to categorize between generated folds and fake folds.

REINFORCEMENT LEARNING

Another approach to overcome the limitation of data availability is RL. Biologically meaningful data may be produced quickly in simulated environments, such as the Foldit game. In the most famous application of RL, AlphaGo Zero, an RL agent (network) learned and master the game by learning from the game environment alone. There are some existing models of RL in the domains of chemistry & electric engineering to develop organic molecules or computational chips. One befitting modeling problem for an RL network perspectively be taching an AI agent to create a series of "moves" to fold a protein, like the Foldit game. Such studies are still infrequent and preceding attempts have aimed on folding the 2D hydrophobic-polar model of proteins.



AlphaFold is Artificial Intelligence algorithm created by Google's DeepMind that predicts protein structure. The algorithm is designed using DL. AlphaFold has two versions. AlphaFold 1 (2018) ranked first in the overall summit of the 13th CASP held December 2018 proceeded by AlphaFold 2 which repeated the position in the CASP November 2020. The score was 90 for approximately two third of the proteins in CASP's Global Distance Test, a test that computes the extent to which a computationally predicted structure is akin to the lab determined structure, with 100 being a complete match. The calculated accuracy was 92.4%.

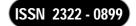
CONCLUSION:

A cent percent accurate prediction is what AI aims for, just like a puzzle whose last few pieces need to fall into place to complete the entire picture, just like that AI is solving this tangle of protein prediction & will revolutionize how proteins are studied and unlock new secrets of the world of proteins.

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OPPORTUNITIES AND CHALLENGES OF EDUCATION IN COVID-19 WITH REFERENCE TO MUMBAI

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ABSTRACT

The pandemic has made all the educational schools across the world to adopt teaching online. The situation also remained true for India, and all schools/colleges used video conferencing and technological advancements to make the best of the situation and continue working. Although there are benefits to online learning, students and teachers have faced many challenges. This study focuses on analysing the opportunities and challenges of education in covid-19. This study is a quantitative research based on structured questionnaire. This study concludes there is a gap between teachers and students in online learning. And in order to fill the gap the teachers have to use much more engaging and interactive methods by using creative ideas in online teaching and students have to embrace and cooperate with their teachers. This study proposes methods to fill the drawbacks in online learning.

Keywords: Covid-19, Online learning, India, Education, Opportunities, Challenges, Drawbacks

INTRODUCTION:

Covid-19 has caused educational delays and increased school closures worldwide, 90 percent of the world's student population is affected, leading most countries to consider new ways of providing education to ensure that learning never ends. With the aim of ensuring educational sustainability in mind, most nations rushed to online distance education through online platforms, e-learning, and ICTs, resulting in an unplanned and dramatic shift in the education sector that opened the door to many opportunities, exposed existing and new inequalities, and created a series of obstacles.

In India too, as part of the national lockdown, the government has closed all educational schools, affecting learners ranging from school-age children to postgraduate students. Their impact however, is especially serious for the most vulnerable and oppressed boys and girls, and their families. However, due to the rapid change from school closures triggered by COVID-19, most teachers around the world were compelled to provide online learning without sufficient guidance, assistance, or preparation time, despite being infused with a variety of new tools; they were required to digitalize their course contents and/or develop new contents.

Students and teachers have faced many challenges in terms of interrupted learning and unintended strain on health. When schools shuts, nutrition suffers. Parents are often told to help their children learn at home, and

they may struggle to do so. When schools close, working parents are more likely to miss work to care for their children. This contributes to wage reductions and has a negative impact on productivity. When schools reopen following closures, it is difficult to ensure that children and youth return and remain in school.

The future of education after covid-19 will be that When schools reopen, fewer children will return. Competitive exams are of significant importance, but the protection of the young will take priority until the virus demonstrates at least a visible downward path. Similarly, fewer children can study abroad. Sports can be limited or non-existent. A lightweight school bag will become a reality, distance learning courses will no longer be considered inferior, a combination of blended learning and customised education will be introduced, examination and evaluation will change, and augmented reality may enhance visualisation, annotation, and storytelling.

REVIEW OF LITERATURE:

(Cathy Mae Toquero, 2020) in their research titled "Challenges and Opportunities for Higher Education Amid the COVID-19 Pandemic: The Philippine Context" has explained that despite the COVID-19 difficulties, educational preventative measures are implemented to ensure that students continue to receive their education. This article introduces how higher education is affected and how it can react to potential challenges based on the author's observations, studies, findings in academics, covid-19 recommendations, and the need for alternative solutions. This article urges educational institutions to conduct research in order to disseminate and record the effect of the pandemic on the educational system. There is also a greater need for educational institutions to improve curriculum activities and make it more open to students learning needs and outside of traditional classrooms.

PROBLEM OF THE STUDY:

In covid-19, there have been difficulties with the transition from offline to online learning. There is a gap created between students and teacher. Teachers are facing difficulties in creating online lectures much more engaging and interactive sessions. Students have faced problems in understanding teaching of online learning and has only been able to grasp the concepts to a small extent. The study proposes a way to fill the gap.

OBJECTIVES:

- 1) To know the overall impact of online learning on educators.
- 2) To gain parents perspective over opportunities and challenges of online learning during covid-19.
- 3) To understand at what extent the learners grasped the teaching of online learning.

HYPOTHESIS:

- 1) H0: There is a positive impact on educators in online learning. H1: There is a negative impact on educators in online learning.
- 2) H₀: Parents perspective over opportunities and challenges is unfavourable for online learning during covid-19. H₁: Parents perspective over opportunities and challenges is favourable for online learning during covid-19.
- 3) H0: The learners have grasped to a small extent the teaching of online learning. H1: The learners have grasped to a great extent the teaching of online learning.

RESEARCH METHODOLOGY:

This study is a quantitative research. A structured questionnaire was made in Google form and distributed to approximately 441 youth. The questionnaire was filled by Educator, Parents And Students. The period of the study is March 2021. The research was conducted in Mumbai city. Data analysis is done through SPSS software and compilation of results is done in excel.

Demographic Profile and basis of selection of the respondents:

Frequency Percent Age 15 to 25 329 74.6 25 to 35 24 5.4 35 to 45 37 8.4 45 to 55 40 9.1 55 to 65 9 2.0 2 Others .5 Total 441 100.0 **Role In Education** Frequency **Percent** Educator 52 11.8 12.5 Parent 55 Student 334 75.7 Total 441 100.0

Table 1: Demographic profile of the respondents

SIGNIFICANCE OF THE STUDY:

- The study is undertaken from everyone perspective involved in education i.e. Educator, Parent and Student.
- The study will help in understanding overall impact of online learning on educators.
- The study will show at what extent the learners grasped the teaching of online learning.

Analysis of the Study:

H1: There is a negative impact and numerous challenges that educators face in online learning.

H0: There is a positive impact and few challenges that educators face in online learning.

Table 2: How online teaching has impacted you (Educator)				
	Frequency	Percent	Valid Percent	Cumulative Percent
Positively	36	69.2	69.2	69.2
Negatively	16	30.8	30.8	100.0

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Total	52	100.0	100.0	

Inference: This table explains the impact of online teaching. Out of 52 respondents in educator, 69.2% (36) of respondents have positive impact of online teaching and 30.8% (16) of respondents have negative impact of online teaching. Here, the null hypothesis i.e. H₀ is proved right and alternate hypothesis i.e. H₁ is rejected.

H1: Parents perspective over opportunities and challenges is favourable for online learning during covid-19.

H0: Parents perspective over opportunities and challenges is unfavourable for online learning during covid-19.

Table 3: What are the main educational opportunities you see resulting from the pandemic (Parents)				
	Frequency	Percent	Valid Percent	Cumulative Percent
Improved use of technology for	32	58.2	58.2	58.2
learning				
Improved technical skills	16	29.1	29.1	87.3
among teachers				
Improved technical skills	25	45.5	45.5	132.8
among learners				
Teachers empowered by an				
increased understanding of	16	29.1	29.1	161.9
online teaching				
More personalised and				
effective use of education	13	23.6	23.6	185.5
technology				
New opportunities for				
learners struggling with formal	19	34.5	34.5	220.0
face-to-face learning				
Total	121	220.0	220.0	

Inference: This table explains the educational opportunities. 58.2% (32) have chosen Improved use of technology for learning, 29.1% (16) have chosen Improved technical skills among teachers, 45.5% (25) have chosen Improved technical skills among learners, 29.1% (13) have chosen Teachers empowered by an increased understanding of online teaching, 23.6% (13) have chosen More personalised and effective use of education technology, 34.5% (19) have chosen New opportunities for learners struggling with formal face-to- face learning as a opportunity for their children. Here, Parents perspective over opportunities is favourable so the alternate hypothesis i.e. H₁ is proved right and the null hypothesis i.e. H₀ is rejected.

Table 4: What main challenges are you facing in the context of your child/children's education				
		(Parents)		
	Frequency	Percent	Valid Percent	Cumulative Percent
Physical health and safety	25	45.5	45.5	45.5
Lack of support resources	27	49.1	49.1	94.6
Lack of technical knowhow	19	34.5	34.5	129.1
or poor infrastructure				
Boredom and loneliness of	20	36.4	36.4	165.5
my child				
My child falling behind	8	14.5	14.5	180
Lack of communication	14	25.5	25.5	205.5
between schools and parents				
Total	121	205.5	205.5	

Inference: This table explains the challenges. 45.5% (25) have chosen Physical health and safety, 49.1% (27) have chosen Lack of support resources, 34.5% (19) have chosen Lack of technical knowhow or poor

infrastructure, 36.4% (20) have chosen Boredom and loneliness of my child/children, 14.5% (8) have chosen My child/children falling behind, 25.5% (14) have chosen Lack of communication between schools and parents as a challenge for their children. Here, Parents perspective overchallenges is unfavourable so the null hypothesis i.e. H0 is proved right and the alternate hypothesis i.e. H1 is rejected.

H1: The learners have grasped to a great extent the teaching of online learning.

H0: The learners have grasped to a small extent the teaching of online learning.

	Table 5: Do you understand online completely (Students)			
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	143	42.8	42.8	42.8
No	191	57.2	57.2	100.0
Total	334	100.0	100.0	

Inference: Out of 334 respondents, 42.8% (143) said Yes they understand online completely and 57.2% (191) said No they do not understand online completely.

	Table 6: Are all your concepts cleared online (Students)			
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	133	39.8	39.8	39.8
No	201	60.2	60.2	100.0
Total	334	100.0	100.0	

Inference: Out of 334 respondents, 39.8% (133) said Yes all their concepts are clear and 60.2% (201) said No not all of their concepts are clear. Here, the learners have grasped only to a small extent the teaching of online learning as both the questions results more numbers in No, so the null hypothesis i.e. H₀ is proved right and the alternate hypothesis i.e. H₁ is rejected.

LIMITATIONS OF THE STUDY:

- This study does not consider the issues faced by students.
- This study does not consider the role of schools/colleges in assisting students to study online.
- This study does not consider the issues faced by Educator.

CONCLUSION OF THE STUDY:

The study concludes that the Covid-19 situation has brought different outcome to different peoples i.e. Educator, Parent and Student. Online learning for educators have been impacted positively due to factors like time and location flexibility. Parents also have pointed out equal opportunities and challenges for online learning. But there is a negative outcome from students as the study have showed that the learners have grasped to a small extent the teaching of online learning.

For making online learning more engaging and effective for students, a teacher training curriculum should be built. Many teachers are experienced professionals, but they have not been prepared to teach online. If teachers do not know how to help students and motivate them to connect with peers, an online learning environment may become isolating. Students should have a feeling of ownership and command over their learning. Help learners to express themselves by soliciting input on the learning experience and content. Teachers can engage students' brains by using a variety of content delivery methods, including video, text, audio, and presentations. Online learning can be made even more enjoyable and efficient for students by using both of these approaches.

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IMPACT OF WRONG CONTENT OF MOVIES/SERIES/T.V. ON PEOPLE

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ABSTRACT

As we all know in today's generation we all are surrounded by entertaining electronic usage like phones, tables, Ps4, Xbox, computers, laptops and many more. Most of the people are addicted to various video games as well as movies and series. I am taking this topic as many people are wasting their time in such futile or impractical movies. People usually talk about video games as a waste of time and they tutor others about the effect of video games, but no one talks about movies. So I have made this research paper on 'IMPACT OF WRONG CONTENT OF MOVIES/SERIES/T.V. ON PEOPLE'. In this topic I have covered wrong content that rises to crime as well as how it wastes time and what other impacts it creates on people. I have also researched what OTT platform has changed people's view and what is the drawback of it. I am making this with the help of primary data as well as secondary data and also I will be making google form to conduct a survey for getting a general view of what people assume on this topic.

Keywords- (futile, crime, drawback)

INTRODUCTION-

Movies and web-series are the most visually entertaining programs watched by people. As we all know, movies and web-series are more important entertainment or suspense material that people want to watch. They play's role in educating people as we all know but the thing is, it's a one way communication. There is a lack of communication between target audience and movie. So there is a very strong intention that people will take it the wrong way. Movies and web-series are not a part of people's lives, they're just made for entertaining purposes. Many bio-pics are also made-up movies; they never show the whole truth because people want more trauma in it. People began to think about movies/web-series and they put themselves in movies. Apart from this some movies/web-series are crime based, so due to lack of communication people take it the wrong way and it leads to crime. There are many cases which lead to crime and we all have heard it from somewhere or the other, such as people from UP had attempted crime and after getting arrested they give statements as they have got ideas from watching crime petrol or Savdhaan India. This was the crime they know that they have an idea from the T.V. shows, but there is some content that leads to the very uncertain crime and the important part is that even criminals don't have any clue how they change into a criminal mindset or a criminal. There is detailed information about it below.

IMPACT OF LACK OF COMMUNICATION ON PEOPLE-

Communication is a process of mutual interaction that includes a two-way exchange of words or informative knowledge. Due to the communication from one end there is lack of communication, many chances from people to overthink about it and react physically or mentally as they want to be. Lack of communication leads to uncertain clarity in mind which leads people to identify what is wrong or a right. For example- Movies like KGF are full of crime based movies. People think fighting or Becoming a Criminal are the Qualities of the hero.

IMPACT OF VULGAR LANGUAGE-

As I said, movies/web-series are a very educational way of communication because people normally adopt visual communication faster than any other. As this era movies are more vulgar languages, people adopt these languages in their day to day life as a fun but when they adopt it for life and it becomes a habit for them and habit can't be solved easily.

IMPACT OF ROMANCE-

Most of the Indian movies are based on romance genres. Here more people watch movies which contain romance in it. They will not see any logical part behind the movie but they will still continue watching it. It affects many things in life but people deny the fact. Watching romance movies affect people relation with their family they started giving less importance, they spend more time with their partner rather than family, there priority changes they spend less time with family and friends. The important part is why film industry doesn't make movies on family like father, mother, sister, etc

IMPACT OF SEXUAL CONTENT-

Sexual content movies are mostly based on romance genre movies. Some movies are made specially to attract people towards the movie there aim is to make money. In this whole world humans are the smartest living being, sexual content movies are the most disturbing movie. Sexual movies make people divert or make people

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change their goals. People start thinking sex is the important part in life and others comes after that. Their brain starts thinking how to get this part done and they give their more output in thinking.

CRIME-

As you all known now how movies impact on people. So there are so many crime happen in daily life. So my question is where does this ideas come from? People who became criminals won't accept the fact about how they used to be and what they have become. There are many crime that get ideas from movie like how kill someone or how rob property which belongs to others, etc. The main crime which has indirect connection with movies is "RAPE". There is a big logic behind it, like if a person watch a romantic and crime movies at a daily base they will very desirable to have a partner after some time they start search for partner, but sometimes they get rejected and due to rejection for multiple times they can't understand or they can't get better and they again started think about movies and then they some how desire there partner very badly so they attempt steps like rape, acid attack or something miserable.

OBJECTIVES OF STUDY-

To study what types of movies people watch.

To study how much time people waste on movies.

To study the behaviour of the people which are watching wrong content movies

To study what distract them the most and how they stop spending times with family

REVIEW OF LITERATURE-

Movies are made for the entertaining purpose and it cannot be applied to real life. Movies are unethical they cannot be assumed as really it has happened. Even the biopic is scripted. Movies are made for educational purposes not for earning money.

I find that reading light novels is fun. YouTube is fun too, to be honest, I love watching craftsmen making things. I sometimes love the positivity some youtubers spread. I just plainly love watching animals too. Now if I were to think of movies and TV series.. I somehow imagine that it's going to be stressful for me. I need to sit down and watch it properly, I learn about people who don't exist, and sometimes compare it with my own reality. After watching my mom who has been glued to TV, I realised TV shows make you believe in a false reality, and also breed manners and beliefs.

Somehow I had picked up the belief that families always have dinners together, and paying respect to parents was the norm. However the neighbour's daughter believed that people generally eat at their own pace anywhere they like, family dinners aren't a thing. She believed that people all over the world cuss to their parents, and they should accept it. Our beliefs were moulded by what we watched, and this was a discovery I made later.

I didn't like that. Our realities were altered by an entirely fictional society from an entertainment medium. I couldn't believe I was this gullible. I just stopped.

Music, art, crafting, books, laughter and pets - this is how my life goes now. And somehow, I like it.

Discovering new music artists to listen to, learning new music forms, learning new skills, trying new forms of art, crafting with different mediums, cooking healthier food, trying new dishes and cuisines, reading on my Kindle, reading old books from my library, reading manga, reading web novels, reading light novels, playing refreshing games, laughing at memes everywhere, watching adorable pets. that's all I seem to need. I'm doing well.

I've eliminated all forms of unnecessary stress from my life, and the NEED to watch a movie or a TV show was one of them. That's it. I can perhaps occasionally watch one with family or friends and enjoy it. But it's not a hobby I actively look forward to doing. I'd much rather do something else. Some people might find it a fun hobby, I just don't. That's because that's how people are. We are different.

When I come across something I am told to watch, my brain says "Uh. how about we do THIS instead?" And I just do something else. It's like making someone who doesn't like raw radishes eat raw radishes. It's just something I don't want to do.

I just made my life a little healthier in my opinion, so I could love myself more. This was one of the choices I had to make to discover more of myself. but it doesn't have to be like this for everyone else. It could probably be just me.

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HYPOTHESIS-

The review of the existing research paved the way for the formulation of the following hypothesis for the present study

Lack of communication leads to uncertain clarity in mind which leads people to identify what is wrong or a right.

Waste of time and make lack of communication and also false expectation as well

Vulgar language changes the personality of the people and normal people prefer to stay away from them.

Increase in crime due to ideas or the role the hero plays and then they adopt the style of it.

METHODOLOGY-

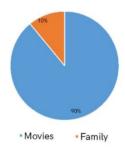
This research is aimed at understanding the people behaviour about how they feel after watching the movie and how they waste their time and also how they applied on there life

So I have use primary as well as secondary data to make this research paper and I have conduct a serve, below is the one reference of the serve

Data-

I have collected this data by means of serving and by means of face to face communication there is much less secondary data available on it. Research paper has maximum primary data. Secondary data has been collected from newspaper and social media. Eg- like money heist series has the biggest impact on people, some people in UP have got a room on rent near a house which has invested in silver and then they started digging at night.

Spending Time



ANALYSIS-

Here the question was, how do people spend their time? So there were two options given to them and they are Family or Movie. Many people didn't fill this part and there were only 10% people who spent time with family and the remaining 90% people watched the movie. The ratio between movies:family is 1:9 it is a big difference. We are giving less time to our family and they are the ones we are here because of. Movies aren't the part of life but life is a part of family. People are getting educated but not by mentally. Also they will be watching romance or crime genre based movies, because they are the genre which has more movie production.

CONCLUSION-

Movie production has to stop somewhere because it is the creator of crime, waste of time, use of vulgar language, etc. or else people have to educate them-self about their time and waste of thinking power. People also have started spending time with their family, because during crises family is the only one who stands behind us. For me, movies are the false alarm.

PLAGIARISM-

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IMPACT OF LOCKDOWN 2020 ON E-COMMERCE SITES

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ABSTRACT

E-Commerce is the most considered and chosen way of buying different sorts of products, goods and services. Today E-commerce has got to get replaced with traditional purchasing, the rationale behind may be a lot of variety is out there to customers to settle on their own product at fingertips from everywhere on the planet. But thanks to this covid19 pandemic and Lockdown 2020, E-Commerce business was also facing some challenges which weren't expected before. The aim of this thesis is to research how Covid-19 and Lockdown 2020 affected e-commerce. This paper studies how covid 19 impacted e-commerce business and altered the demand and buying behaviour of consumers.

Keywords: E-Commerce, pandemic, customer, covid, lockdown.

INTRODUCTION:

On 24 March 2020, the govt. of India under PM Mr. Narendra Modi ordered a nationwide lockdown for 21 days, temporarily step for the whole 1.3 billion population of India as a precaution against the COVID-19 pandemic in India. It had been followed by a 14-hour voluntary public curfew on 22 March, after enforcing a series of regulations within the country's COVID-19 affected areas. Ever Since then, the corona virus positive cases are increasing at a rapid rate and thus the lockdown also got extended.

E-commerce business occurs when buyers and sellers conduct their business transactions with the assistance of the web . The term electronic commerce or e-commerce refers to any quite business transaction that involves the transfer of data through the web .

Benefits for People Buying 'Online':-

- 1. Lower Prices: having a web storefront is way cheaper than an offline, brick and mortar store. Also, with the assistance of price comparison sites, consumers have transparency with reference to prices and are liberal to go searching, typically purchasing from online outlets instead.
- 2. Accessibility and Convenience: Unlike many offline stores, consumers can easily access e-commerce sites 24 hours each day. Customers can easily examine services, browse products and place orders whenever they want. Then online shopping is extremely convenient and provides the buyer more control.

Furthermore, those living in additional remote areas can order from their home at the touch of a button, saving them time travelling to the plaza .

3. Wide Choice: the expansion of online shopping has got to an outsized extent based around increased choice. With an almost endless choice of brands and products, goods to settle on from, consumers aren't limited by the supply of particular products in their local town, city or region. Items are often sourced and shipped globally.

On 26th March, 2020, Big Basket - a key online grocery player in India had the subsequent message "We'll be back soon! We are recently experiencing unprecedented demand. In light of this, we are restricting access to our site to existing customers only.

Grofers – had an identical sort of message which said "Due to the sudden rush, we've stopped servicing many locations, but we are working to extend capacity and can be resuming operations shortly."

Amazon – the leading e-commerce site in the country, and the world, has announced on its site that the customers are relying on them like never before in their social distancing and self-quarantine efforts. Hence Amazon is currently prioritising its available fulfilment and logistics capacity to serve essentials such as household staples, packaged food, health care, hygiene, personal care and other high priority products. It is currently going to stop taking orders for lower-priority products.

It would be interesting to see – what percentage shoppers from these two segments switch to online shopping, even after the coronavirus crisis is over.

OBJECTIVE OF THE STUDY:

The objectives of present study are:

1. To understand the recent status and trends of E-Commerce.

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- 2. To reveal the key variables impacting the increased usage of E-Commerce.
- 3. To analyze the influence of Lockdown 2020 on E-commerce.

REVIEW OF LITERATURE

The COVID-19 has forced the retail outlets of the nation to remain closed. This situation has been identified to be an unparalleled disruption of many businesses. When the number of major cities has declared self-isolated, lockdowns and following social distancing have directed towards the enhancement in the activities of the user. The users have enhanced their activities on the online applications concerned with shopping. As per the research studies it has been found out that the usage of online retail applications and e-commerce apps has experienced a significant rise in inactive and new users. The rise within the numbers of the web audience has been evidenced from the first week of March of the fiscal year 2020. It has been observed that there is development in the total number of active users, new users and pays out during the second week in March 2020. It is also anticipated that the proportion of active audiences in the online platform would be more as compared with the months of January and February. The majority of the development of new and active audiences in online mobile apps is mainly on websites that offer food delivery services and facilities.

HYPOTHESES:

This paper aims to test the following hypotheses:

- 1) There is no significant, statistically significant effect of the independent variables of the spread of the Covid-19 virus, which are new cases of Coronavirus, Coronavirus deaths, cumulative infections on the returns of e-commerce companies.
- 2) Unlike many offline stores, consumers can access e-commerce sites 24 hours each day. Customers can easily examine services, browse products and place orders whenever they want.
- 3) online shopping is extremely convenient and provides the buyer more control.

METHODOLOGY:

This research is aimed toward understanding the impact of lockdown 2020 on e-commerce sites.

Tools:

The type of method of this research is secondary method. The researcher has skilled many research papers, googled information, read case studies of the success of e-commerce sites during lockdown.

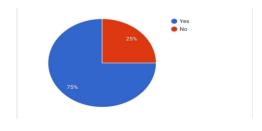
Statistical Techniques:

Since the researcher is using secondary data the pie diagram represents the subsequent analysis.

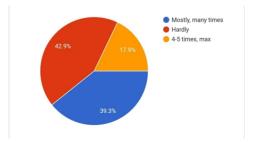
FORMS RESPONSE CHART.

Question title: Did you shop online in Lockdown 2020?.

Number of responses: 76 responses.



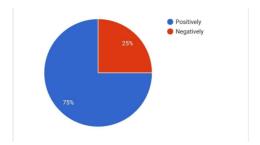
Ouestion title: how many times?



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Question title: according to you, How did the lockdown affect e-commerce business?.



Analysis and Interpretation:

In this, an analysis supported the surveys and knowledge.

Digitalization may be a main key factor on why some companies aren't being too affected and These companies being e-commerce further allows them to work as was common and still have customers during Lockdown 2020, as they don't need to believe closing the shop or adjust their opening times like physical stores. The sets of technology and management are the main drivers of

E-commerce sites. They monitor the present environment by watching how the Covid-19 situation affects other firms and the way it's affecting society and customers behaviors. By taking within the information from customer's behavior, they will modify their business models accordingly.

e-commerce has been booming and their sales have therefore increased. E-commerce is out there for nearly everyone in today's era, and thanks to the factors useful creation for e-commerce, being transaction efficiency, complementarity, lock-in, and newness, online websites are increasing sales and reforming the planet of e-commerce. The Covid-19 situation has turned customer's demands of products more towards e-commerce shops, instead of physical stores thanks to lockdowns and avoiding exposure to the virus.

e-commerce firms aren't being negatively impacted when it involves sales and customers, but rather positively impacted during the Covid-19 times. However, from the analysis and findings it's understandable that the impacts can differ counting on what sort of company it's , what they're selling, who their customers are, and where they import products from. RoyalDesign is an example of a corporation that has had increased sales, but rather than positively affecting them, it's rather negatively affected them. This thanks to them not having the ability to handle all of the increased orders, and them having a scarcity of inventory.

DISCUSSION AND CONCLUSION:

In this article, we've reviewed and deliberate disparagingly COVID-19 outbreak. We are primarily curious about how coronavirus spreads and affects e-commerce.

How e-commerce provides other ways for people to satisfy their demands. E-commerce enhanced by COVID-19 and Lockdown 2020. ecommerce trends have changed by corona and future trends.

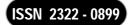
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PLAGIARISM REPORT:

PAGE NO.	REPORT'S LINK	PERCENTAGE
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CRITICAL ANALYSIS ON THE SECURITY CONCERNS OF [IOT] INTERNET-OF-THINGS

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ABSTRACT

The Internet-of-Things [IoT] generates an enormous of data that needs to be managed, analyzed and turned into intelligent business insights. The year 1999 was easily one of the rememberable year for the IoT history, as Kevin Ashton coined the term "the Internet-of-Things." has acquire enormous momentum as a technology in which physical objects would be interconnected as a result of combining of various existing technologies on Internet. Hence the more advancement in technology comes with more potential threats and vulnerable situation can caused by unproper device updates, lack of efficient and robust security design and user unawareness are among the challenges that IoT is facing. Internet-of-Things [IoT] device is burning topic in the current era. We understood how these smart devices developed by mankind for mankind are impacting in both positive and negative ways. These paper examine the security problems and provides a well defined security framework discusses future applications and research challenges.

INTRODUCTION

The Internet-of-Things[IoT] defined as a system of interrelated object connected to internets that are able to collect and transfer data through a wireless network without human interruption.

In the 1960s. During that period, the idea was called pervasive computing or embedded Internet. Ashton presented the IoT concept to improve interconnectivity of activites. However, diverse functionalities of IoT has helped it to gain strong popularity in the summer of 2010. The Chinese government gave strategic priority on IoT by introducing a five-year plan.

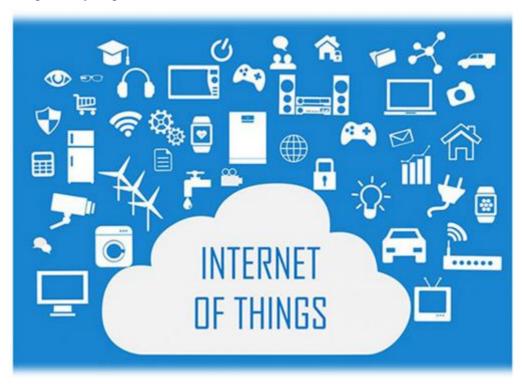


Fig 1. Network Internet-of-Things [IoT] Applications

IoT enabled devices have been used in industrial applications and for multiple business purposes. It is essential to have professionals to overcome these threat concerns and develop comprehensive security measures and policies to protect their business assets and ensure services continuity and stability. For example, smart kitchen home IoT enabled appliances connected to the local network can be a source of the breach for hackers.

In every instance new technology emerges, or changes are made to previous one. For example the latest advances in the 5G network, for example. 5G network is expected to play an essential role in the IoT systems

and applications. It is getting the researcher's attention and curiosity about the possible critical security and personal data issues, with its high frequency and bandwidth. Yet, the short wavelength imposes a change in the infrastructure, hence the need for more base stations to cover the same area covered by other wireless technology. This new structure imposes more threats, such as fake base stations. It is important to understand the security risks and potential solutions.

Architecture of IoT Systems

General IoT System has 4 major factors that establishes the generic architecture of IoT all as follow,

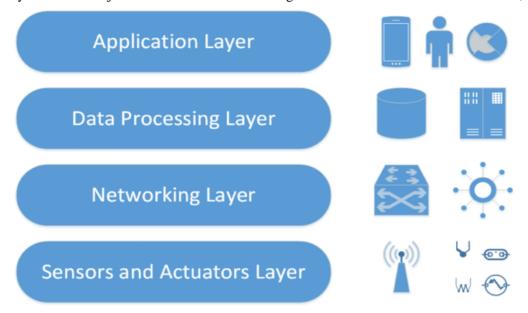


Fig 2. Internet-of-Things [IoT] Generic Architecture

- 1 Sensor and Actuator (Perception) Layer This layer deals of different kind of data sensors for example Barcodes, RFID or any other sensor network.
- 2 Network Layer The proposal of this layer is to sent the sensor data from the above layer to the processing layer through networks such as wireless, LAN, Bluetooth, RFID,3G and NFC.
- **Data Processing Layer** This layer contains information processing systems is also known as the middleware layer. It perform operation on collected data and performed programmed calculation.
- **4 Application Layer** It acts as a postman between end device and network. IoT Applications such as smart homes, smart health, smart cities, etc.

IOT SECURITY AND PRIVACY CHALLENGES

IoT brought users huge benefits; however, some challenges come along with it. Cyber security and privacy risks are the major concerns of the researchers and security specialists cited. These two are posing a considerable predicament for many business organizations as well as public organizations. We often used plenty of IoT device in our day to day life for example Fitness tracker Band, Smart Assistance Speaker, Smart light bulb, etc. Prevalent high-profile cyber security attacks have demonstrated the vulnerabilities of IoT technologies. This unprotected situation is simply because the interconnectivity of networks in the Internet-of-Things brings along accessibility from anonymous and untrusted Internet requiring novel security solutions. Of all the issues that are known, none of them has a more significant influence on IoT adaptation, such as security and privacy. Internet-of-Things [IoT] device is burning topic in the current era. We understood how these smart devices developed by mankind for mankind are impacting in both positive and negative ways. In a recent review conducted regarding privacy and security, consumer-grade Internet-of-Things did not do well. There were a lot of vulnerabilities in modern automotive systems.

Challenges and threat in Different IoT Architecture layers

PERCEPTION LAYER

Eavesdropping: It is an unauthorized real-time attack where personal communications, such as phone calls, fax transmissions, text messages are intercepted by an attacker. It tries to take crucial information that is transferred over a network precautionary measures such as Access control, continuous supervision/observation of all

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devices, and thorough inspection by a qualified technical countermeasures specialist of all components need to be ensured.

NETWORK LAYER:

Main-in-The-Middle Attack: MiTM attack is an attack where the attacker privately intercepts and modifies the communication between the sender and receiver who assume they are directly communicating with each other. It leads to a serious threat to online security because they give the attacker the pathway to capture and control data in real-time Secure/Multipurpose Internet Mail Extensions encrypts emails which ensures that only intended users can read will prevent data from MITM Attacks.

Storage Attack: The crucial information of users is saved on storage devices or on the cloud. Both the storage devices and the cloud can be attacked by the attacker and the user's information may be modified to incorrect details. By making regular backups of files, by running anti-virus software and using a system with strong passwords so that data access is restricted are the ways by which we can protect data from the attacker.

Exploit Attack: An exploit is any unethical or illegal attack in a form of software, blocks of data or a sequence of commands. It takes benefit of security infirmities in an application, system or hardware. It usually occurs with the goal of getting control of the system and steals information stored on the network. By installing all software patches, security releases and all updates for your software are few preventive measures against attack.

DATA PROCESSING LAYER

DoS Attack: An attacker sends a huge amount of data to make network traffic overloaded. Thus, the huge consumption of system resources exhausts the IoT and makes the user unable to access the system. Deploy an antivirus program and firewall will restrict the bandwidth usage to authenticated users only. Server Configuration is another method that can help reduce the probability of being attacked.

Malicious Insider Attack: It comes from the inside of an IoT environment to access private information. It is conducted by an authorized user to access the information of another user. The practices such as an encryption of data, implementing proper password management practices, installing antivirus will helps to keep data safe from such threats.

APPLICATION LAYERS:

Cross-site scripting: It is a type of computer security infirmities that typically found in web applications. It enables attacker to push client-side scripts such as JavaScript. By doing so, an attacker can completely change the contents of the application as per his needs and use original information in an illegal way. Escaping input means taking the data from an application has received and ensured it's secure before supplying it for the enduser.

When it comes to authentication, for instance, IoT faces various vulnerabilities, which remain one of the most significant issues in the provision of security in many applications. The authentication used is limited in how it protects only one threat, such as Denial of Service (DoS) or replay attacks. Information security is one of the significant vulnerable areas in the authentication of IoT due to the ubiquity of applications which are critical due to their natural multiplicity of data collection in the IoT environment. For instance, contactless credit cards. Thes card can provides account number and name of recipient; this makes it possible for hackers to be able to purchase goods by using a bank account number of the cardholder and their identity. Man in the middle attack effectively makes the bank server recognize the transaction being done as a valid event since the adversary does not have to know the identity of the supposed victim.

FUTURE OF THE INTERNET-OF-THINGS

Internet-of-Things [IoT] device is burning topic in the current era. We understood how these smart devices developed by mankind for mankind are impacting in both positive and negative ways. Currently, objects and systems are empowered with network connectivity and have the computing power to communicate with similar connected devices and machines. Expanding the network capabilities to all possible physical locations will make our life more proficient and help us save time and money. The expansion of the IoT market increases the number of potential risks, which can affect productivity and the safety of the devices and hence our privacy. Research findings also highlighted that 90% of consumers are not confident regarding IoT cyber security. Current research explored various innovative techniques to mitigate cyber attacks and increase privacy solutions. Some of the solutions identified through the research are listed below; deploying encryption techniques: enforcing strong and updated encryption techniques can increase cyber security. The encryption protocol implemented in both the cloud and device environments. Thus, hackers could not understand the unreadable protected data formats and misuse it.

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ISSN 2322 - 0899

Constant research regarding emerging threats: the security risks are assessed regularly. Organizations and device manufacturers developed various teams for security research. Such teams analyze the impact of IoT threats and develop accurate control measures through continuous testing and evaluation. Deploy robust device monitoring tools: most of the recent research proposed to implement robust device monitoring techniques so those suspicious activities can be tracked and controlled easily. Many IT organizations introduced professional device monitoring tools to detect threats. Such tools are quite useful for risk assessment, which assists the organizations in developing sophisticated control mechanisms. Develop documented user guidelines to increase security awareness: most of the data breaches and IoT attacks happen due to a lack of user awareness. Usually, IoT security measures and guidelines are not mentioned while users purchase these devices. If device manufacturers acknowledge the potential IoT threats clearly, users can avoid these issues. Organizations can also design effective training programs to enhance security consciousness. Such programs guide users to develop strong passwords to update them regularly. Besides, users are instructed to update security patches regularly. The user should avoid spam emails, third-party applications, or data, which can breach IoT security.

CONCLUSION

Internet-of-Things [IoT] device is most futuristic in the current era like a sci-fi movie. We understood how these smart devices developed by mankind for mankind are impacting in both positive and negative ways. In the future, more security, risk saver and intrusion detection techniques in each framework layer must be explored in parallel to the implementation of the security infrastructure using existing IT security features. Moreover, legal frameworks, proper ethics and policies must be devised to ensure stable growth of the secure technologies.

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A STUDY ON CHANGING CONSUMPTION PATTERN DURING PANDEMIC

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ABSTRACT

The COVID-19 pandemic reached India in January 2020. Its duration and aftermath entailed widespread changes in consumer spending habits and their lifestyle. The students embarked on the following research project to analyse this immense impact on consumer purchase decisions, on a general scale. To maximise the scope of this Descriptive research project, students employed both Primary and Secondary methods of data collection. Digitally published media and research papers were referred for the latter, whereas a brief 12 question questionnaire was circulated among friends and family of the researchers.

The questionnaire drew 63 respondents, mostly between the ages of 18 and 25. A whopping amount of them had experienced a change in their income as a direct result of the pandemic. A majority had already visited restaurants and malls after the restrictions were lifted, and opted not to go out of station for holidays. Purchasing of electronic durables was low, with mobile phones being the most demanded one. Expenses went down in almost all arenas of service, with the inclination for online shopping over offline methods increasing.

The objective was to verify if consumers changed the number of units they buy of certain products, which industry was hurt the most by the pandemic's effects, and finally whether the consumers were still up to go to malls for shopping despite this industry getting digitised.

Keywords Consumption pattern, COVID-19 pandemic, Online shopping, Spending habits, Lockdown

INTRODUCTION

Following its index case in China in November 2019, the COVID-19 pandemic sent the entire world into turmoil. It reached India on January 30, 2020. The spread of coronavirus continued, and the government had to resort to a nationwide lockdown on March 24. The lockdown lasted throughout the year in some capacity, and changed consumer behaviour forever. Less than two months after its onset, it was reported that over half the country's households were lowering the amount of food items they consumed, and even the number of meals they took in a day. Financial Express published a survey conducted by Deloitte that month, which showed that a majority of respondents now preferred online shopping over traditional methods. The travel industry was adversely impacted by the situation, meanwhile some companies like Amazon, Facebook and Apple saw their profits boom. The lockdown has immensely affected people during its duration, and several long-term effects from it are also anticipated. The newfound inclination of consumers toward modern shopping methods could be permanent, and will change marketing behaviour and campaigns forever if so. Consumers could continue leaning towards online markets until the deadly disease is eradicated, or at least under control. The impact of the lockdown on spending habits has thus been profound.

REVIEW OF LITERATURE

The lockdown has stimulated several discussions anticipating its effects during the initial phase, as well as researches later on in its duration. Most sources have unanimously agreed that it will have long-lasting impact on consumer spending habits.

Orange Business Services wrote in a September 2020 piece that "it is unlikely there was ever a point in history when the world's behaviours changed as dramatically and as quickly as they did in March 2020", as a result of the lockdown. They anticipated long-term changes, and 60% respondents of their survey agreed with this. Several businesses were reported to have permanently shifted to remote working, abandoning traditional offices.

According to Sheth (2020), the lockdown and forced social distancing measures completely "disrupted" old consumer habits of buying and shopping. He expected some sense of normalcy to return following the pandemic, but new regulations and procedures to permanently come into place. Consumption is habitual but also contextual. Just like marriage, having children and moving from one city to another drastically influence consumer purchase decisions, it was also deemed likely that a year (or more) of staying at home, fluctuations in income, inability to vacation for a while, will contextually alter the people's purchasing behaviour in a very rapid manner.

Widjaja and Chipeta released a survey in July 2020, which depicted that consumers were "worried, anxious and frustrated". The survey predicted a growth in revenue for television and streaming services, also projecting that

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consumers will miss dining out. US and UK were both projected to decrease leisure expenses in favour of savings and investments in the lockdown's aftermath.

STATEMENT OF PROBLEM

Currently, many markets are in a position of uncertainty. COVID-19 has affected the world both economically and socially. Looking specifically at the economic impact, there has been an effect on demand. Retail customers' consumption habits have changed in the wake of the pandemic.

Consumption and consumer behavior are anchored to time and location. With lockdown and social distancing, consumers' choice of places to shop is restricted. This has resulted in travel constraint and demand shortage for certain markets. Working, schooling and shopping have all shifted and localized at home. At the same time, there is more time flexibility as consumers may not have to follow pre-panned schedules for going to work, schools, and shops for consumption.

Shortage of space at home is creating new dilemmas and conflicts about which purchases should be prioritized. As humans, we are generally more territorial and each of us need our personal space. Thus, we are all struggling with our privacy and convenience, as well as space to keep purchased products.

Five immediate effects of COVID-19 pandemic on consumption and consumer behavior are as follows:

- Hoarding. Consumers are stockpiling essential products for daily consumption, resulting in temporary stockouts and shortages. This includes bulk purchases of toilet paper, bread, water, meat, disinfecting and cleaning products, etc. Hoarding is a common reaction to managing the uncertainty of the future supply of products for basic needs. In addition to hoarding, there is also emergence of the gray market where unauthorized middlemen hoard the product and increase the prices. This has happened with respect to PPE (personal protection equipment) products for healthcare workers including the N95 masks. Finally, the temporary extra demand created by hoarding, also encourages marketing of counterfeit products.
- Pent-up Demand. During times of crisis and uncertainty the general tendency is to postpone purchase and consumption of discretionary products or services. Often, this is associated with large ticket durable goods such as automobiles, homes, and appliances. It also includes such discretionary services as concerts, sports, bars, and restaurants. This results in shift of demand from now into the future. Pent up demand is a familiar consequence when access to market is denied for a short period of time for services such as parks and recreation, movies, and entertainment.
- Store Comes Home. Due to complete lockdown in countries like India, South Korea, China, Italy, and others, consumers are unable to go to the grocery store or the shopping centers. Instead, they opt for digital markets through online platforms. Thus, the store comes home. So do work and education. This changes usual way of going about work, education, health, and purchasing and consumption. Home delivery prospers, and movie theaters are replaced by streaming services such as Disney, Netflix, and Amazon Prime, breaking old habits of physically going to brick and mortar places. It is also enhancing convenience and personalization in consumer behavior. What we need is to empirically study how "In-home everything" impacts consumer's impulse buying and planned vs unplanned consumption.
- Blurring of Work-Life Boundaries. Consumers are prisoners at home with limited space and too many discrete activities such as working, learning, shopping, and socialization. This is analogous to too many needs and wants with limited resources. Consequently, there is blurring of boundaries between work and home, and between tasks and chats. Some sort of schedule and compartmentalization are necessary to make home more efficient and effective.
- Improvisation. Consumers learn to improvise when there are constraints. In the process, existing habits are discarded and new ways to consume are invented. The coronavirus unleashed the creativity and resilience of consumers for such tradition bound activities as weddings and funeral services. Sidewalk weddings and Zoom funeral services substitute for the traditional location centric events. Improvisation to manage shortage of products or services is another area of future research. It leads to innovative practices and often leads to alternative option to location centric consumption such as telehealth and online education.

STATEMENT OF OBJECTIVES

- To study the changing consumption pattern, or behaviour, of consumer in a post-COVID-19 world.
- To find out the reasons of these behavioural changes in consumer decision-making process in times of crisis.



- To look at the evolution of the new Indian consumer who is being shaped not just by the pandemic but other changes around him.
- To identify which industries were most adversely affected by the lockdown.

RESEARCH METHODOLOGY

The research is conducted to study and understand the changing consumption during the COVID-19 pandemic. It is a Descriptive Research to understand changing pattern of consumption according to the situation of crisis occurrence. The research utilized both Primary and Secondary data collection methods. The primary data was collected through the Sample Survey Method. The survey conducted consisted of 12 questions which were based on the initial and end phases of the lockdown initiated due to the pandemic. The questions are based on the family income-wise consumption pattern changes. The secondary data was collected through various articles and research papers.

CONCEPTUAL FRAMEWORK

Consumption (in economics) – In economics, the relationship between consumer spending and the various factors determining it.

- Emily Rodriguez & Editors of Encyclopaedia Britannica

Consumption Process – The process by which people search and consume products in a way to meet all their needs or desires.

-IGI Global Publishers.

Pandemic – "An epidemic occurring worldwide, or over a very wide area, crossing international boundaries and usually affecting a large number of people".

-Doshi P. (WHO)

Primary Data and Interpretation

Age group	Percentage
Below 18	6.15
18-25	84.62
26-40	7.69
Above 40	1.54

Percentage table no 1

INTERPRETATION: According to the survey, majority of the respondents are between the age group of 18-25

Gender	Percentage
Male	44.44
Female	55.56

Percentage table no 2

INTERPRETATION: According to the survey, majority of the respondents are Female.

Options	Percentage
Yes	84.13
No	15.87

Percentage table no 3 (this table indicates whether there is any change in family income at the initial stage of \the pandemic)

INTERPRETATION: According to the survey, majority of the people are having a change in their family income at the initial phase of the pandemic.

Options	Percentage
Yes	38.46
No	61.54

Percentage table no 4 (this table shows us whether the respondents purchased any electronic durables or not)



INTERPRETATION: According to the survey, majority of the respondents have not purchased electronic durables at the initial phase of the pandemic.

Items	Percentage
TV	4.76
Mobile	28.57
Laptop	7.94
Other	58.73

Percentage table no 5 (this table indicates that which items respondents have purchased initially during the pandemic)

INTERPRETATION: According to the survey, majority of the respondents have purchased mobile at the initial phase of the pandemic.

Possibilty	Percentage
Yes	56.92
No	43.08

Percentage table no 6 (this table shows us whether the respondents have visited any mall after lockdown)

INTERPRETATION: According to the survey, majority of the respondents have visited the mall after lockdown.

Possibility	Percentage
Yes	68.3
No	31.7

Percentage table no 7 (this table shows us the percentage of the respondents who have visited the restaurant after lockdown after lockdown)

INTERPRETATION: According to the survey, majority of the respondents have visited the restaurant after lockdown

Possibility	Percentage
Yes	38.1
No	61

Percentage table no 8 (this table shows whether the respondents have gone outstation after lockdown)

INTERPRETATION: According to the survey, majority of the respondents have not gone outstation for holidays after lockdown.

Mode	Percentage
Online	44.4
Offline	15.9
Both	39.7

Percentage table no 9 (this table indicates the percentage of which mode of shopping did the respondents have preferred at the initial phase of the pandemic)

INTERPRETATION: According to the survey, majority of the respondents have preferred online shopping at the initial phase of the lockdown.

Areas	Percentage
Clothing	25.40
Travelling	50.79
Fashion and accessories	20.63
No answer	3.17

Percentage table 10(this table shows us the percentage that which areas the expenses have decreased at the initial phase of the pandemic)

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INTERPRETATION: According to the survey, majority of the people have decreased their expenses in travelling at the initial phase of the pandemic.

Areas	Percentage
Apparels	36.51
Travelling	38.10
Electronic durables	23.81
No answer	1.59

Percentage table no 11 (this table show us the percentage that which areas have decreased after lockdown

INTERPRETATION :According to the survey, majority of the respondents have decreased their expenses in apparels after lockdown.

Areas	Percentage
Travelling	34.92
Shopping	36.51
Holidays	22.22
No answer	6.35

Percentage table no 12 (this table shows us the percentage that which areas the expenses have increased after lockdown

INTERPRETATION: According to the survey, majority of the respondents have increased their expenses in shopping after lockdown.

CONCLUSION

The information collected from articles, research papers, and the sample survey technique, helps the researchers to derive the following conclusion:

- Mobile was the most demanded electronic durable at the initial phase of the lockdown because of move towards online education, digital entertainment and more.
- The tourism industry suffered a huge decline as a result of lockdowns.
- Online shopping became the most preferred option for people to shop easily and obtain products and groceries at their doorstep.
- Youngsters and teenagers missed restaurants and street food during the initial phase of the lockdown, resulting in a post-pandemic boom in business for those industries.
- Students received the opportunity to upskill themselves by doing extra online courses, obtaining knowledge from books, learning to play musical instruments, and more at the initial phase of the pandemic.
- Travelling expenses decreased due to online schooling and work from home, benefitting those who used to spend a lot on travelling for education, business, jobs, etc.

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A STUDY ON STUDENTS' ATTITUDE TOWARDS ONLINE EDUCATION: BENEFITS AND PROBLEMS

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INTRODUCTION

Since the World Health Organization announced the outbreak of Coronavirus disease 2019 (COVID-19) pandemic, mostly spread among individuals by close contact resulted in millions of death that completely changed the system of work, how we learn and interact with people. This virus led to a whole nationwide lockdown from March 25, 2020, for 21 days and repeated on April 15, 2020, for 19 days and so on which led to a more virtual presence, both personally and professionally. Getting control over this COVID-19 pandemic is only possible with people taking precautions, maintaining social distancing, sanitizing, and getting quarantined.

As we live in the 21st-century era of technology the attainment of knowledge and learning has gone beyond the boundaries of education. In this COVID-19 pandemic situation where students are not allowed to learn in school, colleges, and universities education got shifted to the modern method of learning on a digital platform from the traditional method. With the innovation and development of technologies on the fingertip in many developing countries, the use of online education is increased at a fast pace. Online learning is the most adopted and accepted form of education. Various resources like online learning channels, online libraries, online certification courses, and video lectures were introduced during this period. Online education has helped millions of students to upgrade their skills. The attitude and perspective of learners is the main factor for learning result.

The main purpose of this research is to explore the attitude of students towards online education and to examine several factors that influence the behavior of students.

RESEARCH PROBLEM

Last year we saw some unique changes in the world we thought we would never see. This Research Paper will focus on Online Classes and the impact it had on every student.

RESEARCH QUESTIONS

- 1) Have students ever attended online lectures before the COVID pandemic outbreak?
- 2) What device do students use for online lectures?
- 3) How many hours do they spend each day on average on online lectures?
- 4) How interactive have been online lectures for students?
- 5) Have students been communicating with their peer group while studying online?
- 6) Do students feel that all their queries are solved through online lectures?
- 7) How helpful are their teachers while studying online?
- 8) Do students feel that their family members/roommate(s) have been considerate towards them while they're attending online lectures?
- 9) On a daily basis, what problems do they go through which have an impact on their learning?
- 10) Are students looking forward to going back to college/school?

STATEMENT OF OBJECTIVES

The research has been undertaken to achieve the following objectives:

- 1) To understand the impact of Online Education on Students.
- 2) To develop an understanding for Online Education through a student's point of view.
- 3) To examine how interactive online lectures are.
- 4) To develop an understanding for the problems faced by students on a daily basis.
- 5) To find the impact of parents on their Child's Online Education.
- 6) To understand how students feel overall about online lectures.

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RESEARCH METHOD USED

This is a descriptive research, describing the current situation of the Education System after the COVID-19 and the impact it had on Students. The research is broadly qualitative in nature; however some quantitative tools are used to compare Level of Education, Name, and Institute etc. Both primary and secondary data is used for the research. The secondary sources of data are websites mentioned in references. The primary data is collected using convenience sampling technique. The questionnaire comprises of qualitative questions.

REVIEW OF LITERATURE

Online Education and Students:

Online education is something we're all new to, but the first instances of it can be traced back to 1960; though the internet wasn't invented back then, students began learning from computer terminals that were interlinked to form a network.

It has definitely come a long way since then, and now that all the students around the globe rely on it, it's the right time to study the actual impact it has had on students.

According to a thesis by Kim Cochrane. (2016). "Transformative learning in online professional development: A program evaluation" Teachers need to cope up with the new online teaching standards, and also accommodate to different teaching methods for children and adults. Different life experiences, habits, upbringings lead to a different development of people lead to them forming different ways of learning things. As a good teacher, one should be able to be enough accommodating so that he or she can cater to every student's needs. As the virtual world is making progress and making ends meet, effective teachers who can cope with the change are needed. In India, college lectures are often looked down upon due to unsuitable formats or some prejudices, but online education could be the change we are looking for because students have the luxury of being in their comfort zone, and this will change their attitude.

Positives of Online Education:

According to a research by Lone A. Z. (2017) "Impact of online education in India." Virtual classes give the students plenty of time to digest the information learned, practice it, do their own research, and enhance their understanding of the subject. They can learn at their pace, instead of constantly struggling to keep pace with their peers.

- 24 Hour Learning: Online classrooms are very personalized, as the students can message their teachers anytime during the day.
- Personalization: In the virtual classroom, the content can be personalized as per the types of students. Students have the choice of learning from videos, audio books and so on. According to a research by Mkrttchian, V. (2011). "Technology in the transformative models of online education." Social media as a learning tool. Social media is a very useful medium when it comes to online learning. Students can post content, get relevant feedback on it, and also work in groups easily. Online chatting has made coordination very easy, and you can also interact with people outside your peer group for added inputs.

Negatives of Online Education:

According to a study by Mayadas (2019). "Online education today."

- Lack of proper materials needed to set up efficient online teaching systems.
- Lack of skilled teachers who would virtually educate the needy in the rural areas.
- Unavailability of courses which would encompass all the needs rural children may have. According to a study by Kuo, Y.-C., Walker, A. E., Belland, B. R., & Schroder, K.E.E. (2019). "A predictive study of student satisfaction in online education programs"
- Small attention Span: This generation has witnessed the smallest attention span, and the lack of physical touch makes it difficult to make the lectures interesting and involving and may affect the retention capacity of students.
- Technology Issues: In a country like India, internet connectivity is a major barrier, and many students even in prime urban areas face problems with connectivity. Audio and video issues hurt the continuity of the lecture, and also spoil the rhythm which affects the students and teachers equally.

PRIMARY DATA COLLECTED & INTERPRETATION

1. 90% of the respondents are pursuing their under graduation degree, 5% are pursuing their post graduation degree and another 5% are in junior college.

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- 2. 73% of the respondents did not attend online lectures before the pandemic, while 27% were familiar with online lectures already.
- 3. 45% of the respondents use smartphones for their online lectures, 28% use a laptop, and around 25% use both.
- 4. 64% of the respondents spend 3-4 hours daily attending lectures, 23% spend 5-7 hours, and 25% spend 1-2 hours on online lectures. 2% of the lot spends more than 7 hours.
- 5. 38% of the respondents found online lectures to be moderately interactive. 30% of the lot has found the lectures very interactive, while 32% have found the lectures to be monotonous.
- 6. 33% of the respondents have had neutral communication with their peers during online lectures. 34% have had very less interaction with their peers, while another 33% said that they have maintained the interaction they had before the pandemic.
- 7. 39% of the respondents are moderately happy with their questions being answered. 40% usually do not get their queries cleared, and 21% of the students are usually getting all their questions cleared.
- 8. 30% of the students find the teachers moderately helpful. 51% find the teachers very helpful and are content with the online lectures. 19% do not usually find the teachers to be helpful during the online lectures
- 9. 34% of the respondents find their families neutrally accommodating to their lectures. A majority 51% of the respondents think their families are perfectly cooperative, while 15% say their families are very ignorant about their lectures.
- 10. 16% of the respondents have no technical problems while attending the lectures. The most common problems are: inadequate internet connectivity and disturbance around the house.
- 11. 52% of the respondents are looking forward to going back to college. 23% are firm about not wanting to go back to college while 25% are neutral.
- 12. 37% of the students feel the lectures are generally of great quality. 34% do not like the online lectures while 29% choose to stay neutral. Majority of the students are moderately happy about the general quality of the lectures, but believe that the teachers are still doing a great job. The classes are lacking interaction, but the students have been able to maintain contact with their peers. The environmental problems the students are facing are majorly bad internet connectivity and non accommodating families.

CONCLUSION

After examining the survey data it gives us an important conclusion regarding the attitude and behavior of students towards online education. The data that is included in the research paper is measured for the first year of the online education process after COVID-19. Presently the schools, colleges, and universities had no time to give preference to the quality of education provided by online education as the main aim was to continue with education in any possible way.

The universities are also facing problems regarding grading as students are not giving exams in physical classes to avoid cheating. Online education will continue for the post-pandemic period especially for students with special needs. Online education gave independence to students to upgrade their skills

The results of this study are positive in terms of online education as their families too coordinate with them and the quality of content provided is also best. The problems majorly faced by students are due to connectivity issues as the average student's online lectures are for 4-5 hours. But most students are eagerly waiting for offline physical lectures to start again.

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PAST, PRESENT AND FUTURE OF BITCOINS

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ABSTRACT

Bitcoin was started by Satoshi Nakamoto in the year 2009. Bitcoin is a digital currency that works in a decentralised format with the help of nodes carrying out transactions in the form of blocks and can be mined by solving these data blocks. The whole network of transaction recording is known as blockchain technology there is no central authority to control Bitcoins As, India is witnessing tremendous growth in the mode of digital payment these days with huge development and advancement in technological fields too. E-Commerce also helps in the acceptance of digital payments in the form of Bitcoins. This research paper focuses on the introduction of Bitcoins. It also showcases the growth of Bitcoins over the years from its existence. The attempt is made to predict the moment of Bitcoins in the post-covid-19 situations. This research paper also focuses on the issues of banning bitcoins in India considering it would be a great loss to the Indian economy as it would stop the foreign investors from investing in India which would in turn weaken Indian monetary policy. So, Bitcoin shall be widely adopted by India to enhance the future growth and development of our country.

Keywords: Bitcoins, Blockchain Technology, Nodes, Crypto currency.

INTRODUCTION:

Bitcoin is a crypto currency. There are no physical bitcoins. It is in a decentralised format. It is basically referred to as cash on the internet. Bitcoins can be store in your digital wallet apps on your smartphones. It was introduced by Satoshi Nakamoto in 2009. Bitcoins has emerged as a replacement of fiat currency in various domains. If Bitcoin is not a physical coin, then the exchange of Bitcoins from one person to another is a big question. Bitcoins are stored as if in computers. It is a network of computers that maintains information on all the transactions. These computers keep all the records of transactions with them. In short, it is a peer to peer cash system without any middleman. The computers are basically connected with nodes there are 47,000 notes all over the world where this digital ledger is maintained and updated. These nodes keep on track of transactions within every minute. They get various challenging problems to solve. The node which solves the transaction first gets a reward of 6.25 bitcoins. The process of generating Bitcoins is called 'mining'. And all those who keep solving the problems are called 'miners'. Just as the accountant signs at the bottom to show that the transaction is approved similarly these computers after finishing my one-page transaction add Signature at bottom which is called as "proof of work". The proof of work, previous copy transaction, and the combination of all three is called "block" and when these blocks stacked each other it is known as "blockchain". Blockchain technology is famous all over the world and due to this technology it is very difficult to hack Bitcoins. Bitcoins can be stolen from the wallet but since Bitcoin came into existence the entire network hasn't been hacked. So there are very few chances of frauds and hackings.

RESEARCH METHODOLOGY:

The research is based on its objectives which focuses on the opinion towards benefits of adopting Bitcoins as the fastest and commonly used cryptocurrency. The research is collected by both the data i.e. Primary Data and Secondary Data. In primary data the information is categorized according to the questionnaire made by the survey app and the secondary data is collected through different articles, journals, and websites.

OBJECTIVES:

- 1) To understand the reason for the introduction of Bitcoins.
- 2) To study the growth of Bitcoins in the last two financial years.
- 3) To predict the moment of Bitcoins in a post-covid-19 situation

HYPOTHESIS:

H1: The moment of Bitcoins has been the fastest as cryptocurrency.

H0: The moment of Bitcoins has not been the fastest as cryptocurrency.

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SCOPE OF STUDY:

The scope of the study is limited for my topic. The research is about the past, present, and future scenarios of Bitcoins. The research shows that instead of banning Bitcoins the country should conduct different measures throughout to welcome "Bitcoins" as cryptocurrency.

LIMITATIONS OF STUDY:

- 1. The sample size is very small.
- 2. The study is concerned that one should invest in bitcoins as they can be bought in small fractions.
- 3. This study is also concerned with the banning of Bitcoins.
- 4. For the tools and techniques survey heart app is used for collecting data.

Sample size:

The sample size for the research has 50 responses through the survey. The survey has been completed with the help of the survey heart app.

REVIEW OF LITERATURE:

The person who created Bitcoin and why did he create Bitcoin is still a mystery to be unsolved. But to different sources we came across about certain facts about Bitcoins. So here I have put in some efforts to get into in depth knowledge about Bitcoins. Satoshi Nakamoto is the name which is always shown as the creator of Bitcoin. He was the first person to solve the double-spending problem for the decentralized digital currency which was created as a new asset for the upcoming world as "Bitcoin". It is said that to hide his true identity Satoshi Nakamoto created Bitcoins may be this can only be the reason or purpose behind the creation of Bitcoins.

The major factors affecting Bitcoin prices

- 1. The demand and supply forces: Bitcoins are not controlled by any government authority or any sort of middleman so there is no one to decide the price or value of Bitcoins. It is purely based on the market forces that are demand and, so as the demand rises the price of Bitcoin also rises and on the other hand as the supply rises the price falls and vice versa so the demand and supply are the foremost major important factors for affecting Bitcoin prices.
- 2. Rules and regulations imposed: As per the perception of different commissions some define Bitcoins as securities whether some define them as commodities. If the rules are against there ethics it can adversely affect to the price fall whereas on the other hand if it fits the needs and give benefits then the prices grow rapidly. As there is no specific government body to control it the rules can adversely affect the prices.
- Power of media/advertisement: The media has the power to draw the attention of the audience is by providing crucial information regarding Bitcoins on their particular social media platform. If the media gives positive coverage IT results in high prices while negative coverage can have an inverse effect. These are the three main important factors affecting the prices of Bitcoins. The financial status of Bitcoins in the last two years that is 2018 and 2019: 2018-2019: According to the cryptocurrency bubble towards the start of the year in January and February the price of Bitcoin fell at the stake by 65%. In the upcoming months till November it kept on rapidly falling. In November it fell for the first time below \$100 billion. In the month of December it was around \$3100. 2019-2021: It was stable during January to March 2019. Then it fell by 8%. Later it was quite shocking for the investors that after a fall it gained much more fruitful results in April. It opened at \$ 4125. In July suddenly it opened above \$10000. October it saw a tremendous growth and also a low situation. But, the present year 2020 is relatively better than the previous years. 2020-2021: The current year is a magical year as well as a fruitful year for all the investors even after the covid-19 pandemic. During Covid-19 pandemic the owners sold almost 281000 Bitcoins. The cryptocurrency rose almost up to 83%. But on March 13, 2020 it again fell below \$ 4000. Later, it was quite stable and maintained a low position till November 2020. On 30th November, 2020 Bitcoin hit a new all-time high of \$ 19860 topping all the previous years. 2021-2022: This year would be a lot like 2017 which means Bitcoin should do even better in 2021 than it ever did. In 2016, RBI came to know about the frauds that some investors launder money illegally. RBI issued a notice to all the banks that no Bank would offer services to cryptocurrency exchanges. This case was appealed in the Supreme Court who stroked down the RBI crypto ban by calling it as unconstitutional. Again, on March 5, 2020 Supreme Court lifted banking ban on Bitcoins. The bill has not yet been passed in the parliament. Until the parliament decides the fate of crypto currency; nobody can say what the future of crypto or Bitcoins in India is. According to



Balaji Srinivasan chief technology officer of Coinbase company in an article states that why should Bitcoins not be banned in India he states seven reasons for the same.

- 1. Protecting against Deplatforming.
- 2. Foreign investments will be affected (as foreign investors will stop investing in India after the banning of Bitcoins).
- 3. Enables remote economy.
- 4. Strengthens monetary policy of India.
- 5. Deterring financial frauds.
- 6. Technological development.
- 7. Foreign policies etc.

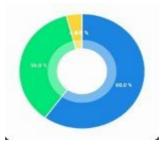
Bitcoins can be used as a mode of exchange of currency like cash or used as an asset like gold. In foreign countries, 7 lakh hotels have started accepting the payment in the form of bitcoins today, and companies like Microsoft also accept payment in Bitcoins. For example: To buy Xbox games and window app. So people now buy games and Xbox using Bitcoins. Bill Gates has been supporting cryptocurrency and investing in Bitcoins since 2014. A foreign investor Warren Buffett called it a bubble. Such renowned investor also doesn't have a uniform opinion on Bitcoins. So, an expectation of thinking uniformly on banning Bitcoins in India is a big question today. The apps which are highly used for investing in Bitcoins are Coinswitch and Kuber.

Data Analysis:



1. Bitcoin is the most preferred crypto currency:

Majority of the respondents are aware about bitcoins and they agree to the above given statement. The number of respondents agreed are 96%



2. Authorities should regulate Bitcoin in order to protect the Bitcoin holders from thefts and hackers:

Almost as the number of hackers is increasing day by day people are worried for their bitcoins to be hacked. So 96 % of people agree to above statement.



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3. Bitcoin has limited supply of 21 million coins and is considered as virtue (good thing):

The number of respondents agreed for the statement is 92 %. There are 6 % who neither agrees nor disagrees for the statement.



4. As the supply of Bitcoin is limited the inflation risk is lower than the liquid money:

92 % agree for the above statement.



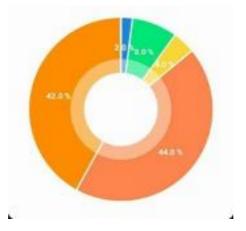
5. Technological development of the world depends on Bitcoin as it brings foreign investors to invest in India:

Indian Economy is boosted due to foreign investors, investing in India so most of the people believe that bitcoins can increase the technological impact.



6. Bitcoin does not have Central authority and thus makes it hassle free:

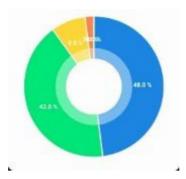
As there are no middlemen for carrying out transactions, this reduces the chances of inefficiencies. So this makes the transactions hassle free. There are 8 % people who neither agree nor disagree for the statement.



7. There is no transparency in Bitcoins transactions:

As the bitcoins have maximum level of transparency due to its peer to peer network, so the above given statement is totally false in nature.

Therefore, many people have disagreed for the statement.



8. Due to the "blockchain" technology it is difficult to hack Bitcoin:

Blockchain Technology is the safest due to its coding process. Hence 90% of people agreed for the same.

9. Government of India deciding to ban Bitcoin, is this in favor of Indian economy:



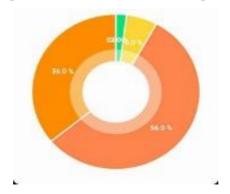
Banning bitcoins will get Indian economy backward so 86% respondents are against this statement.

10. Banning Bitcoin will stop foreign investment and weaken monetary policy and take Indian economy backward:



There are many foreign investors who invest in India by the medium of bitcoins, thus they will stop investing if bitcoins are banned.

This will affect the economical development of India and thus 90% respondents agree for the above statement.



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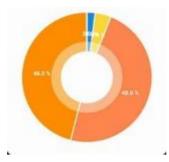


11. Bitcoin is not high risk investment:

Although Bitcoins are high risk investment most of the people knowing this fact has disagree for the above given statement.

92% have disagreed and 6% have agreed as they are unaware about the risk factor.

12. It is necessary to buy a whole Bitcoin:



Bitcoins can be bought in small fractions. Therefore 96% have disagreed for the statement.



13. Bitcoin can be purchased in fractions as little as 0.00000001 than people would like to invest in Bitcoins:

There are only 12 % people who are neither agreed nor disagree for the above statement.

Rest all have agreed for the same.



14. The prices of Bitcoin and will remain on to be the leading virtual currency over next 2 years:

As the prices of bitcoin have tremendously increased, people also believe that the prices will rise over the upcoming years.

Therefore 94 % respondent supports the above statement.

SUGGESTIONS:

- 1. Considering some facts of illegal activities people are investing in Bitcoins with the motive to evade taxes and hide black money. So the government of India is deciding to ban Bitcoins, although it is not a relevant decision to be taken. Rather, investors in Bitcoin paying 30% tax on the profit would also benefit Government of India.
- 2. Government of India should not ban Bitcoins instead find some alternative for its problems.

CONCLUSION:

There is nothing wrong or right while investing in bitcoins. It depends on personal preferences. Also, investing in Bitcoin depends on ones risk appetite. In terms of creations "Bitcoins" are definitely one of the greatest innovations of mankind. There are many benefits of Bitcoins that explain their growing popularity. Firstly, it allows individuals to purchase goods and services online. Bitcoin due to its blockchain technology results in a

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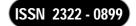


faster transaction that is less costly than any other traditional monetary transaction that required third-party intimate diaries. Moreover, Bitcoins centralized public ledger that records all Bitcoin transactions reduceing inefficiencies. With the number of Bitcoin recognitions, it not be possible for the government to completely ban Bitcoins. Due to the illegal activities, India is planning to introduce its own cryptocurrency named 'Lakshmi' since India has no control over Bitcoins. As per the facts Bitcoin should not be banned rather it should be adopted for the future growth and development of our country.

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A PARADIGM SHIFT IN ENTERTAINMENT INDUSTRY

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ABSTRACT

As technology evolves so does the use of technology in film and entertainment industry. The purpose of the research is to examine and analyze the use of different technology and how they interface with the various aspects in the film and entertainment industry. In India, growing smartphone users have been changing the pattern of media content consumption. In the last 3 years, with the availability of cheap internet data the Indian audience are consuming more and more online media content. In the entertainment sector, media consumers are showing a significant change in the consumption behavior, traditional viewing is currently being replaced by the streaming services platform like Amazon prime, Netflix etc.

This is a dynamic environment and the models will reflect the most latest information about technology in the industry and show how the shifting technology paradigm is affecting the industry. New technological interfaces that acquired the entertainment industry and their future scope will be the focus of this research.

This research tries to study the rise of OTT platform during the pandemic. It is important to know the extent of increasing popularity and it is evident since the launch of this streaming services that has only observed and upward curve in the popularity and usage but due to the pandemic there is a rapid increase in its popularity and change in the consumption pattern of people for entertainment to various platforms. This paper props that are people satisfied with watching the content on smaller screen or are they still craving for watching on a big screen? Is the content different? Is the experience different?

Since entertainment media content creators including the director and producer of cinemas adapted themselves to the behavior of audience of the OTT platforms, this paper made through a light on the behavior pattern of the audience so far as taking to the new medium is concerned. Applying the method of survey, this research paper attempts to find an answer to the questions.

Keywords: Entertainment, film, streaming services, pandemic.

INTRODUCTION:

There have been major changes occurring in the film and entertainment industry, the highlight in the digital era environment is 'contents'. Due to the advent of new media and various convergence and integration services, the competition between the platforms has become aggressive. Revolution in the media technology and the advent of smartphone. Even in the remote consumer market in India the consumption pattern of content has changed drastically across every genre of the media. Cinema has been one of significant sources of entertainment in India since the day the first movie 'Raja Harishchandra' released on April 21 1913. Today India is considered to have world's most significant film industry and Bollywood termed as countries "dominant cultural commodity" serving both ruler as well as urban India. It continues to grow added by technology, innovation and favorable government policies. In 2019 Indian film industry earned a total revenue of 191 billion rupees.

The 1990s have been a paradoxical period for Indian cinema with new economic policies, the effect of globalization started percolating in Indian culture as well as in the Indian cinema. At the same time it was in the 1990s that the Indian film industry started adapting technological advancement like special effects, 3D effects and digital sound, gradually were being used in the film making that expanded its reach and made film available among the international audience. Collaboration started between Hollywood and Bollywood with both investing in each other implies meaning the Indian film industry becoming a global entertainment sector. In today's world entertainment is one of the most leading industries, which includes the subfields of theatre, name, fine art, dance, music, television and radio. This industry is unpredictable as the main profits depend upon the TRP of a particular television channel, and the box office collection of some movie, etc. for example, if a movies collection is more than 100-200cr. Only then it is considered as a blockbuster and hit movie whereas sometimes others which couldn't reach this bar at the box office, are assumed to be average, in spite of the fact that those movies might have an amazing script or direction.

The internet and the world wide web has integrated the world of entertainment as well. With the growth of internet various and illegitimate methods of downloading movies and piracy had also impacted the percentage

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of movie going audience. World wide web provided more options than the TV channels, theatres and also the flexibility of choosing media content and timing of consumption. Soon the concept of Over The Top (OTT) media channels crowded the market during pandemic, tapping in the new media consumption habit of the new generation, where anyone with an internet connection on TV, laptop or mobile can enjoy the content at their own time and convenience. OTT channels like Netflix, prime video, hotstar and several others had caught the imagination of first generation digital media consumers most of them use smartphones for entertainment, it is estimated that about 190 million people view program of streaming services on their TV. A large section of about 310 million audience seems to prefer mobile devices on the go and also through bundled plans provided by the companies. This paper tries to understand the changing behavior pattern of consumers for entertainment content specially cinema and the reason behind the change in the manner in which the consume the content today.

RESEARCH PROBLEM:

Growing digitalization in the pandemic may act as a drawback to cinemas due to increased use of Netflix, Amazon prime, and other services.

Sub Problems:

There are various sub problems faced by entertainment industry during this COVID 19 Pandemic

- Box office may shrink due to the strong likelihood of people avoiding crowding facilities.
- OTT has disrupted the entertainment sector
- OTT platforms are a lot more inexpensive than theatres.
- Streaming services are available at one's fingertips all over the India.
- The demand for high-quality content is increasing every day as a common person is able to access OTT platforms from their home.
- OTT platforms are stealing a march over TV channels and cinema with streaming services available onthe-go.
- Consumers are more content-driven than anything else when it comes to movies and shows.

RESEARCH OUESTIONS:

- 1. In which age group do you belong?
- 2. What is your gender?
- 3. What do you watch most on OTT platforms?
- 4. On Which OTT platform you spend most of your time?
- 5. Why will you prefer the OTT over the traditional platform?

STATEMENT OF OBJECTIVES:

- 1. To find out whether the ever increasing number of auditor platform likely to impact a footfall once everything will be normal.
- 2. To examine if streaming services replace the overall theatre experience.
- 3. To study and find out whether in post COVID19 world would people be willing to spend on theatres.
- 4. To try and explore whether streaming replace the silver screen in future.

RESEARCH METHOD USED:

The research undertaken to study the impact of A Paradigm Shift In Entertainment Industry is a descriptive research.

The data for research has been collected through secondary and primary sources. The secondary sources of data are the websites and other online sources mentioned in the references.

The primary data is sourced from sample survey technique. The sampling technique used in convenience sampling. The primary data is collected using questionnaire as a tool. The questionnaire comprises of eleven questions out of which two questions are based on personal information of the respondent and nine questions are framed to collect information about the perception of students about their views on a paradigm shift in entertainment industry on how OTT have disrupted the entertainment sector.

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Percentage table, Pie chart has been used for presenting the primary data collected.

REVIEW OF LITERATURE:

According to Karuna Sharma, in the year May 19, 2020, The on-going COVID-19 crisis has forced the multiplexes to shut down. As per Ormax Media's Shailesh Kapoor, the pandemic has led to a whopping loss of Rs 2500 crore, which might accumulate upto Rs 5000 crore by the time theatres reopen.

As a result, for the first time in its history, production houses have skipped the theatrical window run for a few Indian movies and are now releasing them directly onto OTT platforms.

To be specific, Amazon Prime Video announced that it has acquired global streaming rights for seven upcoming Indian movies in Hindi, Tamil, Telugu, Malayalam, Kannada, on its platform between May and August. It includes Gulabo Sitabo, Shakuntala Devi, Ponmagal Vandhaal, Penguin, Sufiyum Sujathayum, Law and French Biryani.

Amazon's announcement evoked mixed reactions from the multiplexes. They expressed their dismay with the production house's decision to go directly for streaming services.

The Producers Guild of India responded to the multiplexes ensuring that it 'would work extensively to get audiences back to theatres once the cinemas reopen.'

Jehil Thakkar, Partner, Deloitte India:

This is a solution to a short-term need of the film industry which is getting by financial difficulties. It is a win-win situation for the OTT players who are looking for content as consumption has gone up and filmmakers who have ready products which are due for use. In the longer term, assuming things return to normal, I don't see this being a paradigm shift. More deals will happen now than earlier but given that India's 65-70% of revenue depends on box office collections, I don't see this becoming a long-term trend. There may be a few odd films that go directly to OTT. They have commissioned movies before and it's no different right now. It is just that the windowing is changed from going to theatre-first or OTT second, vice-versa.

Shailesh Kapoor, Founder and CEO, Ormax Media:

I don't see this as a long-term trend but a short-term one, created because of the indefinite closure of theatres. Once theatres re-open, we can expect old business models to take over. Though some small films may be tempted to take the digital route, most films with a medium or big scale will go for theatrical releases. Even the OTT platforms are currently paying a premium for direct OTT releases because the lockdown gets them more captive audience. This will not be the case when life begins to get back to normal.

According to muvi.com blogs, 11 July 2017, Wide variety of television shows and movies are provided by VOD service providers that let you access hundreds and thousands of different types of movies and shows that include news, sports, classic TV, entire TV series and movies from different decades.

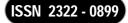
By Brand Studio, 20 June 2019 | According to retired journalist N Sachitananand, 78. Unlike television, I don't have to wait for the next episode," say "I get a complete season, with the freedom to watch at anytime. Three years ago when I was with my daughter in Singapore, she introduced me to Netflix. I got hooked on two series, it is The Good Wife, and other is Designated Survivor. I watch television only for news, these days I sleep late between 11 pm and midnight while earlier I used to sleep around 11:30.

According to pwc.in | Television and OTT

India is the second largest subscription television market in the Asia Pacific Region in terms of number of subscribers. India will be amongst few countries to register a double digit growth upto 2020 in terms of television advertising. Though at a saturation level with expected average annual decline in subscription, cable television will continue to dominate the market over satellite television upto 2020. Also, digitization has resulted in tremendous growth in the number of television channels which has now crossed 800. Television penetration in India is currently at 61% which signifies scope for tremendous growth and expansion.

Channel owners, broadcasters, distributors and other media companies around the world have always shown significant interest in the Indian television industry. However, until recently, the limits on foreign direct investment in certain segments limited the interest of such global players. The government has now relaxed these limits and has allowed 100% FDI in all the segments of television industry except uplinking of news and current affairs channels. This coupled with other initiatives of the government like ease of doing business, has brought India on the radar of the global players in the television industry.

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According to ETBrandEquity February 3 2020, One can foresee the co-existence of both theatres and OTT platforms in the long -run owing to their relevance to a particular format of content. Most people watch OTTs on weekdays and watch movies over the weekend. However, it cannot be denied that the technological revolution will redefine theatre for a type of content such as genre movies. The audience is likely to visit the theatre to seek an overall movie experience with a high amount of VFX and 3D. New age audiences are increasingly looking for fresh, relatable, and engaging content and are willing to shed an extra penny to seek a completely transformative experience. This customer experience will continue to occupy the centre stage of the entertainment industry. Hence it is grossly incorrect to exaggerate the impact of OTT platforms and equate it to the death of movie theatre viewing. But it is safe to assume that today's customers like the plethora of options on the table.

According to Shilajit Mitra, 18th May 2020 05:26 PM | For small films with less saleable names, OTT guarantees a wider audience. They can also save on print and advertising costs. Storytelling can come out much better in non-commercial films or experimental films. OTT vs Movie Theatre- Covid19 grips cinema lovers People across the world will still be cautious for the whole of 2020 and they will increasingly embrace digital entertainment modes.

According to Stefan Hall 13 March 2020, Many countries have already introduced limits on social gatherings of large numbers of people. This has resulted in lower attendance at entertainment hubs like movie theatres as well as at restaurants and bars. For example, in Italy, which has seen more than 9,000 confirmed cases of coronavirus, the government ordered closures of cinemas, theatres and restaurants and told restaurants and shops to ensure that their customers stayed at least one metre apart.

Increased online media consumption

As more people stay home, self-isolation and quarantine measures could increase media consumption in the home. This may result in an increased use of entertainment services such as video on-demand and gaming.

In China, after the country implemented nationwide isolation measures, average weekly downloads of apps during the first two weeks of February jumped 40% compared with the average for the whole of 2019, according to the Financial Times. In the same month, weekly game downloads on Apple devices were up 80% versus 2019.

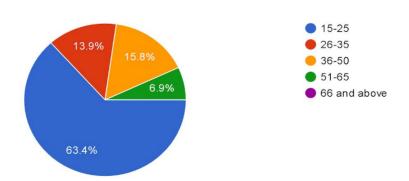
It is difficult to say what the long-term impacts of coronavirus will be on the media industry because nobody knows exactly when things will return to normal. The extent of the disruption will likely depend on the type of content that media companies produce and distribute.

Finally, if sports stadiums are forced to close their doors for the long term, they could lose their allure to broadcasters.

Ultimately, the most important thing for the media and entertainment industry is to help slow down the spread of the virus and keep people informed about what people should do to stay safe.

PRIMARY DATA AND INTERPRETATION:

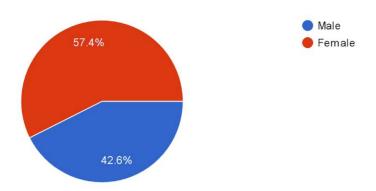
1. In which age group do you belong?



Interpretation: Figure 1 show's that out of 101 respondents, the age groups were classified into 5 segments. Maximum respondents that is 63.4% belonged to age group of 15-25, followed by 13.9% respondents from the age group 26-35, 15.8% respondents from age group 51-65 and there were no respondents from age group of 66 and above.

2. What is your gender?

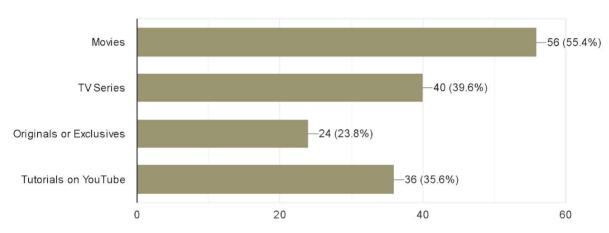
101 responses



Interpretation: Figure 2 shows the results of survey in which people were asked about their gender. It can be seen 57.4% were female and 42.6 % were male.

3. What do you watch most on OTT platforms?

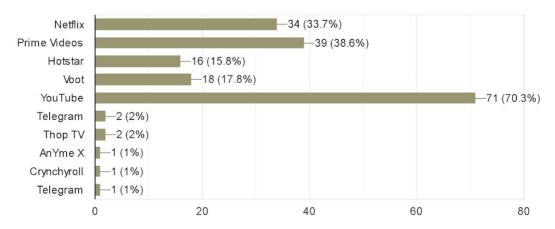
101 responses



Interpretation: Figure 3 show's respondents preferences to watch on OTT platforms. Out of 100%, 55.4% watch movies, 39.6% watch TV series, 23.8% watch originals or exclusives, and 35.6% watch tutorials on YouTube.

4. On which OTT platform you spend most of your time?

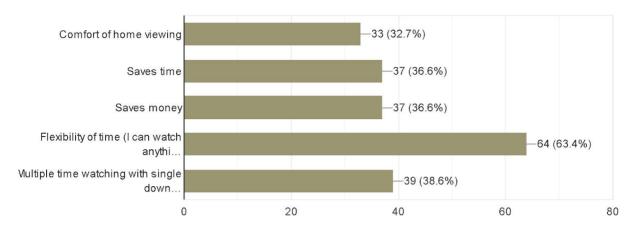
101 responses



Interpretation :Figure 4 show's results of on which OTT platforms respondents spend most of their time, so YouTube we got 70.3%, followed by Prime Videos 38.6%, then Netflix 33.7%, Voot 17.8%, Hotstar 15.8%. We also got reponses for the option "other" that is 3% response for Telegram, 2% for ThopTV, followed by 1% for Anyme and 1% for Crunchyroll.

11. Why will you prefer the OTT over the traditional platform?

101 responses



Interpretation: 63.4% respondents love to watch OTT because of Flexibility of time (I can watch anything at any time as per my choice), 38.6% because of multiple time watching with single download, 36.6% because of saves time, 36.6% because of saves money, and 32.7% because of comfort of home viewing.

CONCLUSION:

India will witness both OTT and theatres grow alongside each other. But there are high chances that theatres will now be preferred only for blockbuster movies and for low budget movies it is advisable to release on OTT platform. Because responders are not very interested to watch every single movie that releases in theatres and also televisions are not much preferred for movies and TV series so it would be better if they are released on YouTube for better views along with television. Flexibility of watching anything at anytime is the key reason.

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COMPREHENSIVE STUDY - USING ARTIFICIAL INTELLIGENCE TO HELP COMBAT PANDEMIC (COVID-19)

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ABSTRACT

COVID-19 pandemic has put the whole world in an unparalleled difficult situation bringinglife around the world to a terrifying interval and claiming thousands of lives. Because of COVID-19's spread in 212 nations and regions and expanding quantities of infected cases and losses of life mounting to 5,212,172 and 334,915 (as of May 22 2020), it stays a genuine danger to the Public Health. This paper delivers a reaction to combat the spread of the corona virus through Artificial Intelligence (AI). Arti cial Intelligence (AI) has been applied broadly in our day by day lives in many ways with various fruitful stories. Artificial intelligence (AI) has likewise added to managing the corona virus disease (COVID-19) pandemic, which has been going on around the world. This paper presents a study of AI strategies being utilized in different applications in the ght against the COVID-19 outbreak and outlines the crucial roles of AI research in this extraordinary fight. We address various areas where AI plays as a fundamental component, from medical image processing, data analytics, text mining and natural language processing, the Internet of Things, to computational biology and medicine. The problems related to COVID-19 pandemic and point out promising AI techniques and applications that can be utilized to tackle those issues. This paper surveys the role of AI based technologies combating COVID-19 in three main phases by establishing the Containment zones, Symptoms, early diagnosis, quarantine time and immune check system.

Keywords: Artificial Intelligence (AI), AI Applications, COVID-19, Coronavirus, Pandemic

BACKGROUND:

The tale Coronavirus assigned SARS-CoV-2 turned up in December 2019 to start a pandemic of respiratory disease Covid-19 known as which substantiated itself as an tricky ailment that can arise in different structures and levels of seriousness going from gentle to extreme with the danger of organ failure and death. With the advancement of the (Artificial Intelligence) AI applications we can tackle pandemic and increasing number of the affirmed cases and patients who experience extreme immunity disappointment and viral infection. AI (Artificial Intelligence) is beneficial and capable of helping medical methods and well appropriated to serve health-care systems of the people out there, in their fights against COVID-19. As an example, one can take special benefit of AI's useful input is early diagnosis and daily check up through this device with fast and accurate results of COVID-19 can happen and save lives. This paper unfolds, it explores and discusses the potentials of AI approaches to beat COVID-19 related challenges by understanding the symptoms and taking measurable steps before it even gets out of the hand, by noting down the matching symptoms, containment areas around, also the effects of viruses and search of available beds for the patients immediately and the treatment effectively and have also provide signs of the high or low immunity check system. This technology has also made it possible to setup body temperature, a key symptom of COVID-19, during a contactless way without affecting people's normal behaviour. With this technology in situ, those whose body temperatures exceeded the threshold could quickly be located.

OBJECTIVES:

Our objectives throughout this research paper are to combat the pandemic illness such as:

- 1) Detecting the containment areas around so that the accurate and fast effects will be seen through this device
- 2) On average it takes 5–6 days from when someone is infected with the virus for symptoms to show,however it can detect before it get worst
- 4) This technology made it possible to require body temperature, a key symptom of COVID-19, during a contactless way without affecting people's normal behaviour
- 5) In search of available beds immediately for the effective treatment
- 6) Signs of immunity check by detecting oxygen level, blood pressure, heart rate, etc.

PROBLEM STATEMENT:

COVID-19 outbreak has put the whole world in an unprecedented difficult situation bringing life around the world to a frightening halt and claiming thousands of lives, due to COVID-19's spread. Many people suffering

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from symptomatic and asymptomatic, where in mild symptoms can be cured at home effectively, while the severe infection needs to be cure at home. For this it finds difficult sometimes to search the available beds immmeditaely. So, this device will help you to finds the available bed in the preferred location. Also not only this, but it will detect the heavy symptoms and will immediate warn you to rush to the hospital or quarantine at home if has mild or moderate symptoms. This paper renders a response to combat the virus through Artificial Intelligence (AI).

- 1) In 212 countries and territories and increasing numbers of infected cases and death tolls mounting to 5,212,172 and 334,915 (as of May 22 2020), it remains a real threat to the public health system.
- 2) Most of the 80% people feel country's Health Department is not g enough to prevent the outbreak from spreading
- 3) Most Maharashtra Covid-19 cases seen from 35 58 age group, and has a lot of containment areas
- 4) Almost 60% of the people do not find available beds immediately.

NEED FOR RESEARCH:

It explores and discusses the potentials of AI approaches to beat COVID-19 related challenges by understanding the symptoms and taking measurable steps before it even gets worst by noting down the matching symptoms, containment areas around, also the consequences of viruses and search of obtainable beds for the patients immediately and therefore the treatment effectively and have also provide signs of the bad or good immunity check system. This technology has also made it possible to require body temperature, a key symptom of COVID-19, during a contactless way without affecting people's normal behaviour. With this technology in place, those whose body temperatures exceeded the threshold could quickly be located. One can take special advantage of AI's useful input is diagnosis and daily check up through this device with fast and accurate results of COVID-19 can happen and save lives.

RESEARCH METHODOLOGY:

In this research we intend to carry out investigating the most containment areas with their location tracked, also availability of the beds immediately and analyze symptomatic patterns of individuals. We can conduct primary and secondary research. However for primary research we can have following questions that guided the study.

- Do you belong from a containment zone?
- Location/City?
- Do you think our country's Health Department is doing enough to prevent the outbreak from spreading?
- Does wearing a mask help prevent the spread of the virus?
- Have you ever infected by the Coronavirus? If yes, What are the main symptoms you have experienced? (Check all that applies)
- Do you find available beds for the treatment immediately?
- Where according to you can Covid-19 be treated effectively?
- Listed below are some signs of low immunity system (Tick if applicable)

PROPOSED METHODOLOGY:

The proposed methodology is to integrate AI with these methodologies that will show up the containment zones around, symptoms matching the virus and timely making the availability of beds, also provides immunity check by detecting oxygen level, blood pressure, heart rate and body temperature. All these provide to minimize their mortality rate as well as reduce the increasing number of the spread of the disease. We shall develop an AI model that will perform following task:

- Show statistics of the containment zones of particular areas
- Analyzing the Number of Corona viruses symptoms
- Displaying the number of available beds near you for the immediate treatment
- Analyzing the body temperature
- Providing the immunity check system

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SCOPE:

The scope of this research paper is to combat the pandemic using AI, with its reducing number of cases and prevent it fround knowledge to find active solutions to divert negative influence to productive outcomesm spreading quickly within individuals.

BENEFITS OF RESEARCH:

The research helps in understanding the growth of illness among the citizens and its effects on the immune system, and they're able to cure at home or hospital in a proper time.

Other benefits include:

- Statistics proving the more use of masks will help to prevent from voirus
- Statistics providing some accurate sysmptoms like fever, changed or lost sense of taste or smell, sore throat, runny nose, shortness of breath
- Providing sufficient data of Covid-19 be treated effectively
- Displaying the available beds for the immediate treatment, where most of the people don't find hospital beds immediately
- Providing users by checking high or low immune system. This research can prevent the rise of the Covid-19 cases, also the spread of the viruses and immediate treatment on time and will also keep them fit and healthy by keeping a track on their health spheres.

CHALLENGES AND LIMITATIONS:

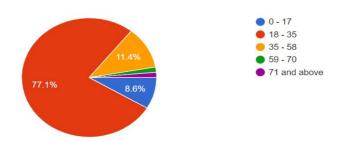
- Tracking the content could become difficult sometimes due to continuous change in cases.
- Ignorance of individual could lead to severe circumstances
- People sometimes find difficult to search available beds for the treatment at emergencies
- More than 5 symptoms or all and situated in the containment zone will definetely indicate Coronavirus symptoms
- For providing more relevant solutions the AI would require multiple attempts in gathering information and this trial, learn and test pattern would be gradual.
- Since it personalizes the information for each individual user there would not be any "one solution for all".

SUMMARY OF OUR PRIMARY RESEARCH:

Based on the primary research done of 140 respondents we realized that immediate availability of beds are lacking for the people on time, which is affecting human lives, 60 % people said that don't find beds for immediate treatment and for this reason many has lost their lives. Being the treatment home or hospital, more than 47.1% people said they can cure Covid effectively at home for mild infections, whereas less than 52.9% people said it should be treated effectively in the hospital. 37.1% people believe our country's Health Department is not doing enough to prevent the outbreak from spreading, while 30% people maybe think. 71.4% people says that they do not belong from the containment zones, while 28% belong to that zones. 60% people feel safe from being wearing a mask, also they think it can prevent from spreading. The most symptoms seen are fever, runny nose, sore throat, shortness of breadth, cough, redness in eyes, bodyaches, etc. Research suggests that this symptoms can be speedily detected and checked by getting accurate results through this AI (Artificial Intelligence) device and not only this also it will check signs of high or low immunity of your body and will suggest you to maintain a good health system and will prevent from the spread of Covid-19 illness.

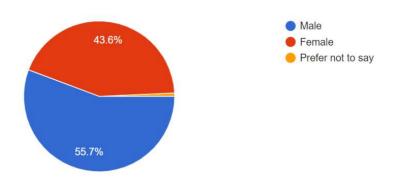
Which age group do you fall under?

140 responses



What is your gender?

140 responses



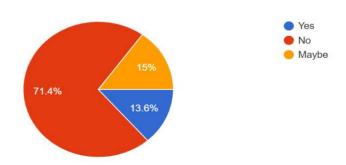
Location/City (Example : Kanjurmarg, Mumbai)

140 responses



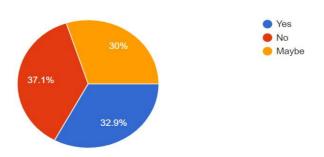
Do you belong from a containment zone?

140 responses

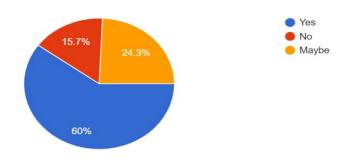


Do you think our country's Health Department is doing enough to prevent the outbreak from spreading?

140 responses

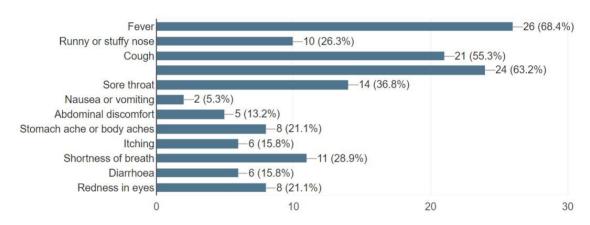


Does wearing a mask help prevent the spread of the virus? 140 responses



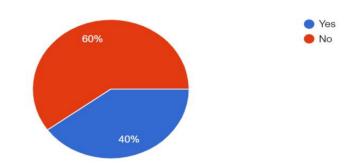
Have you ever infected by the Coronavirus? If yes, What are the main symptoms you have experienced? (Check all that applies)

38 responses



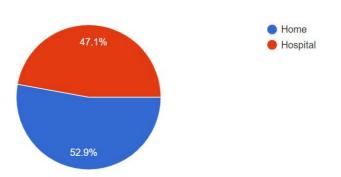
Do you find available beds for the treatment immediately?

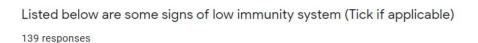
140 responses

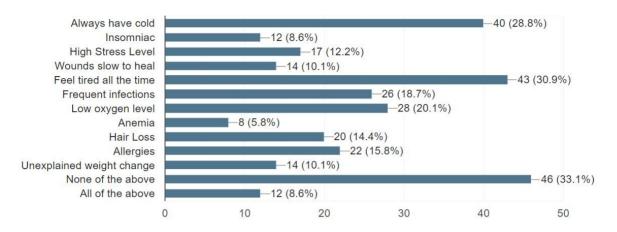


Where according to you can Covid-19 be treated effectively?

140 responses







CONCLUSION:

According to our research we have come to a conclusion that there is medication and treatment for Covid-19, but early symptoms and cure of this illness on time with immune system check, which will prevent the rise of the cases and the spread of the virus. The above mentioned solution of developing a wearable device with AI can help humans and is also accepted by our respondents and the alternatives provided by the device will be user specific which will be more effective and impactful.

With the creation of such device it can help to combat the pandemic (Covid-19) rise and can successfully thrive in co-existence with benefits to human beings.

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A STUDY OF BIG DATA ANALYTICS IN CLOUDS

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ABSTRACT-

Big data is a flint topic with plenty of scope for Research. Cloud computing is a most powerful technology which performs complex computing. The term Big data describe innovative techniques and to capture, store, manage, distribute and analyze petabyte and larger sized of datasets with high-velocity and unlike structures. Big data may be a structured, unstructured and semi-structured. And While these Data is transforming the IT world by solving large dataset issues with performance and their scalability, software concern in many sectors are not ready to move to a wholly Big Data project. The logic being the line of business adds insignificant transactions that are supported by relational databases. Therefore, to advantage is the good that of both technologies, solutions that could drives the business are solved by using big data analytics.

Keywords – Big data, cloud computing, Big data analytics, Big data in a cloud.

INTRODUCTION

Big data is a area that behaves to evaluate, systematically removes information deal with data sets that are too wide to be deal with by traditional data-processing application software. Big data examines challenges include capturing data, storaging data, analysing data, searching the data, sharing data also transfer, visualize, updating, informative privacy, and data sources. The size and number of available data sets has been grown fast as data is collected by devices such as Mobile devices, cheap and numerous information-sensing IOT devices, aerial that is remote sensing devices, and software logs, cameras and microphones, Radio frequency identifier (RFID) readers and wireless sensor network. The world's technological per-capita capacity to keep information has been doubled every 40 months from last 40 yrs. The different criteria that should be assumed when analyzing big data in clouds are how to incorporate scalable, efficient and low-cost data storage platform and support for application development which involves modeling, mining, research and analysis of parallel execution of large amount of data sets. This paper deals with deeper analysis of big data in clouds, frameworks used for analysis and its pros and cons, security issues and challenges to be consider when analyzing big data in cloud and Internet of Things and it is way for future research and development. Thus, Big Data includes huge volume, high velocity, and data. These data will be of three types that are shown below:

- **Structured data** Relational data.
- ❖ Semi Structured data XML data.
- ❖ Unstructured data PDF, Text, Media Logs, WORD.

CHARACTERISTICS OF BIG DATA IN CLOUD:

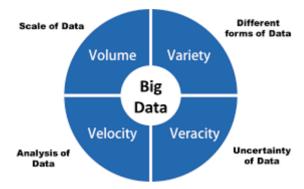
- Exhaustive Whether the entire system (i.e., n =all) is captured or not captured whereas it recorded or not recorded. Big data may be include or may not include all the available data from sources.
- **Fine-grained and uniquely lexical** Respectively, the proportion of some data of each element per element collected and if the element and it shold be checked weather its characteristics are properly indexed.
- **Relational** If the data collected contains common fields that would enable a joining of different data sets.
- **Extensional** If there new fields in each element of the data collected can be added or it will be changed easily if its not needed.
- Flexibility Flexibility means the size of the big data storage system can expand Fast.

II. Big data in cloud

Big data can solve the challenges like fundamental that the new era of data world is presenting in an efficient manner. The challenges include the four fundamental V's [1]:

- Volume: With all the data in the world growing two times in every two years, there is a need for logical and flexible platform to set out the large datasets that are going to be produced in now and future as well.
- Variety: The database system should be able to store and process of a variety of the structured, unstructured or semi-structured data in any format like it should be XML ,JPEG,PDF.

- Veracity: some of the days are, where few business executives take market decisions. The sincerity of the decisions made by analytics depends upon the veracity of the data, which finally drives business.
- Velocity: The speed at which data is growing is huge and there lies a need for organizations to estimate future's data.



• Architecture Decision for deploying Big data in cloud

Big data requires huge amount of storage and processers but it's a traditional platform for analyzing such as data warehouse cannot handle these huge data. So, cloud computing is a known for helpful these databases by dividing and conquering approach. These are some decisions are to be finalized before handling big data:

- ✓ Presentation
- ✓ Reliability
- ✓ Scalability
- ✓ Availability
- ✓ Delicate data
- ✓ Disaster recovery
- ✓ Location & placement

The key considerations to be taken for successful management and deployment of big data in cloud are build business case for deployment of big data in cloud, develop the approach for deploying and managing big data based on that infrastructure.

APPLICATIONS OF THE BIG DATA

The people who are using Big Data know better that, what is Big Dat?

1) **Healthcare** Big Data has started to create a huge difference in the healthcare sector. And With the help of predictive analytics, medical professionals and HCPs are now able to provide personalized healthcare services to individual patients.

2) Banking

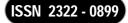
The banking sector big Data tools can be used in effectively detect fraud acts in real-time it such as misuse of credit/debit cards, archival of inspection tracks, faulty alteration in customer stats, etc.

- 3) Manufacturing In the manufacturing sector, Big data helps create a transparency that the infrastructure and thereby, predicting uncertainties and in competencies that can affect the business adversely.
- 4) IT In big data IT is a One of the biggest users companies around the world are using Big Data to upgrade their functioning, and then enhance laborer productivity, and minimize risks in that operations.
- 5) **Transportation** Big Data Analytics holds great value for the transportation field. In countries across the world, both private and government-run transportation companies use Its technology optimizes route planning, control traffics, manage the way of congestion, and improve services.

BIG DATA ANALYTICS

Big data analytics is the use of advanced techniques against very huge, distinct data sets that includes the various data sets, from different sources, and in different sizes. Analysis of big data allows analysts, researchers and business users to make better and quick—decisions using data that was previously unavailable or

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meaningless. Big data has a more of the following Features: high volume, high velocity or high variety. AI, mobile, social and the Internet of Things are driving data difficulty through new forms and sources of data. For example, big data comes from switch sensors, many devices, video/audio, networks, log files, transactional, web, and social media — much of it generated in real time and at a very great scale. Due to large amount of information available worldwide Big data is becoming tremendous challenge for today's rapidly changing traditional markets when performing in depth analysis. These includes some systems like Massively Parallel Processing (MPP) database systems and Map Reduce that provide analytical capabilities for retrospective and complex analysis that may touch most or all of the data.

A-Hadoop

It is a framework for processing large amount of data sets across different clusters of nodes. It is a software written in java platforms which implements Hadoop Distributed file No Suggestions Available components like HDFS, Map Reduce.

CHALLENGES ASSOCIATED WITH BIG DATA

Some major challenges are associated with big data are as follows –

- Capturing data
- Curation
- Storage
- Searching
- Sharing
- Transfer
- Analysis
- Presentation

CONCLUSION:

Big data is becoming a challenge for todays changing traditional markets when performing in depth analysis Big data is a collection of data sets which is growing day by day because data is created by everyone and for everything from mobile device and call center. This paper revolves around the big data and its characteristics in terms of V's like volume, velocity, value, variety, veracity, validity, visualization, virality, viscosity, variability, volatility, venue, vocabulary, vagueness, and complexity. The day by day reporte will be that are issues reflects to that available research is not sufficient to manage and process that data. The different areas where Big data is being available in social media, mobile, some documentation such as insurance ,medical records and customer correspondence.

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IMPACT OF WORK FROM HOME ON WORK LIFE BALANCE: A STUDY OF WORKING WOMEN

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ABSTRACT

Work – life balance is always challenging task for all working community that too women it's a great challenge because fighting day to day chores at home and office is not an easy job. This purpose of this paper to analyze work – life balance of working women professional in pandemic and also problem and challenges face by them. The existing crisis has pushed people to do the job and home lives beneath the same roof for numerous families, and they battle to manage everything is at this point visible to everyone

This research paper conducted to identify about what are the problem and challenges faced by women working from home and tips to improve working from home in pandemic.

KEYWORDS Work – life balance, work from home, problems and challenges, personal life challenges, professional life challenges.

INTRODUCTION

In this challenging and pandemic situation balancing work life and home life is overwhelming for any working class specially women, because, women spending a disproportionate amount of time handing house work, childcare responsibilities, and office work too. An individual may live a life of which is happy, healthy and even successful when there will be work – life balance. Work – life balance has undeniably become some short of primary concern to all those wishing to have a high – quality of life (breitenecker and shah, 2018.)

For working women, the lockdown has meant the collapse of the demarcation of their professional space and domestic life which has lead to the simultaneous performance of their office work and household responsibilities.

Working women have not faced this challenge before. Many across the world have quit their jobs to be at home with their children, because school are shut and childcare is not available. For millions who have manage work and home, the support system that enabled this balanced has been pulled off, right from under their otherwise determined feet.

REVIEW OF LITERATURE

According to Sonal khetarpal (2020):

The pandemic has led everyone to make drastic changes in their lives but it has taken a heavy toll on working women. Nearly 82% of women surveyed said their lives have been negatively disrupted by the pandemic.

Emma Codd, Deloitte Global Inclusion Leader, says "women are being impacted in profound ways, facing tremendous challenges and commonly taking on expanded duties at home while continuing to juggle their careers" .The survey shows women have more responsibility for household chores (65%).As a result of the increased work pressure for home and work, women said it impacted their physical well-being (40%), made it difficult to balance work and home commitments (40%) and also impacted their mental health causing stress and burnout (39%).

According to BW online bureau (2020):

According to the survey done by the "Deloitte Global"says,7 Out of 10 Women Feel That Pandemic Has Slowed Their Career Progression.89% of the people surveyed said demands on the personal life and daily routine have changed due to pandemic and 92% of those indicate that the shifts had a negative impact on their lives, according to the survey by the "Deloitte Global".

The ways in which pandemic is affecting the daily routine, mental and physical health and careers the pandemics impact on work-life balance and well-being of countless working women is outlined in the survey. It also highlights how the pandemic could threaten some of the progress made on gender equality in the workplace from making flexible working the norm to addressing micro aggression in the workplace, the survey suggested that there are 6 critical areas to focus for employers to take actions and ensure that women continue to advance in the workplace.

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According to clay gordan (2020):

A disproportionate number of women are leaving the workforce compared to men, according to a study released by the Center of American Progress. The organization says in September, roughly 865,000 women, compared to 216,000 thousand men, dropped out. Associate professor of Management of Human Resources Tracy Dumas said, "It was heartbreaking to see women say they were considering quitting" .Pre-pandemic, what we already know, professional women, and even women working full-time, have a bigger burden for caregiving responsibilities usually, said Dumas. "Certainly, when it first hit it happened so suddenly. That had a disproportionate impact on women." So people are being hit with a multitude of different burdens that they are carrying," said Dumas. "Emotional, logistic, workload" increases, and where you see people faring well is usually because someone comes in to take the workload off. In some instances, people had to care for both their children and elderly parents at the same time.

According to uma shashikant (2020):

Working women have not faced this challenge before. Many across the world have quit their jobs to be at home with their children, because schools are shut and child care is not available. For millions who have managed work and home, the support system that enabled this balance has been pulled off, right from under their otherwise determined feet. Women who go to work have a hierarchy of goals they hope to meet by being employed. A daily wage earner has to bring her wage home to keep the fires burning. She has no choice but to leave the children with neighbors' and friends, or depend on the older child to care of the younger one. The pandemic means she has no work, no wages, and the family has been reduced to heartbreaking dependence on alms and charity. These stories are heart wrenchingly cruel. Women who work all along that hierarchy, from maids, cooks and nannies to nurses, teachers and lab technicians; from customer service and selling agents, counter clerks and back office staff to managers, supervisors and decision makers, all face risks to their jobs. Like never before. Not only are jobs at risk, but the support systems to do them efficiently have collapsed. If one of the spouses needs to quit work to care for the children who can't be sent to school, women choose to leave their jobs. That burden disproportionately falls on the mother. Many women are single parents who also have the custody of the children. They cannot afford to lose the job, but have no support system for taking care of their children. Some women live in abusive relationships where they are unable to manage their households and everyday living, without a job that offers some financial independence.

According to saritha rai (2020):

Work from home revolution has one major beneficiary in India; working women. The coronavirus pandemic has hit women worldwide with job losses and closures of childcare centers. Yet a surprising bright spot is emerging: India's \$200 billion technology services industry, where new rules are expected to provide female workers with a broad swath of flexible work arrangements and fresh employment opportunities. Social conventions that required women to move to their husband's locations or stay with family in small towns, or simply be available inside the home to care for elders and children have shut out millions of qualified female workers. Greater flexibility and the opportunity to work from anywhere would give them choices they've never had before. Also, India's old rules - originally designed to prevent misuse of leased telecom lines - had prevented permanent work from home arrangements in back offices. But the pandemic pushed the government to remove decades-old reporting obligations, such as those requiring companies to provide office network diagrams in order to get international communication circuit allocations. The changes opened the door for people to work from home on a long-term basis.

STATEMENT OF PROBLEM

The studies have shown that though work from home is the only alternative for continuation of businesses during the time of pandemic. This has called for issues like unlimited time of official engagement etc. This in turn created an imbalance in work life. This study is conducted to verify the impact on work from home of work life balance of working women.

RESEARCH QUESTION

- 1- Have you ever missed out any quality time with your family or your friend because of pressure of work?
- 2- If you given choice, would you continue to work from home?
- 3- How much percentage deducted from your salary?
- 4- During the pandemic which life was better?
- 5- How much time you spend on household activities?
- 6- Do you suffer from stress related diseases like hypertension etc.?

STATEMENT OF OBJECTIVE

- 1- To develop an understanding for the concept of work from home and flexi-timings.
- 2- To examine the reasons for work life imbalance in journal.
- 3- To study the reason for work life balance with reference to working women.
- 4- To find and report the impact of work from home during pandemic times with reference to working women.
- 5- To verify if work from home has any impact on work life balance for working women.
- 6- To study the challenges and problems faced by working women.

RESEARCH METHODOLOGY

The research under taken to study the impact of work from home of work life balance of working women the data for the research has been collected through primary and secondary sources.

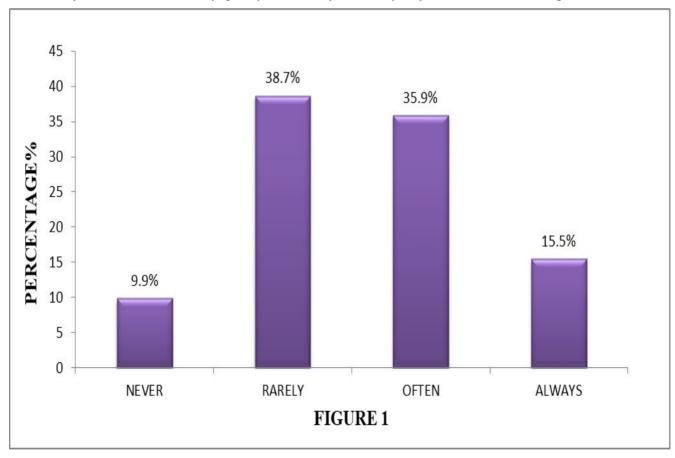
Stratified sampling technique is adopted to collect information from the respondents.

The Primary data was gathered by a questionnaire on 181 working women across Mumbai region. The questionnaire comprises of 13th question out of which 2 questions are based on personal information of the respondents and 11 questions are framed to collect information about the work life balance of working women.

The secondary sources of data are research papers, website, and articles from newspaper.

PRIMARY DATA AND INTERPRETATION

1- Have you ever missed out any quality time with your family or your friend because of pressure of work?

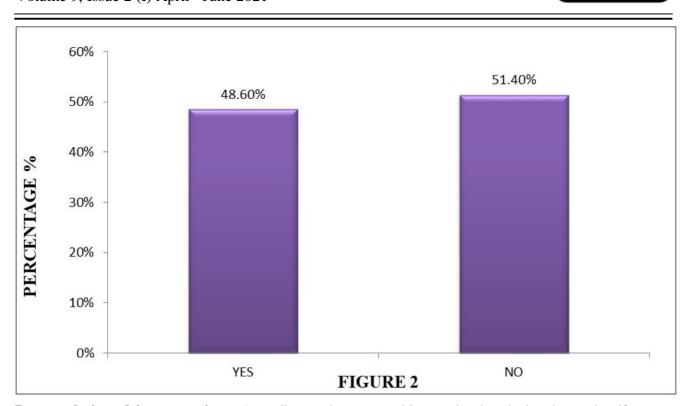


Data analysis and interpretation: According to the survey, this question is asked to know that women have ever missed out any quality time due to pressure of work.

The graph indicates that 9.9% of women have never missed out any quality time with their family and friends.

And 38.7% of women have rarely missed out any quality time with their family and friends.

2- If you given choice, would you continue to work from home?

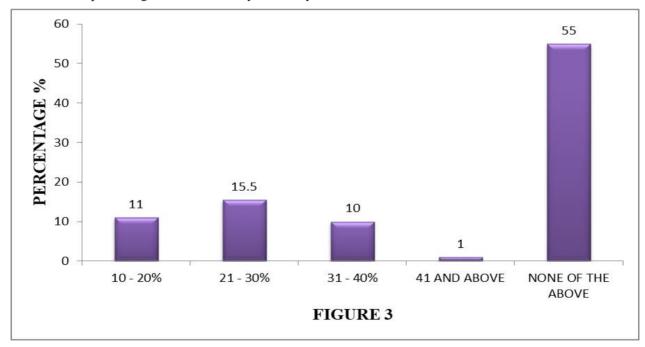


Data analysis and interpretation: According to the survey, this question is asked to know that if women given choice would they continue to work from home.

The graph indicates that 48.60% of women will like to continue their job from home. And 51.40% of women would not choose to continue their job from home.

It indicates that women are more happier to do their job from their respective office.

3- How much percentage deducted from your salary?

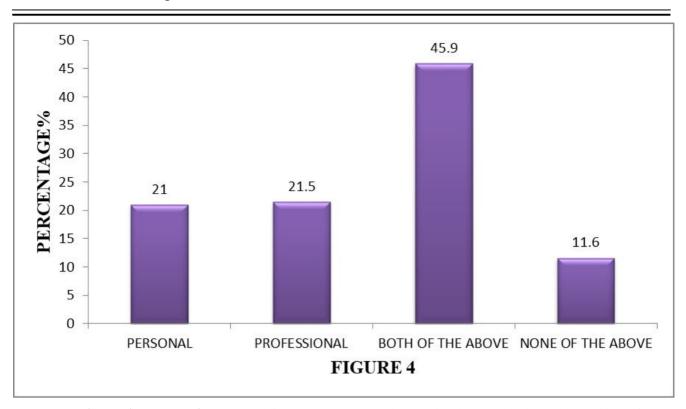


Data analysis and interpretation: According to the survey, this question is asked to know that how much percentage deducted from their respective salary.

The graph indicates that 10-20% of the salary is deducted from 11% of the working women.

55% of women said that no percentage is deducted from their salary.

4- During the pandemic which life was better?

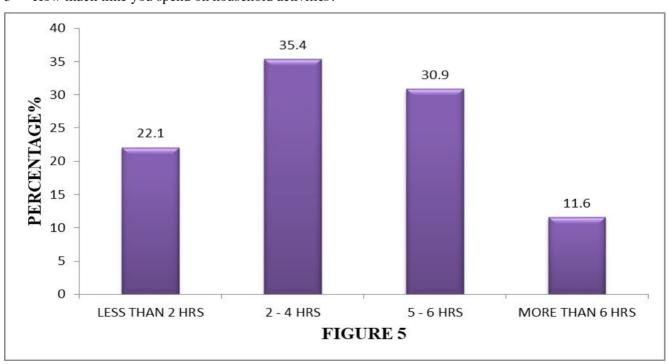


Data analysis and interpretation: According to the survey, this question is asked to know that which life was better in the pandemic.

According to 11.6% of women neither personal life was better nor professional life was better.

According to 45.9% of women both the personal and professional life was better.

5- How much time you spend on household activities?



Data analysis and interpretation: According to the survey, this question is asked to know that how many hours they give to their household activities.

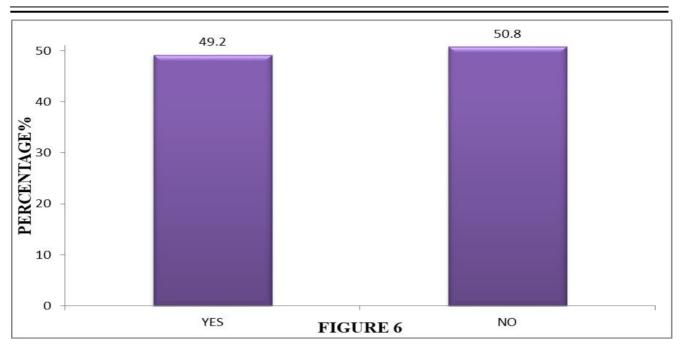
The graph indicates, 11.6% of women spend more than 6 hours to their household activities

According to 35.4% of the women spend 2-4 hours for their household activities.

6- Do you suffer from stress related diseases like hypertension etc.?

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Data analysis and interpretation: According to the survey, this question is asked to know that how many women are suffering from stress related diseases

The graph indicates that 49.2% of women are suffering from stress related diseases and 50.8% of women are not suffering from any stress related diseases.

OBSERVATION

We have observed through the survey that most of the women's prefer to do their job from their respective office.

During the pandemic also women's were able to balance both their professional and personal life.

Out of their fixed schedules of their job, women's could spend at least 2-4 hours for their household activities/family etc.

Women's play a very vital role in our lives even though she has less hypertension as per the survey.

According to the survey still 48% of the women want to work from home inspite of the burdens like to take care of the children, family issues, activities of elderly parents etc.

LIMITATION OF THE STUDY

The main limitation of the research is that, this is a time limited research after a particular period of time we won't be getting same responses.

This research covers only some region so it might not give accurate responses.

This research is for specific i.e. for women only, it doesn't cover whole population.

CONCLUSION

The main objective of the study is to analyse the impact of working women in this pandemic situation. Nobody knows when the things will become better and world will back to normal state. During starting time of pandemic really women working professional faced many problems because both has to manage in one place that to the situation is sudden and unexpected. So many women all over world faced stress, sleeping problem, mood swing because of over burden and research also reported the same. But now things are habituated and women are coping with the situation. To conclude, women are now comfortable with both professional and personal life.

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A STUDY ON CHANGING CONSUMPTION PATTERN DURING PANDEMIC

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ABSRACT

The entire mankind went into a halt to prevent rapid spread of the virus COVID 19. India, being no exception also declared complete lockdown of the nation on March 25th. Closure of the economy meant that a remarkable part of population working in the informal sector lost their means of livelihood or their resource inflow was seriously constrained. Reduced income on one hand and non-availability of many goods and services on the other cumulatively had a severe impact on the consumption and expenditure behaviour of people. Consumers were forced to abridge consumption of many commodities and services and they also accepted many brands or products which were unknown to them otherwise.

We have conducted a survey by circulating the questionnaires among friends and family of the researchers. Surprisingly, majority of the respondents faced similar situations such as change in the family income, consumption pattern for some goods changed in some areas etc. This research paper makes an empirical survey among select sample of the population residing in Mumbai to assess the change in their consumption pattern due to Pandemic.

Keywords: Consumption and expenditure, commodities, Goods and services, Population, COVID -19, Digital payments, Pandemic.

INTRODUCTION:

The world health organization (WHO) declared a pandemic situation due to unchecked spread of corona virus. There was a complete lockdown of the nation from March 25th by the announcement made by the Honourable Prime Minister of India. The entire economy was shutdown barring the essential services. The lockdown lasted for 4-6 months which directly or indirectly changed the consumption pattern among the people. Most of the consumers, felt that their expenditure has increased on medical supplies during the lockdown compared to prelockdown period. People have been shopping online more and are preferring to make the payments digitally via, Paytm, PhonePe etc.

Closure of economy meant that a remarkable part of population mainly the middle class and lower-middle class, livelihood or their resource inflow was seriously constrained. People were forced to curtail consumption of many commodities and services, also they accepted many unknown brands or products in different areas. Financial express published a survey conducted by (Deloitte) that a majority of respondents now preferred online shopping over traditional method.

Tamilarasi and Cheriyan (2020) found that GDP of the country has shown a decreasing trend. Multiple factors such as spending pattern, travel habits, supply chain, lifestyle etc. have come to standstill. Therefore the impact of COVID-19 on consumption pattern was tremendous.

REVIEW OF LITERATURE:

Due to Covid-19 pandemic the inflow and outflow of goods and services in the country was stagnant, which resulted in the increase in the price of commodities.

According to Narayanan and Saha (2020): found that the prices of the essential goods have increased and are not in a position to come down due to the restricted transport in the country. Prices of basic items and vegetables had the most adverse impact. They found out that food security of poor people was also impacted, many of them lost their jobs which created massive unemployment situation in the country.

According to Surbhi Gupta (July 19, 2020): Consumers feel that their personal finance will be impacted due to low optimism about the economy in the country. Consumers spend more on the essential such as grocery, household supplies etc. which has been now restricted. It is seen that there has been a significant growth in adoption for digital platform during the pandemic. People are spending more time on self-care and aiding personal fitness to improve their health. They have become more reluctant and mindful about what to buy.

According to Sheth (2020): The lockdown and social distancing measures have completely disrupted the old consumer habits, it was also deemed likely that a year or more of staying indoor, fluctuations in income, etc. will contextually alter the people's purchasing behaviour in a rapid manner. He expected some sense of

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normalcy to return following the pandemic, but new regulations and procedures permanently came into existence.

According to Mckinsey & Co: The COVID-19 crisis, however, has forced many consumers to change their behaviour, and their new experiences have caused them to change their beliefs about a wide range of everyday activities from grocery shopping to exercising to socializing. It indicated that about 61% of Indians are more cautious while spending the money, and 45% are shifting to less expensive products. "Some of the consumers behaviour shifts include- rise in self-reliant do it yourself" values.

According to WatConsult: The pandemic has impacted the lives of the consumers and shifted their consumption pattern with most of the consumers restrained themselves to making investments and purchases of essential items only during the lockdown. Consumers feel that their personal finance will be impacted for a period of 5-7 months, with 48 percent of consumers feeling that their ability to meet financial ends has been negatively affected during the Covid-19 pandemic.

STATEMENT OF PROBLEM:

Currently, many countries are still in position of uncertainty due to the effect of the pandemic. Consumption and consumer behaviour among the people have changed drastically due to the restrictions imposed on them. It showed that 18 percent urban consumers were consuming health and immunity boosting foods which resulted in slowdown for the demand of other products. The market is witnessing a shortage in the goods due to travel constraint. It is also seen that people are piling up the stock for essential commodities which is resulting in stock outs for e.g. Bulk purchases of toilet paper, disinfecting and cleaning products, water, rice, bread etc. Consumers are struggling to keep up the purchased products at home due to limited space.

RESEARCH OUESTIONS:

- 1. Did the prices of the essential goods increased at the initial phase of the pandemic?
- 2. Is there any change in the travelling pattern after lockdown?
- 3. Will there be any changes in terms of expenses which will be continued even after pandemic?
- 4. Areas where expenses have decreased after lockdown?

STATEMENT OF OBJECTIVE:

- 1. To study the changing consumption pattern of consumer during Pandemic.
- 2. To study the challenges and problems faced by the consumer due to covid-19.
- 3. To find out the areas where the consumption of consumers changed during lockdown.
- 4. To find out the reasons for the change in the demand and needs of the consumer.

RESEARCH METHODOLOGY:

The research is conducted to study the changing consumption pattern of the consumer during the COVID-19 Pandemic. The research is utilized both secondary and primary data collection methods. The secondary source of data are research paper, articles and newspaper.

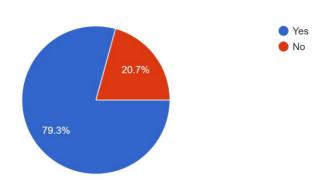
The primary data is sourced from sample survey technique. The data collected using questionnaire method. The questionnaire comprises of thirteen questions out of which four questions are based on personal information and nine questions are framed in order to collect their view about the change in the consumption pattern due to pandemic.

PRIMARY DATA AND INTERPRETATION:

- 1. According to the survey collected the majority of the respondents are between the age group of 18-25, followed by the age group above 40 and they all have seen a significant change in the consumption pattern.
- 2. We got know around 65.8 percent people have witnessed a change in the family income during the Covid-19 pandemic. People who have lost their jobs, employed personal, Businessman everyone has faced the similar situation.
- 3. As you can see, the Pie chart indicates that 79.3 percent people have experienced that there was an increase in the essential goods at the initial phase of the pandemic.

Did the prices of the essential goods increased at the initial phase of the pandemic.

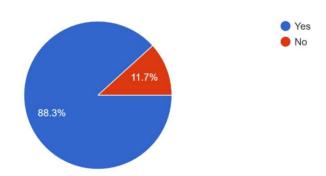
111 responses



4. According to the survey, this question was asked to know whether people witnessed any change in the travelling pattern. The Pie Chart indicates 88.3 percent people agrees that there was a change in the travelling pattern.

Is there any change in the travelling pattern after lockdown.

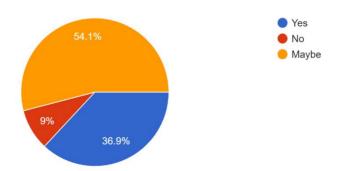
111 responses



5. According to the survey, this question was asked to know will there be any change in the current expense which will be continued even after the pandemic. It indicates that 54.1 percent people are not sure, as there might or may not be any change in terms current expense. Around 36.9 percent people says that there will be a change and 9 percent say that there will not be any change in terms of expenses.

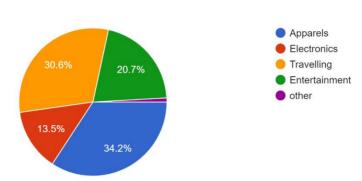
Will there be any changes in terms of expenses which will be continued even after pandemic.

111 responses



6. The question was asked to know which are the areas where expenses have decreased after lockdown and it indicates that 34.2 percent people says its apparel industry, 30.6 percent people says travelling industry and followed by electronics, entertainment etc.

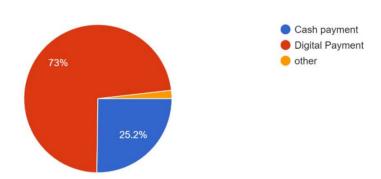
Areas where expenses have decreased after lockdown 111 responses



7. According to the survey, this question was asked to know what mode of payment was used to make the purchases. It indicates that 73 percent people used digital mode to make the payments and 25.2 percent people preferred to pay in cash.

Which mode of payment did you choose while making the purchases at the initial phase of the pandemic.

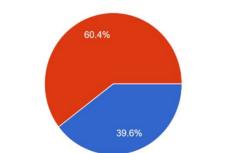
111 responses



8. This question was asked to know whether people started visiting tourist destinations for holidays after the lockdown and it shows that 60.4 percent people are still cautious to go out. Remaining 39.6 percent people started to go out.

YesNo

Have you visited any tourist destination after lockdown. 111 responses



CONCLUSION:

The Lockdown and social distancing to combat the Covid-19 virus has generated significant disruptions on consumer behaviour. All consumption is time bound and location bound, with time flexibility consumers have

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learned to improvise in creative and innovative ways. The work-life boundaries are now blurred as people work at home, study at home and relax at home. Since the consumer is unable to go to the store, the store has come to customer. Tourism industry suffered adversely due to the Covid-19 pandemic. Electronic durables are the most demanded products during the initial phase of the pandemic because of move towards online education, digital entertainment etc. As consumers adapt to the house arrest for a prolonged period pf time, they are likely to develop new technological skills and embrace the digital culture into their daily life.

The Pandemic has impacted adversely on fast food sectors as their regulars have started avoiding cooked food from outside. The purchases of the consumer have become less frequent, more in quantity and are purchased as per the availability of required items. The strong shifts in consumer behaviour across almost all segments. These changes are either short term and forced by new regulations or long lasting and triggered by restrictions. Thus it can be concluded that the unorganized sector has suffered the most as people have stopped travelling, going out for shopping, spending for personal care products etc. The Economic growth of the country has drastically affected and it is now in the recovery stage. The government and decision makers has to seriously take into account for finding new plans for the revival of the country.

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AWARENESS ABOUT SEXUAL HARASSMENT CONCEPT AND LEGAL FRAMEWORK TO PROTECT IT: A STUDY ON COLLEGE STUDENTS

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INTRODUCTION

Sexual harassment is any unwelcome or inappropriate behaviours that are sexual or sex-based in nature from a person (of the same gender or not) to another person that affects their ability to learn, study, work, or participate in school or work activities. The harassment can be physical or verbal. The conduct can make a person feel embarrassed, sad, scared, pressured, upset, uncomfortable, humiliated, or angry, and interferes with their ability to focus on what they are doing or to feel safe at school or work. It can happen on or off school grounds, in person or through other ways, such as by email or social media. It can range from mildly annoying comments or actions to unwanted touching and, in extreme cases, sexual activity forced upon a person without their voluntary or lawful consent, known as sexual assault, sexual violence, or rape.In most modern legal contexts, sexual harassment is illegal.

Awareness about sexual harassment should be created in colleges therefore a study is done to know if college students are aware about sexual harassment, the study is not designed to do so and does not have a sufficiently representative sample to draw definitive conclusions.

RESEARCH QUESTIONS

- 1. Do the college students know what is the meaning of Sexual Harassment?
- 2. Sexual harassment is not just about physical contact. It can occur at anytime when a person is uncomfortable with another person's approach, sexually coloured or gender related remark. Are students aware of it?
- 3. Do students experiencing offensive sexist remarks, jokes or stories or being treated differently because of one's sex are sexual harassment?
- 4. Other forms of actions like attempts to establish a romantic relationship and unwanted touching is considered to be verbal and physical harassment?

STATEMENT OF OBJECTIVES

This study is undertaken to fulfil following objectives:

- 1. To understand the context of sexual harassment.
- 2. To find out the various forms of actions which are considered to be sexual harassment.
- 3. To study the level of understanding of the college students for sexual harassment
- 4. To evaluate whether the students are aware of mechanism to protect themselves against sexual harassment.

CONCEPTUAL FRAMEWORK

Sexual Harassment: Any of the following (directly or by implication) shall mean sexual harassment:

- Physical contact and advances;
- A demand or request for sexual favors;
- Making sexually colored remarks;
- Showing pornography;
- Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.

Any of the following circumstances may also amount to sexual harassment: (1) Implied or explicit promise of preferential treatment in the victim's employment; (2) Implied or explicit threat of detrimental treatment in the victim's employment; (3) Implied or explicit threat about the victim's present or future employment status; (4) Interference with the victim's work or creating a hostile work environment for her; and (5) Humiliating treatment likely to affect the victim's health or safety

Sexist Hostility/Sexist Gender Harassment – four items: This subscale assesses experiences of a sexist environment, including offensive sexist remarks and treating people differently because of their sex.



Sexual Hostility/Crude Gender Harassment – four items: The subscale assesses experiences of inappropriate and unwelcome remarks or behaviors regarding sexual activity, including telling offensive sexual jokes and making comments about sexual activities

Unwanted Sexual Attention – four items: This subscale assesses unwanted attempts to establish a sexual relationship by others. This includes both verbal harassment (e.g., repeated requests for dates) and physical harassment (e.g., unwanted touching).

Sexual Coercion – four items: This subscale assesses experiences in which someone used their position of authority to coerce sexual contact/access. These items involved bribery, threats and rewards contingent on sexual contact ('quid pro quo').

Anti-sexual harassment training programs can be held to prevent sexual harassment.

REVIEW OF LITERATURE

According to Keerthi Mohanan 1, Sandhya Gupta 2 and Rajesh Sagar 3 (2017),the study on Young female adults are most vulnerable to harassment and violence towards them. Most of the girls feel unsafe while going home alone. And most of the girls are alerted to stay away from strangers, lonely streets, dark places. Nearly half of the subjects had fair level of awareness about avoidance strategies for sexual harassment. Youth need to be aware for this situations and avoid risk factors for safety of self instead they should learn how to prevent these situations.

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According to Dalia El-Sayed Desouky*, Hala Marawan*(2013), the aim of the study was to evaluate university student's awareness and experience of different forms of sexual harassment. A Multistage cluster sampling and cross-sectional study was carried out a few of the university students in Monufia governorate.the result of the sampling was that the female participants had better knowledge about different forms of sexual harassment than males. All of females were exposed to different forms of harassment. The study came to a conclusion that they should hold anti-harassment awareness campaigns to raise the awareness of females on definition, forms and laws of sexual harassment in Egypt.

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Menoufiya University, Egypt

PRIMARY DATA

This study asked a series of questions regarding of Sexual Harassment from college students to know how much knowledge they have on the topic.

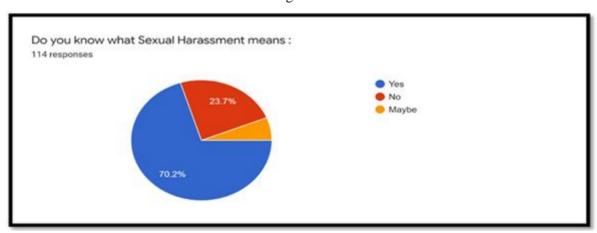
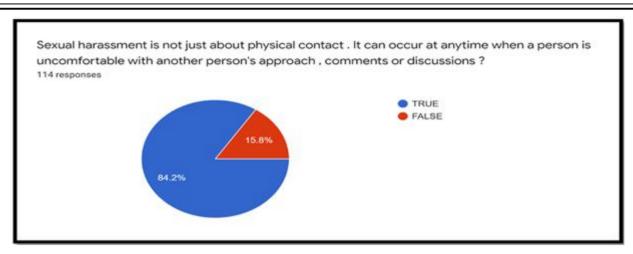


Figure 1:

Results (N= 114)

Overall, 70.2% people have responded yes ,23.7% have responded no and 6.1% have responded maybe for the question that do they know what Sexual Harassment means.



Result (N=114)

Majority of the people have selected true (84.2%) and few have selected false (15.8%) for the question about, if Sexual harassment is not just about physical contact. It can occur at anytime when a person is uncomfortable with another person's approach, comments or discussions.

Do you think experiencing offensive sexist remarks and being treated differently because of your sex is considered a type of sexual harassment ?

114 responses

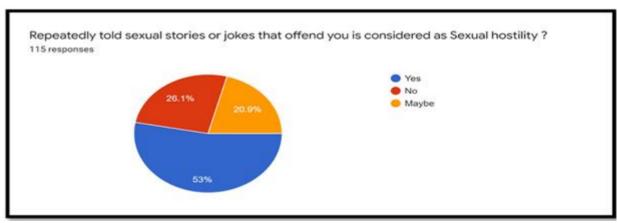
YES
NO

NO

Figure 3:

Result (N=114)

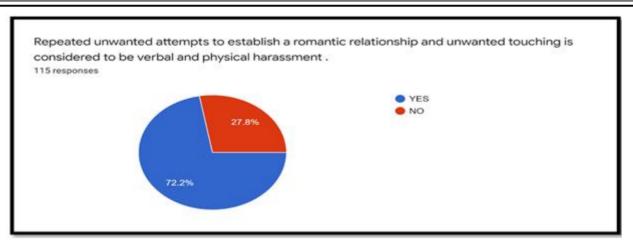
For the question about whether experiencing offensive sexist remarks and being treated differently because of your sex is considered a type of sexual harassment ,79.8% people have selected yes and 20.2 % has selected no .Figure 4:



Result (N=115)

53% have selected yes , 26.1% have selected no and 20.9% have selected maybe for the question , if Repeatedly told sexual stories or jokes that $\,$ offend you is considered as Sexual hostility .

Figure 5:



Result (N=115)

72.2% (83) think that repeated unwanted attempts to establish a romantic relationship and unwanted touching is considered to be verbal and physical harassment and 27.8%(32) do not agree to the statement.

Feeling like you are being bribed or rewarded to engage in a sexual behaviour is also considered as type of Sexual harassment .

114 responses

TRUE

FALSE

Figure 6:

For the question about feeling like you are being bribed or rewarded to engage in a sexual behaviour is also considered as type of Sexual harassment, 86.8%(99) people think the statement is true whereas 13.2%(15) people think the statement is false.

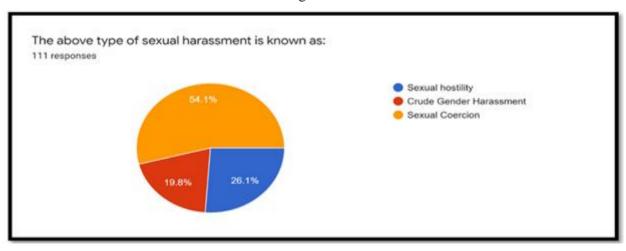


Figure 7:

Result (N=111)

54.1%(60) people think the above type of sexual harassemnt is Sexual Coercion, 26.1%(29) people think the above type of sexual harassment is Sexual hostility and 19.8%(22) people think the above type of sexual harassment is Crude Gender Harassment.

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CONCLUSION

The study showed that college students are aware of Sexual harassment but need to be completely aware about the types of Sexual harassment and how to prevent it. Anti-Sexual Harassment Campaigns should be held in the college for everyone so that everyone is aware about sexual harassment .

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IMPACT OF COVID-19 PANDEMIC ON MERCHANT NAVY EMPLOYEES

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ABSTRACT

The overview of this research study is that the Covid-19 pandemic has badly impacted the merchant navy employees. In this research, we get detailed information about the problems faced by the seafarers during the pandemic. It also studies the effectiveness of measures taken by the government for the merchant navy employees onboard. The families of the seafarers faced a lot of difficulties during the Covid-19 era. The information is collated using various sources for necessary data.

This research paper focuses on detailed information about the problems of merchant navy employees during Covid-19 era.

Keywords: Seafarers, Maritime Industry, Covid-19, Pandemic, Government.

INTRODUCTION:

(Doumbia-Henry, 2020), The year 2020 was a bad start for the whole world. As the year started the whole world, was introduced to the epidemic named 'COVID-19' which was drastically spreading from one country to another. Due to which most of the countries were under a lockdown, with over more than 7 million confirmed cases and around 511,000 deaths. This outbreak of COVID-19 has adversely affected the global economy and the global supply chain. Shipping is an important part of the global supply chain which was also affected inadequately.

Although the maritime industry is dependent on millions of seafarers, because of the supply of goods. 80% of the world's cargo is transported through the shipping industry. Due to the ongoing pandemic, the merchant navy employees have confronted lots of complications onboard, their contracts have been extended. Not only are the onboard employees facing the problem, but also off-board employees have experienced problems delaying their sign-in.

The onboard employees did not easily contact their families due to certain circumstances. They are tired, from this outbreak of Covid-19. Sometimes they also face a shortage in the supply of consumable goods because of the closure of ports and international flights. The WHO continues to give them important guidelines on the spreading of this pandemic.

This research study helps to get more information about the seafarers and how they were impacted by the pandemic.

RESEARCH METHODOLOGY:

The research is about the impact of COVID 19 pandemic on merchant navy employees. The research is conducted by both the data. In Primary data, the information is collected through questionnaires through Google forms. In secondary data the information collected through articles, journals, and websites. This study has some important objectives for the detailed information about that area. This offers the researcher information about the problems of seafarers which they are facing during this pandemic. The study also has some limitations on this research. Following is the hypothesis.

OBJECTIVES:

- 1. To understand the problem faced by merchant navy employees during the pandemic.
- 2. To study the impact of the pandemic on mental and health issues of merchant navy employees.
- 3. To evaluate the problem faced by families of merchant navy employees during the Covid-19 era.
- 4. To analyze the measures taken by the government for seafarers during the pandemic.

HYPOTHESIS:

Null Hypothesis:

1. The salaries were not paid to off-board merchant navy employees during the pandemic.

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- 2. Merchant navy employees faced a lot of difficulties contacting their families while on board during Covid 19. Alternate Hypothesis:
- 1. Salaries were paid to off-board merchant navy employees during the pandemic.
- 2. Merchant navy employees on-board did not face any difficulties contacting their families while on board during Covid 19.

SCOPE OF STUDY:

In the study, the scope is particularly limited. The research is about how the pandemic has been impacted by merchant navy employees. It also helps to study the problem faced by merchant navy employees due to the pandemic. In this research, detailed information has been analysed to understand the measures taken by the government for seafarers in this pandemic and the health risks faced by employees. Due to the extended contract of seafarers, their families are facing a problem and causes frustration among the employees due to the situation.

LIMITATIONS OF THE STUDY:

- The sample size is very small.
- The time is limited so the research cannot elaborate.
- The topic is extensive but the study of research is limited.
- The study is concerned only for merchant navy employees.
- The study is only in some important areas of the maritime industry.
- For the tools and techniques of this research, only a google form/survey is being used for collecting data.

Sample size:

The sample size for the research had 10 responses through the survey. The survey has been completed with the help of google form.

REVIEW OF LITERATURE:

(Wikipedia, n.d.)The COVID-19 pandemic is a worldwide ongoing disease caused by serious acute respiratory syndrome coronavirus. This disease was first founded in December 2019 in Wuhan, China. The symptoms of this disease are cough, sneeze, breathing problems etc.

(Ananya, 2020)The pandemic of Covid-19 has impacted every element of human life education, economy, religion, entertainment, and many more things. This coronavirus syndrome has created a shortage in every element which is needed daily

(Chiltren, 2019)The merchant navy is a phrase used for the commercial area of the maritime industry. The Merchant navy does not belong to any military service, but this service is for passengers or cargo to go across countries.

(Whiting, 2020) As it is common knowledge, COVID -19 is a worldwide disease. The pandemic has badly affected the seafarers by halting them in the sea for more months than agreed upon in their contracts. The employees who are working onboard were experiencing fatigue from this critical situation. Thousands of seafarers had told IMO, that they were exhausted in the ship due to shortage of food supplies and improper medical facilities.

The merchant navy employees faced a lot of difficulties while trying to contact their families due to the closure of ports. This made it difficult for them to be able to return to their homes. The WHO had given them guidelines to maintain a social distance in the ship. The government also wanted to impose the tax on the salaries of the merchant navy employees but the union had restricted the government from doing so.

(Liang, 2020) As addressed earlier, there are many issues faced by the seafarers onboard largely due to the incapability of seafarers to sign off and return home. Besides heavy workloads, virus fears and lack of Covid-19 precautions onboard, vessels were worsening the decline in satisfaction, according to the latest Seafarers Happiness Index.

Vessels had been sailing with fewer crew members, saw increased physical and mental sickness onboard and the pressure to keep hygiene standards, at almost hospital-like levels. The demands of meeting these standards



while also maintaining social distancing was constant and seafarers were struggling to attach to the new guidance on board.

This level of workload had been constant since the outbreak of Covid-19 and was a taking the health of seafarers to a risk. Seafarers had reported feeling unsupported and stressed, and without any relaxation, which was impacting work standards as well as the health of seafarers. Combined with the challenge of accessing medical services, the risk of an increase in incidents without arms and the number of accidents is very high as stress impacts work, compromising health and safety at all levels. Due to such situations, many seafarers were not in a good, healthy environment onboard and many suffered from physical and mental health issues during the pandemic.

(Ghosh, 2020) The problems faced by families were they were far away from their person for many more months. They faced a lot of complications to contact their person who is working onboard during this pandemic. The wives of merchant navy employees got frustrated due to expanded contract. They were writing a letters to the government for their sign off from the ship. The families did not get any medical facilities from the government as the merchant navy employees are also called, frontline workers.

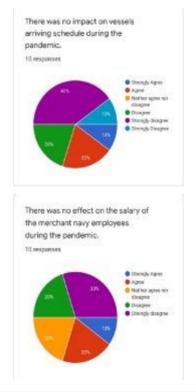
The children of the employees were exhausted by not meeting their fathers for a long time. The seafarers were too unable to talk to their children. This made them unhappy and disheartened due to this pandemic. The families of seafarers were not aware of the mental and physical health of the merchant navy employees. Social media also started a campaign against the government in the support of merchant navy employees families. No medical covers was provided to the families during COVID -19.

(PTI, 2020) The government had circulated some guidelines for the seafarers who were stuck in the sea for many months. The government paved way for them to return to their homes. Under the Standard Operating Procedure(SOP), every seafarer would be allowed to sign in only when their Covid-19 test was negative. These guidelines were given by the ministry of health and family welfare. Although, joining seafarer's agency restricted some guidelines that every employee would be sign-on or sign off under the rules of (SOP). Not only on vessels but also during the travel when they disembark one's from the ship social distancing and other norms were followed strictly.

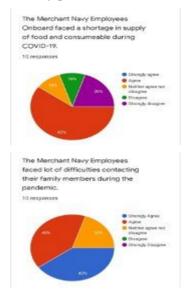
Once the employees disembarked from the vessels they had to show their maritime declaration of health to the port authorities for further precautions. Once the seafarers were grounded they were provided with the transit pass to travel towards their residence from one state to another.

DATA ANALYSIS AND INTERPRETATION:

70% of the employees strongly disagreed with the statement. According to them, the vessels had been impacted while arrival during the pandemic. Only 30% of employees agreed with this statement.

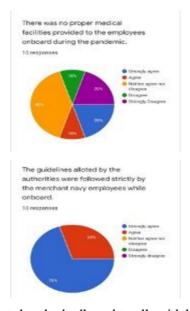


60% of employees agree that there is a shortage of supply in foods and consumable goods during Covid-19. The supply of food on board was severely affected by pandemic.



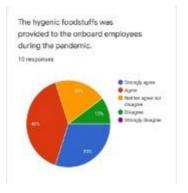
The majority of respondents that is 80% agreed stating that there were lot of difficulties which they faced contacting their family members during the pandemic.

40% of employees preferred not to comment when asked whether proper medical facilities were being provided to them on board during the pandemic. Only 30% of the employees agree that they were being provided medical facilities on board.



Majority of employees strongly agree that they had adhered to all guidelines which were given to them.

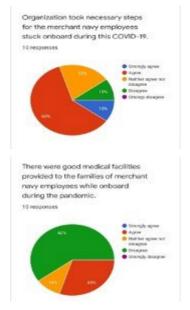
60% of employees have admitted that according to them there were no good medical facilities available for the families of the seafarers. 30% employees have agreed about receiving good medical facilities for their families.



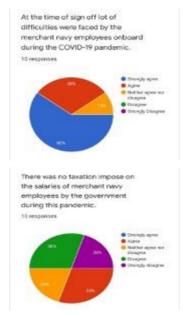


40% of employees agree that a hygienic diet was provided to them onboard during the pandemic but 30% of employees have strongly disagreed with this statement.

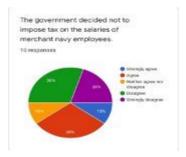
Majority of employees said that they agree because organisation took necessary steps for stuck employees onboard during Covid-19.



Majority of employees have strongly agreed and only agree that they faced a lot of difficulties at the time of sign off during pandemic.



In this statement, 30% of employees agreed and 50% of employees disagreed as the tax was imposed on their salaries.



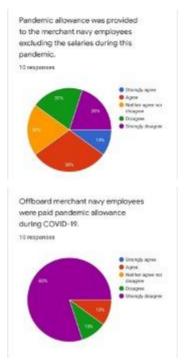
50% have disagreed that government imposes tax on the salary of merchant navy employees. 30% agreed that government did not impose a tax

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ISSN 2322 - 0899

40% employees have disagreed stating that pandemic allowance was not provided over and above their salaries during the pandemic. 20% of the employees have preferred not to say anything on it. One third of the total samples have agree that they have been provided with the pandemic allowance excluding their salaries.

80% of employees have strongly disagreed with the given statement proving that no pandemic allowance was given to off-board employees.



SUGGESTIONS:

- 1. The government must give more importance to the merchant navy employees as they are also the frontline workers to the country.
- 2. The companies must upgrade their policies for the convenience of merchant navy employees.

CONCLUSION:

In the final analysis, the impact of covid -19 on the merchant navy employees can be specified easily, according to the study. It has been noted that the problems faced by seafarers were not only during the pandemic but also before it. In the above study, the precise information regarding the work done by the government for the seafarers has been made available. The maritime board has also upgraded all the amenities provided onboard for the employees. Due to this study, the understanding of the pros and cons of the maritime industry helped in defining the problems that were faced by the employees before and during the pandemic. Hereby after conducting the entire research the importance of the maritime industry can be perceived easily and not only the government but also the community should commend them. Hence, the following hypotheses have been proved.

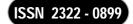
Null Hypothesis:

- 1. The salaries were not paid to off-board merchant navy employees during the pandemic.
- 2. Merchant navy employees faced a lot of difficulties contacting their families while on board during Covid 19.

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CHANGING DYNAMICS OF COVID ERA: NEW NORMAL IN BUSINESS & ECONOMY

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ABSTRACT

The COVID-19 pandemic presented an opportunity for various growing organizations to become digitized and transform themselves quickly by adapting themselves to the market need. This present study is undertaken to understand the new normal of businesses, economy and more in particular retail sector. Secondary data was collected from various e-resources and analysed to understand the changing scenario in new normal. The study also reflects the changes that can be anticipated in new normal by organizations.

Keywords: New normal, digital transformation, remote workforce, pandemic

I.INTRODUCTION

The COVID-19 widespread has unleashed changes that appeared incomprehensible and unbelievable as the whole white-collar workforce of numerous nations started working from domestic. This crisis presents a good opportunity for organizations not to treat humans and machines on parallel paths but help to build relationship that can pave a way forward. It enhances creativity, nurtures growth and innovation in future. It serves as a unique opportunity to organizations to operate as a true social enterprise. COVID-19 proceeds to have a gigantic effect on businesses and operations on the dexterity to advance to the better approaches of working and guaranteeing the workforce remains locked in and productive.

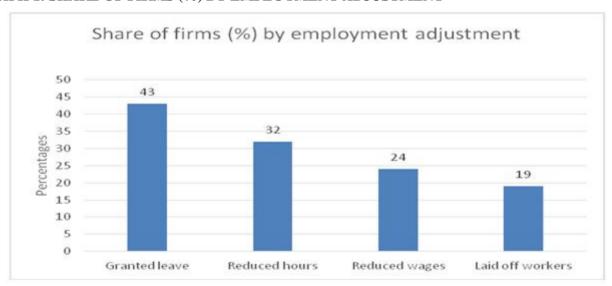
Covid-19 impacted the organizations to great extent and it has become more challenging for the organizations to survive. Organisations are spending lot of time to adapt to these uncertain and volatile situations. Under such changing dynamics what is the new normal for the organizations. New normal indicates the way organizations work in a new way taking lessons from the past and deciding what is applicable and useful and eliminating those which do not help in the progress.

The present study is undertaken to study the changing dynamics, understand the impact of Covid-19 on the businesses and economy and the new normal for businesses and retail business in specific. To study the same secondary data is collected from various e-resources and analysed.

IMPACT ON BUSINESSES AND ECONOMY

The COVID- 19 pandemic has impacted businesses, jobs and GDP to a great extent. MSMEs in developing countries are affected the most. To combat this slowdown more than 1/3 rd of the companies have started using the digital technology to adapt the this pandemic crisis. Sales have reduced to large extent forcing the companies to reduce the working hours and wages of the employees. The below graph depicts that percentage of the firms that made employment adjustment during this crisis period.

GRAPH 1: SHARE OF FIRMS (%) BY EMPLOYMENT ADJUSTMENT



Source: World Bank COVID-19 Business Pulse Surveys

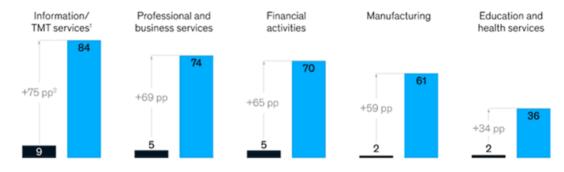


 Note: Columns show the share of firms that reported making each adjustment in the 30 days prior to the survey.

GRAPH 2: LEVELS OF REMOTE WORKING DURING LOCKDOWN

The levels of remote working have skyrocketed during lockdowns and are likely to remain higher than precrisis levels for some time.

Share of employees working remotely full time, %



^{&#}x27;TMT = technology, media, and telecom. Pre-COVID-19 figures for remote-work frequency in sector sourced from internal survey (unavailable in American Time Use Survey).

Source: American Time Use Survey, US Bureau of Labor Statistics, n =134; expert interviews; press search; McKinsey analysis

McKinsey & Company

From the above graph, it can be analysed that Mckinsey & Company survey indicated that remote working of the employees has increased drastically on the various sectors. It can be seen that more remote full time workforce is in information/TMT services and Professional and business services with 84% and 74% respectively.

Gartner also has undertaken the survey of more than 800 HR leaders in the world. According to Gartner survey on future HR trends based on the lessons from pandemic Covid -19 are (Source: https://www.gartner.com/smarterwithgartner/9-future-of-work-trends-post-covid-19/) as following:

- As we know that future is Gig economy, the survey too revealed that 32% of the surveyed organizations
 informed that they are replacing their full-time employees with contingent workers to save cost and
 maintain more flexibility.
- 48% of the employees are more likely to work remotely after COVID-19 when compared to 30% which was there before the pandemic.
- HR leaders will be exploring the most critical competencies of employees and will be collaborating digitally
- The performance management system will also undergo a shift and employees will be evaluated based on remote context.
- 16% of the employers already started using the digital technologies to monitor frequently their employees' performance. Some companies are monitoring employees' engagement levels, health and safety data, communications, tracking computer usage, tracking productivity and some well-being of employees to understand employee experience in better way.
- Companies also started extended financial assistance, enhanced sick leave, flexible and adjusted hours of work.
- Companies have started realizing the critical roles in an organization which are essential for the success of workflows and drive competitive advantage.
- Employees need to be encouraged to develop critical thinking skills for their career development and as well as organizational development.

Percentage points.

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- Organizations started recognizing the humanitarian crisis of the pandemic and given importance to well being of the employees and started treating them as people rather than as employees.
- Organisations need to focus on team culture and culture of inclusiveness
- Progressive organizations need to communicate openly and frequently and have outplacement services to the employees for the employees who were displaced from jobs during pandemic period.
- Need to build/redesign more responsive, adaptive, flexible organization. Hence, one need to understand the dynamics of the COVID-19 pandemic as it is crucial for improving the economy and nation. Multiple sectors were affected because of pandemic in India.

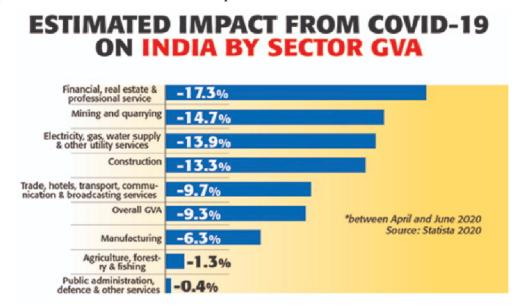


Figure 1: Estimated Impact from Covid -19 on India by Sector GVA

From the above figure it is clearly indicated that Financial, real estate and profession service is the sector that was majorly impacted.

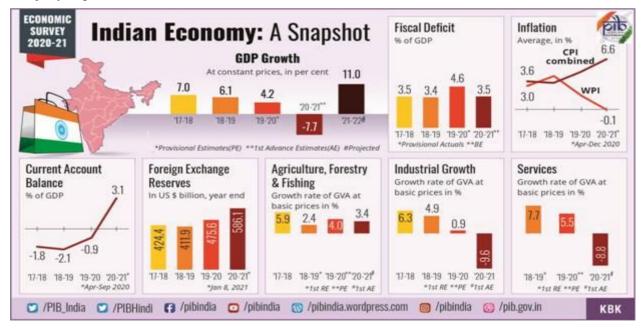
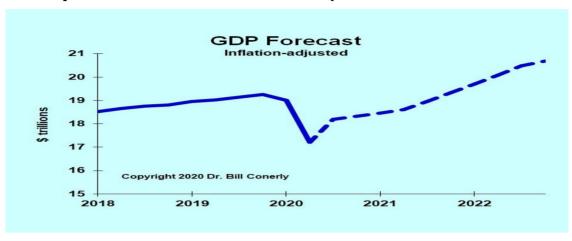


Figure 2: Indian Economy: A Snapshot

https://www.thehindu.com/business/Economy/indias-gdp-to-grow-11-in-fy22-aided-by-v-shaped-recovery-economic-survey/article33695073.ece

India Ratings (Ind-Ra) projected the GDP growth for 2020-21 as 3.6 percent. It can be noticed from Figure 2 that Economic times predicts that there will be 11% increase in GDP in 2022.



Graph 3: Economic Forecast 2022-23: Recovery From The Pandemic Recession

Source: (https://www.forbes.com/sites/billconerly/2020/09/18/economic-forecast-2022-23-recovery-from-the-pandemic-recession/?sh=5c47edb01194)

The above GDP graph 3 depicts that there will be increase in GDP that is more than 20 trillion dollars.

IMPACT IN RETAIL TECHNOLOGIES POST COVID -19

Retail is the major sector that was affected due to pandemic. Consumer buying behavior changed drastically and it had a great impact on this sector. According to shopper study conducted by Zebra's 2020 it was found that 86% of millennial and 56% of Gen X shoppers indicated that they left buying anything in physical stored and ended up buying online the same during pre- pandemic.

Bain and Co. further in their study pointed out that India's e-commerce market estimated to be 300-350 million shoppers by 2025 and highlighted that India's e-commerce segment accounts for only 3.4% of the overall retail market with 100-110 million users. It indicates that there is large scope of e-commerce business in future.

Based on the survey conducted by economic times, it was found that 87% of customers would likely to have self checkout options, 61% of them preferred to choose stores with Augmented Reality and 91% willing to make purchases from the company that gave them personal offers. It was estimated that customers wish to have more phyigital experiences by 2022 and indicated that 85% of the customers would like to have interactions with less human involvement.

In post pandemic, traceability of the product/service will be more Critical requirement and the track record consisting of quality, safety, sustainability, timeliness and cleanliness will be given more importance.

CHANGES ANTICIPATED IN NEW NORMAL

Digital transformation and technologies play a vital and massive role in the future work space as the organizations desire to be more resilient. Covid-19 helped the organizations to transform quickly rather swiftly digital. Still many more organizations need to recover, thrive and survive and be ready for the new normal. They need to digitize or die.

- The new normal demands more automation, artificial intelligence, dashboards, cloud applications, smart devices, IoT.
- Supply chains to be rebuilt, with built-in excess and flexibility at the cost of a few effectiveness
- Rural supply-chain issues which have caused deficiencies and gluts are quickening the rise of nearby and vertical ranches, which are more resilient.
- Fabricating will come closer to domestic markets, boosting the drift toward regionalization and relocalization.
- High Barriers to competition and market frictions in related areas will be preventing a wider diffusion of new technologies which can give rise to productivity and profitability gaps between firms
- Societies will address inequality and repair social safety nets
- The entrepreneurial ecosystem will be restructuring and will incorporate sustainable changes in their longterm models

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- Remote work will transform talent management
- New measurements and rewards for on-boarding, advancement, progression arranging and authority, with sympathy and delicate aptitudes
- Digital transformation and long-term value will make new business models
- Many companies will move their manufacturing units from China as a risk aversion strategy.
- Corporate culture will be central for success within the post-pandemic world. Companies will be designating Chief Culture Officers to lead ventures in culture-building from the top-down and the foot up.

CONCLUSION

Pandemic or downturns creates ripples of innovation to propel the business cycle. It brings about drastic change in running the organizations and build new models of business to focus around the employees and customers engagement. New normal creates a new operating culture, flexible organizations and happier customers. The future organizations will be moving from the system of recoding to system of reality to system themselves in the digitized economy. Only those who are agile and operational intelligent can adapt to the changing real time market dynamics and meet the expectations of the customer.

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A STUDY ON IMPACT OF INFORMATION COMMUNICATION AND TECHNOLOGY ON STUDENTS DURING COVID PERIOD

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ABSTRACT

Information communication and technology has made human life much simpler and easier. It has helped organizations and human resources to discover unlimited opportunities. ICT has been a great blessing to human beings. In today's world ranging from children to adults, all are found online willingly or unwillingly or with their smart devices doing some work or spending time on Facebook or any other type of apps.

Methodology: Primary data has been collected by administering a questionnaire and collecting 102 responses.

Observations and results: After analyzing the responses and understanding the positive and negative aspects of technology, the study has concluded that ITC has removed the communication gap and has enabled respondents to share their emotions but when it comes to usage then most of users are wasting their important time which can be utilized for productive purposes.

Keywords: Information, communication and technology, communication gap, ITC effect

1. INTRODUCTION

ICT stands for "Information and communication technology". It refers to technologies providing access to information through telecommunication. It is similar to Information Technology (IT) but focuses primarily on communication technologies. This includes the internet, wireless networks, cell phones and other communication mediums. No one can exactly say if ICT is a blessing or a curse. It has some pros and cons. In the beginning of ICT evolution, it was limited in scope but now it can be rightly said that humans live in a world where ICT is present like a living being; moving here and there, interacting with respondents and having a brain of its own. No doubt it has got help to accomplish which looked impossible but now humans are extremely dependent on ICT that they no one can even think about spending life without ICT. Today respondents are so addicted to it that right from children to old respondents have their devices with them all the time and are aware of all the apps and technologies under the sun.

The major benefit of ICT on respondents is the increased access to services, and information that became possible because of the advent of the Internet. ICT provides quick access to affordable, and better means of communication. It also offers new tools, and new opportunities.

However a major negative effect of ICT is seen in the form of job loss. This technology is capable of automating commonly used operations in an organization so that humans are no more required for performing those tasks. Cost of implementation and use of ICT is high. This technology requires installation of several specialized software, and hardware that are expensive to buy and upkeep. It requires a specialist, and dedicated staff to operate equipment that work on ICT technology

2. RELEVANCE OF THE STUDY

This study is useful to all those respondents who have interaction with technology in some way or the other. However, during pandemic times, society, corporations, educational institutions, business entrepreneurs, students etc become more and more dependent on ICT. With this extreme usage in the last one year specially, it can easily be said that ICT can have a both positive and negative impact on respondents. So it is imperative to study the impact of ICT on society

3. OBJECTIVE

- 1. To understand the impact of ICT on students during Covid-19
- 2. To highlight the positive impacts of ICT on students
- 3. To analyze the extent of measures taken by students to limit the negative impact of ICT

4. METHODOLOGY

Primary Data:-

Primary data has been collected by administering the questionnaire on sample population to understand the



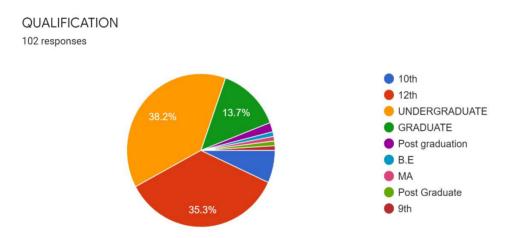
effects of ICT

- Random sampling technique is adopted to collect information from the respondents.
- Secondary data has been collected from websites and e-journals

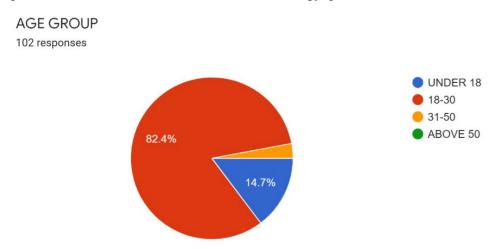
5. REVIEW OF LITERATURE

- 1. Abdullah M. Al-Ansi, Imam Suprayogo, Munirul Abidin in their paper Impact of Information and Communication Technology (ICT) on Different Settings of Learning Process in Developing Countries. Information and communication technology have changed the traditional learning approaches to modern and interactive environment. Study analysed the impact of ICT on learning process in different settings of learning in developing countries. Study reflected that ICT factors have positive and significant impact on learning process in undergraduate and postgraduate level except devices and tools of ICT was negative in undergraduate level
- 2. Mansi Prakashbhai Bosamia in her study Positive and Negative Impacts of Information and Communication Technology in our Everyday Life has concluded that ICTs have an impact on almost everybody that has access to them and that the internet has changed society and how we live. It gives an opportunity to improving communication, to meet new people online and establish a friendship. ICT gadgets have made life simpler by and entertaining us. Even though we have positive impact of ICT still people have to be careful when using it because we may suffer from some negative impact by using them. People should be wise in using the ICT gadgets.

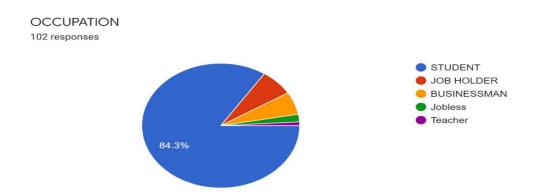
6. PROFILE OF THE RESPONDENTS



Interpretation: Most of the respondents are educated as they are either undergraduate or graduate. Such respondents are well versed with the uses of technology, pros and cons as well.



Interpretation: Majority of the respondents are in the age group of 18 years to 30 years which suggests that young population has respondent to the questions who are the regular users of ICT.



Interpretation: It is clear that maximum students who belong to the age group of 18-30 years and are undergraduates or graduates are the main respondents for this study.

7. Response and Data Analysis

7.1 Technology makes daily work easy



Data analysis and Interpretation: The above pie chart shows how much technology has made daily work easy for participants. Out of 102 respondents, 94 participants i.e. more than 92% respondents said yes that technology made daily work easy, whereas 5 respondents said that technology doesn't make work easy.

7.2 The first thing you do after waking up?

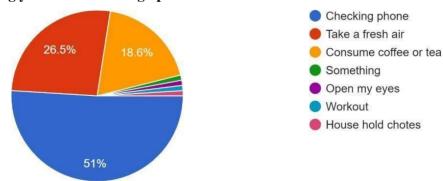


Figure 5.2

Data analysis and Interpretation: According to the survey, out of 102 respondents, 51% said that the first thing which they do after getting up in the morning is mostly checking up the phones rather than doing anything else. Mostly respondents uses their phone at every time before going to bed and after wakeup too, thus it is safe to say that technology has a major role to play in our day to day work and in our life too from waking up in the morning till setting up an alarm at night when they go to sleep or while listening music or scrolling on social media. 26.5% respondents feel that they don't use their phones in the morning which is again a considerable number.

7.3 Average hours of using your phone, laptop or Computer?

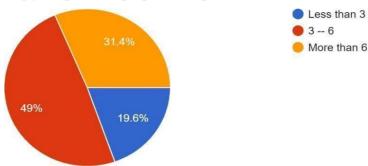
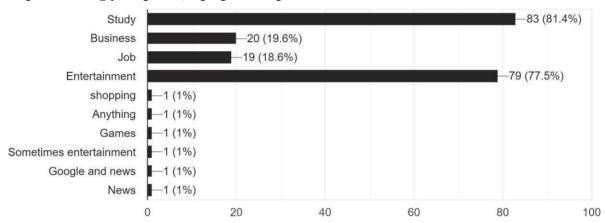


Figure 5.3

Data analysis and Interpretation: The above pie chart shows the average hour of usage of the phone, laptop, computer, etc. by the respondents. Around 49% of the respondents use their phone, laptop, computer for 3 to 6 hours for the purpose of work or entertainment. Whereas 31.4% respondents use gadgets for more than 6 hours a day. This percentage has increased considerably owing to the Covid period where students are taking classes online and adults are working from home. It seems that respondents have to spend ½ of the day only using these gadgets. It has a very negative effect on our life. Using the devices for a longer time period has an effect on eyes, body, back pain etc. Only 19.6% of respondents use their devices for less than 3 hours.

7.4 Purpose of using your phone, laptop or computer



Data analysis and Interpretation: The above graphical data represents the data regarding the purposes for which respondents use their devices like phone, laptop or computer. 83 responses show respondents prefer to use their device for study purposes; as due to pandemic there is drastic change in the way they study or work, meet with respondents and many other activities. This is followed by 77.5% respondents using ICT for entertainment purposes as the outdoor entertainment and activities have been restricted during covid lockdown the respondents have to rely on ICT only to entertain themselves. While 20 respondents say they use their device for business purposes it can be many ways because it creates ease of work. While 20 respondents use their gadgets for job related work. Remaining data represents that respondents use ICT for online shopping, gaming, surfing etc.

7.5 Ease of Traveling because of the use of GPS (ICT usage)

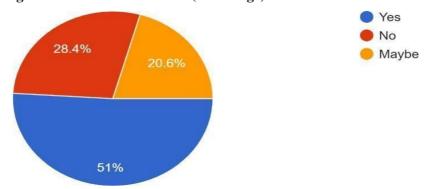
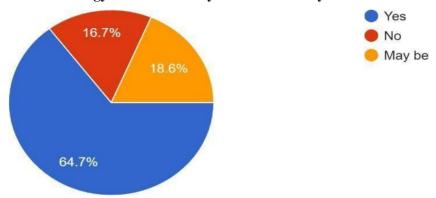


Figure 5.5

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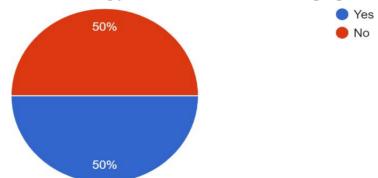
Data analysis and Interpretation: The above pie chart represents the ability of respondents to navigate the route with the use of GPS. 51% of respondents says they are not able to navigate the long route without use of GPS which shows that they are over dependent on technology which in helping us in short span but it is making our mind weak somehow as they are not able to train our mind to be able to remember routes. 28.4% respondents are able to navigate the route without using any GPS which is the hint that respondents are able to memories routes without taking use of GPS

7.6 Do you believe that technology and connectivity have successfully removed the communication gap?



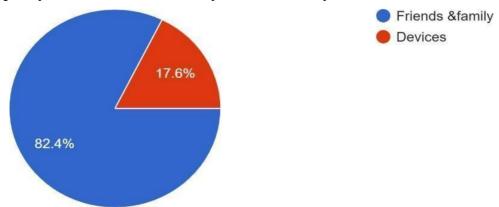
Data analysis and Interpretation: 64.7% respondents believe that it has removed the communication gap successfully. It can be because of variety of tools available nowadays with which people can communicate with anyone easily. 16.7% response shows that the technology can fill the gap but not fully because the personal touch is missing through virtual communication means.

7.7 Do you have any Schedule for using your devices for entertainment purposes?



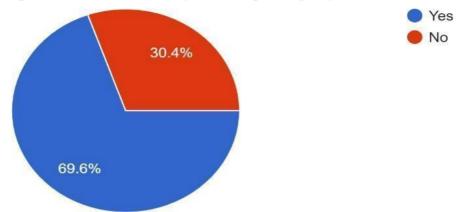
Data analysis and Interpretation: 50% respondents have a habit of maintaining the schedule for using there devices for entertainment while the other 50% respondents do not have any such schedule. This can lead to a major problem if they don't have schedule for using their devices for long times. This question was asked to understand the awareness and self control on part of the respondents regarding ICT usage.

7.8 Do you spend your leisure time with family & friends or on your devices?



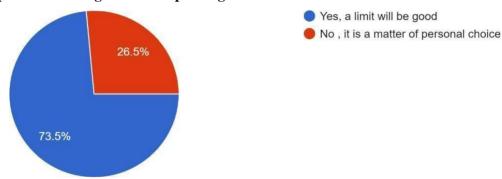
Data analysis and Interpretation: 82.4% of respondents says they prefers to spend their time with their family members and friends while remaining 17.6% of respondents says they would like to spend it with their devices.

7.9 Have you feel pain or irritation in your eyes while operating on your device?



Data analysis and Interpretation: 69.6% response shows that they have felt irritation while operating their devices, which shows that respondents are having a long time interaction with their devices which is leaving negative effect on their body. 30.4% response says that they have not felt any irritation while operating there devices.

7.10 Your opinion on having a limit on spending time over devices?



Data analysis and Interpretation: 73.5% responded said yes they would like to have a limit on their time which are spend with their devices which is important because there are many things others then our devices to which they have to look after and about 26.5% responded replied no, it's a matter of personal choice they don't think they need any limitation of time on using there devices.

8. SUGGESTIONS:

- Never be a slave of your device by making it your morning ritual. If you are using your phone then it should be for knowledge purpose but without turning Wi-Fi or net on. Read books or do some exercise, meditation.
- Give some time for your health to recover spend something in nature just enjoy the time and repair yourself.
- Have some memorable time for your loved ones.
- Technology is an aid to us form making our life more easy to, to learn new things, to achievement new heights in life and know one is got to thought you how to use your devices for meaningful things or even if anyone is advising you than its your responsibility to look towards by thinking do it will make meaningful sense to you.
- Make a limitation or schedule regarding how you will be using your day or week or month it will not only help you to have a control on your argue of using your device even help you to move upward in life.
- Try to have a 20 minutes or 30 minutes of Mediation or yoga schedule in morning for whole family, it will give all of you a good start for the whole day.

9. CONCLUSION:

It can be observed from the present study that students' life has become easier because of ICT but students have become over dependent and addicted to technology and their devices. Students are spending a lot of time with their devices during covid period owing to the online classes and source of entertainment not available offline. Many benefits of ICT includes reducing communication gap, study, gaining information, enjoyment, gaps

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navigation etc but at the same time it is leaving negative impact as well like weak eyes, bad body posture, lack of personal touch. However a sign of relef is that students believe in scheduling limiting their device time and are trying to spend more and more time with family and friends.

10. LIMITATIONS OF THE STUDY:

- This study is conducted within the boundary limit of Mumbai. Geographical area can be extended in further studies
- This study is conducted with some limitation on sample size.
- Present study analyzes the responses of young population. More focus on the demography of respondents like age group, occupation etc can generate more meaningful results.

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A STUDY ON EFFECTS OF PLASTIC ON ENVIRONMENT - A NEW NORMAL FOR NEXT GENERATION

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ABSTRACT

Plastic is present in the environment and it is causing drastic changes to the environment which in turn endangers the life of living organisms if necessary steps are taken then the impact of plastic can be curbed.

Methodology: Primary data has been collected by administering a questionnaire on 100 respondents. Impact of plastic on Environment filled by the Youth across the Mumbai region.

Observations: Plastic is very harmful for humans as well as for the environment. Plastic requires numerous years to disintegrate and moreover plastic is responsible for releasing harmful gases in the environment. Plastic is contaminating our streams, coastlines, timberlands, and open spaces and advancing into the food web. overall population and government policies both are similarly liable for the effect brought about by plastic on climate. A large portion of individuals feel that plastic is solid, light in weight and most of all inexpensive. People are not conscious about the term micro plastics and hence are ignorant towards the different ways in which it impacts the environment. Irrespective of the pandemic, usage of plastic has caused harm to our environment. People have started to accept the damaged environment as the new normal world.

Keywords: plastics, single-use plastics, Environment.

1. INTRODUCTION

Plastic contamination is a more annihilating issue than we think. Plastic is present in every corner of the earth starting from Mount Everest to the bottom of the sea. Plastic Pollution is affecting the whole earth, including mankind, wildlife, and aquatic life. Plastic is prévelant in every walk of life and used by everyone. It is spreading like a disease which has no remedy.

Many times plastic waste found in large water bodies is mistakenly ingested by the aquatic life present inside. Which leads to the death of the subsequent marine organisms. Marine organisms get entangled in plastic debris causing suffocation, drowning, starvation and eventually death

As plastic doesn't break up, it stays in the water subsequently hampering its immaculateness. This implies we will not be left with clean water in the coming years. Besides, plastic dirties our soil too. At the point when people dump Plastic waste into landfills, the soil gets harmed. It ruins the ripeness of the soil.

Plastic which floats in the water bodies like oceans and seas can survive thousands of years and can serve as a transportation source to invasive species that disrupts natural habitats of certain regions.

In any situation recycling is not a proper solution to the problem of plastic since recycled plastic in turn contributes to more pollution resulting from improper disposal.

2. RELEVANCE OF THE STUDY

Irrespective of the pandemic, usage of plastic has been causing harm to our environment. People have started to accept the damaged environment as the new normal world. Ihis study is relevant for each and every member of society, government, educational institutions, offices etc who so ever wants to sustain the environment by reducing the impact of plastic on the environment.

3. OBJECTIVE OF THE STUDY

- To find out who is responsible for the harmful effects caused by plastic on the environment.
- To understand why people prefer plastic products over other alternatives.
- To analyse if people are acquainted with the term microplastics and how microplastic can affect their lives.

4. LITERATURE REVIEW

1. Hemavathi, B., Shobha Rani, A. and Bharathi, D in their study Impact of plastics on human health and environment has highlighted the importance of raising public awareness on the risks on the effect of plastics on human health. and has identified the main challenges and barriers for reducing plastic waste. Plastics contain many chemical and hazardous substances which are a serious risk factor for human health

and environment. Different human health problems like irritation in the eye, breathing difficulties, respiratory problems, reproductive, cardiovascular, genotoxic, and gastrointestinal causes for using toxic plastics.

- Prabhash Kumar in his paper titled "Impact of plastic on the environment" has highlighted how the plastic
 is harmful for us. How Plastic Waste Affects Ecosystem and has suggested 4 methods to reduce this
 impact.
- 3. P.Pavani, 2T.Raja Rajeswariin their paper titled Impact of plastics on environmental pollution have aimed at creating public awareness on the importance of healthy environment, mechanism of controlling the generation of wastes at the source, alternative disposal ways, establishing additional drop-off-areas (land fills) and incineration mechanisms, plastic recycling facilities

5. METHODOLOGY

- Primary data was gathered by administering a questionnaire on 100 respondents living across the Mumbai region. The respondents are in the age group of 13-41 years
- Random sampling technique is adopted to collect information from the respondents.
- Secondary data has been collected from e-journals, newspapers, books and websites.

6.1 Profile of the respondents:

1] Gender of the respondents.

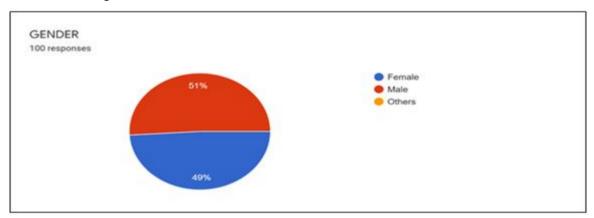


Figure 1

Data analysis and Interpretation: Study has received 100 responses in total out of which 51% were Male, 49% were Female and no one classified themselves in the category of others. It suf=ggest that responses of the study are influenced by the views of a particular gender.

2] Age of the Respondents.

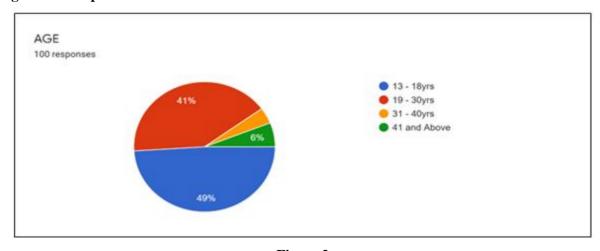


Figure 2

Data analysis and Interpretation: Maximum people lie in the afe group of 13 to 30 years which is the young population of the region

6.2 Findings and Analysis of the study:

3] Can plastic be recycled?

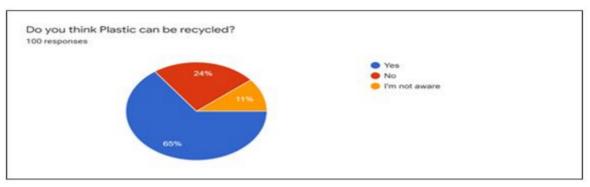


Figure 3

Data analysis and Interpretation: Maximum of the respondents (65%) clearly voted for YES which says Plastic can be recycled, 24% of the people voted for NO and rest voted for I'M NOT AWARE

There is plastic present everywhere.. From soft drink bottles, basic food items, to your ID card, we see and utilize plastic consistently. A considerable lot of these plastics come from materials like petrochemicals. The measure of plastic around us can have benefits and weaknesses. Plastic can cause litter and contamination in the climate. These impacts can place people and the climate in a harmful way.

According to research conducted by trusted sources Plastic can be recycled up to only 50%. Hence the remaining 50% consist of microplastics which reside in the water bodies and harms aquatic life.

4] Total Amount of plastic bags utilized by the Respondent and their respective family members?

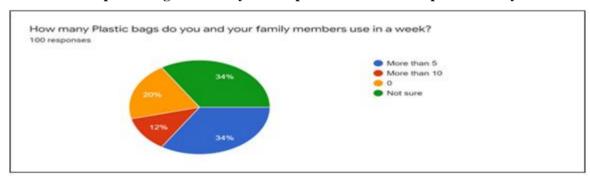


Figure 4

Data analysis and Interpretation: On the basis of our survey, study found out that most of the respondents are very keen on the use of plastic in their daily lives which shows that people are still not very much aware about the harmful effects of plastics to the environment and the next group of respondents are very much concerned about the ill effects of plastics and hence tend to avoid plastics on a daily basis.

5] Preference of Respondents over plastic products.

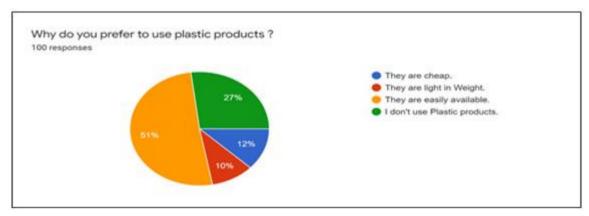


Figure 5

Data analysis and Interpretation: By the responses of respondents, we found out that most respondents prefer to use plastics as it's easily available, and the other set of respondents had a very positive approach towards the environment as they prefer to not use plastic. and the remaining respondents use plastic as they are cheap and light in weight. And these are some other reasons why people prefer plastic more.

- 1. Numerous plastics have a long life span expectancy that supports reuse.
- 2. Plastic creation techniques contrast well with numerous different materials. Hence people find it easy to use.
- 3. It provides a safe and way to transport our needed items.
- 4. Plastics are an affordable material.

6] Where does waste plastic ends at?

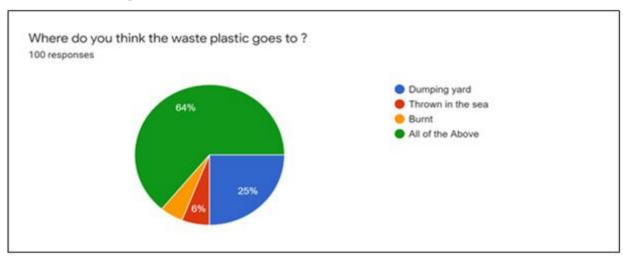


Figure 6

Data analysis and Interpretation: Based on the opinions of the respondents we came to the conclusion that the maximum number of respondents agree that plastic waste needs to be dispatched irrespective of the methods that were provided to them. We produce 300 million tonnes of plastic waste every year out of which 60% of that plastic has ended up in either a landfill or the natural environment

At least 8 million tons of plastic end up in our oceans every year, and make up 80% of all marine debris from surface waters to deep-sea sediments.

7] Amount plastic of present in the neighbourhood of the respondent

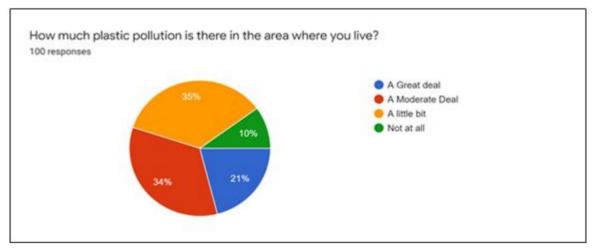


Figure 7

Data analysis and Interpretation: By the responses we received from the respondents we concluded that most of our respondents either have a moderate deal of plastic or it's minimal in their area ,these two groups form the maximum number of respondents which in total forms 69% of the respondents. 21% of our respondents feel

they have a great deal of plastic pollution in their area. A least no of respondents believe that they don't have any sort of plastic pollution in their area.

8] Who is at fault for the harmful effects caused by the plastic?

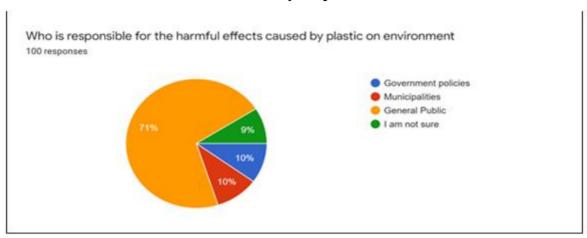


Figure 8

Data analysis and Interpretation: According to the responses of the respondents we came to the conclusion that the maximum number of respondents (71%) are of the view that the major cause of plastic pollution is the general public. Also, respondents are of the view that municipalities and government policies have a minimal role in the effects of plastic on the environment.

There are three parties that bear this responsibility. Governments that can make and enforce rules, companies that produce or use plastics, and consumers. Each party has its own responsibility. But instead of tackling the plastic soup together, people tend to point fingers at one another. Companies tend to place the responsibility on consumers, who are supposed to behave responsibly and leave nothing in the environment. Governments, in turn, are reluctant to come up with new regulations, let alone enforce them. And consumers like to point to the government and the companies, while they can already do a lot themselves.

Nevertheless General public are also on Fault as they are major contributors of plastic waste which affects drastically.

Every day, plastic waste negatively impacts the ecosystem, habitats, human health and sustainable development across the world. Despite the vast scale of the problem, the general public and other important stakeholders have not been adequately engaged and educated on how they can become part of the solution.

9] Are respondents alert about any ongoing campaigns to reduce plastic pollution?

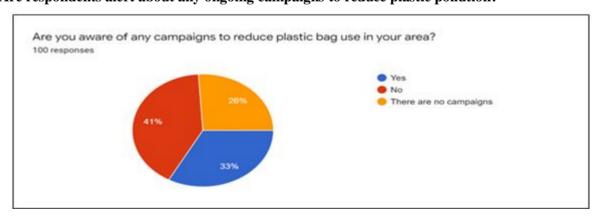


Figure 9

Data analysis and Interpretation: The study found out that most of our respondents are not aware of the effects of plastic on the environment. Also, this highlights that the government has not been able to meet its target of sensitising the general public about the drastic effects of plastics which in turn can be a threat to the future generations. Although the government had planned many campaigns for plastic pollution none of them live up to the expectations of the Government.

Also, many Multinational Companies were the part of the plastic campaigns organized by the government.

In light of the various campaigns organized by plastic to prevent plastic waste many MNCs have come forward in taking initiatives to reduce usage of plastic

For example:

Huge companies like McDonald's and Starbucks effectively helped the environment for the reduction of plastic from the environment. They switched from plastic products to paper products such as straws, cups plates and etc

This helped a lot as plastic waste was reduced in tons from the environment.

10] Amount of plastic used for single use annually.

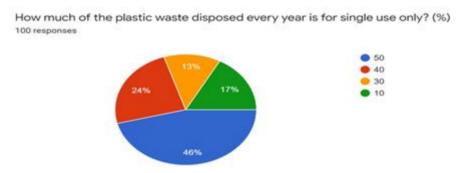


Figure 10

Data analysis and Interpretation: majority of respondents i.e 46% respondents feel that 50% of the plastic waste is disposed off every year after single use only. By the responses of our respondents, researchers found out that most of the respondents are aware about how much single use plastic is disposed of.

Single-use plastics (SUPs), invented for the modern "throwaway society," are intended to be used only once. They are being increasingly produced and used globally, most notably as packaging or consumables, such as SUP shopping bags or disposable tableware.

These are some examples of single use plastic products which are in demand nowadays and people tend to use it and throw it. As these products are cost effective and also time effective as this reduces the time for washing the plates and etc.

Some Examples of single-use plastic include:

- plastic forks and knives
- plastic shopping bags
- plastic coffee cup lids
- plastic water bottles
- Styrofoam and plastic take out containers
- plastic straws

11] Are respondents aware about micro plastics and its resulting consequences.

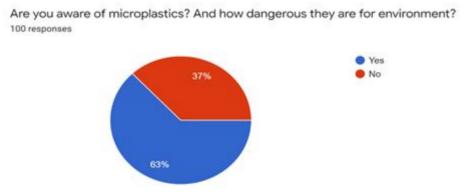


Figure 11

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Data analysis and Interpretation: Majority of the respondents i.e. 63% respondents are not aware about the microplastic. Nor do they know about its negative impact on the environment.

Micro plastics are very small plastic particles generally less than 5 mm in size. There are significant levels of microplastics polluting the ocean, freshwater and land, and research is showing that animals including humans are eating these microplastics. For some animals, they mistake the particles as food, while others are ingesting them when they consume animals that have eaten them. This causes tremendous loss of aquatic life.

12] Do you think plastic bags should be banned?

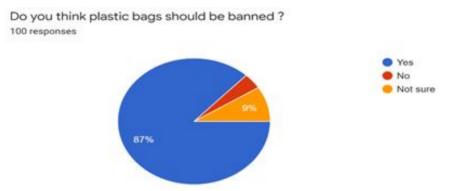


Figure 12

Data analysis and Interpretation: 87 % respondents feel that yes the plastic bags should be banned. Plastic bags never degrade completely, which shows that as more of them are produced by companies, more are introduced into the environment. Therefore, the more the number of plastic bags, the more there is plastic pollution and its effects. Banning the use of plastic bags will help reduce this great effect.

7. SUGGESTIONS:

Present study suggests following approaches to reduce the harmful effect on plastic on environment:

- 1.. Use paper straws, wax paper bags, cloth napkins, or reusable sandwich boxes (e.g., steel tiffin's)
- 2. Use only glass or stainless steel bottles instead of plastic bottles
- 3. Practice and promote paper disposal of plastics in your home and at the beach. Always remember that litter generates litter. Never dispose of plastics in the sewage system.
- 4. In the public places never throw plastic or other litter out of your car and do not drop it on the pavement or in the gutter.
- 5. Set an example for others and encourage them to help. Plastics are not themselves a problem. They are useful and popular materials which can be produced with relatively little damage to the environment. The problem is the excessive use of plastics in one-off applications together with careless disposal.
- 6. Avoid throwing plastic waste in the water bodies as it endangered marine populations.
- 7. Before purchasing any plastic product make sure the plastic which is used to make the product is biodegradable.
- 8. Always avoid using single use plastics as they are made up of Micro plastics which are a great threat to the environment.
- 9. Support recycling schemes and promote support for one in your local area.
- 10. Try using or replacing all Plastic culinary items with eco friendly products.

8. LIMITATIONS OF THE STUDY

- The geographical scope of the study can be extended to cover pan India. Present study is focused on the Mumbai region only.
- The sample size of the study is not too large. Future research can be undertaken on a larger scale with larger sample size.
- For the present study, maximum respondents belong to the age group of 13 to 30 years. However the plastic is used by people of all age groups. Hence future studies can gather responses of all age groups.

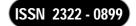
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A STUDY ON COPING MECHANISMS OF STUDENTS' STRESS DURING COVID

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ABSTRACT

Stress is often the result of feeling trapped or getting affected by the problems in our lives. Especially during this pandemic, when people are not allowed to go out or mingle socially, stress has drastically increased for students.

Methodology - Primary data was collected by questionnaire through online forms from 126 students of different schools and colleges of Mumbai region . Major respondents are in the age group of below 15 - 25 years.

Observation and results – The study concludes that academic pressure and loneliness are the major causes of stress for students. Some students may fare better in stressful situations where they may need just a push to perform well and some may deal with it too seriously allowing it to linger for a very long time.

Keywords: Students' stress, coping stress during covid, stress coping

1. INTRODUCTION

A rush of a threatening feeling or a surge of senseful thoughts, racing heart or shortness of breath. One has been through all of these at some point in their lives. Such periods of transition, trauma, challenges or loss is termed as Stress. Stress has a great impact on an individual's performance. Specially during the Covid time, when the people are not allowed to go out or mingle socially, stress has increased. One of the most affected stressed categories during covid is students. The manner in which students face stress determines the outcome of the impact it has had on their performance. The purpose of this study is twofold: to understand the history of stress related problems, and to provide a suitable model that brings all ways of dealing stress into one. Stress is often the result of feeling trapped and affected by the problems in our lives. Students are sometimes restrained by their inability to see a positive outcome for a difficult situation. By teaching them to solve problems one at a time, they have useful measures to deal with stress.

WHAT IS STRESS?

Stress is inevitable. It has become a critical part of our lives today, with increasing competition and an urge for success, it has reached a level where managing stress appropriately has become important. The feelings of anxiety, concern and worry is a natural tendency of humans. But sometimes these feelings become so powerful that it makes you unable to deal with these changes around or within you, leading to stress. These changes could bring positive or negative feelings about any situation and could be emotional, spiritual, social or physical. The ability of our body to respond to different situations and changes occurring around us leads to stress. When stress lasts for a long time, when it overpowers your wellbeing it may be detrimental to your mental and physical health.

Stress can be classified into different types depending on its level of gravity and its duration. There are three main types of stress:

- Acute Stress
- Episodic Acute Stress
- Chronic Stress

ACUTE STRESS

This type of stress is a short lived one. It would not linger for a long time. You could be in Acute stress when you would have a fight with your friend or get pulled up for overspending. It may happen when you do something new and exciting. Sometimes, it may also help you manage a difficult and a dangerous situation. At some point of life, students may have experienced acute stress which may have left them in a tight situation.

EPISODIC ACUTE STRESS

Episodic Acute Stress is having severe stress frequently. You may be under constant pressure of reaching the expected level or you may feel that things are always going wrong. It usually occurs to individuals who take everything too seriously, constantly thinking about it over and over again. They are not able to let loose from such stressful situations.

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CHRONIC STRESS

This type of stress is intense and it lasts for a longer duration of time. It could occur due to chronic illness due to covid-19, financial problems, relationship problems or trouble in college or at the workplace. This type of stress stays on for months or years together. It may become a significant part of your life. You can get so used to chronic stress that you may not realize that it is a problem. It could be harmful to your mental and your physical health. It could lead to weakening your capabilities, skills and your talent. It may even affect your progress, prosperity and your success.

As a responsible individual, it is of utmost importance to create awareness amongst students to identify the gravity of stress, recognize its root cause and implement the most effective coping mechanism to drive the stress away.

2. RELEVANCE OF THE STUDY

Every individual including students is in stress during covid time. Stress can be a boon or a curse. Each student has a different approach to tackling stress. Some students may fare better in stressful situations where they may need just a push to perform well and some may deal with it too seriously allowing it to linger for very long. It is impractical to assume that stress can never affect you. At some point in your life, you surely will experience stressful situations. As a student, it is therefore very important to know about how to cope with stress. This research paper highlights ways to learn how to deal with stress, to learn different mechanisms to overpower stress, to understand that any situation is just temporary and can change in no time, to divert one's mind away from stressful thoughts, to adopt ways that can help you indulge into a positive, happy mindset. Along with students this research paper shows parents and teachers a broader idea of how students cope with their stress specially during covid period.

Additionally it should be noted that this study is conducted during covid-19 period only. Respondents have answered the survey as per the present situation during this pandemic. This study highlights their problems and their present coping mechanism which makes this study highly contemporary and relevant.

3. OBJECTIVE OF THE STUDY

- To identify how students cope up with stress during covid -19.
- To understand the percentage of students dealing with stress because of academics.
- To suggest some solutions to students for coping up with stress.

4. METHODOLOGY

- Primary data was gathered by questionnaire through online forms from 126 students of different schools and colleges. The respondents are in the age group of below 15 25 years.
- Random sampling technique is adopted to collect information from the respondents.
- Secondary data has been collected from e-journals, newspapers, books and websites.

5. REVIEW OF LITERATURE

- 1. Anjali Rana ,Dr Renu Gulati ,and Dr Veenu Wadhwa in their study Stress among students: An emerging issue have presented an in depth review of literature on stress; sources of stress; signs and symptoms of stress; and adverse effects of stress on students health and well-being. Stress is an unavoidable phenomenon and may occur due to various reasons such as tests, papers and projects, competitive nature within one's chosen field, financial worries about school and future employment prospects Their paper highlighted that Stress affects students academically, socially, physically and emotionally
- 2. K. Jayasankara Reddy, Karishma Rajan Menon and AnjanaThattil in their study Academic Stress and its Sources Among University Students have used a quantitative research technique where participants were screened using Academic Stress Scale with dimensions: personal inadequacy, fear of failure, interpersonal difficulties with teachers, teacher pupil relationship. Study aimed at understanding the sources of stress which can facilitate the development of effective counselling modules and intervention strategies by school counsellors in order to help students cope up with their stress.
- 3. Dr. R. Sathya Devi. And Shaj Mohan in their study titled A Study On Stress And Its Effects On College Students have examined the sources and effects of stress on the college students. Study suggested that given the negative effects of stress on health and academic performance, college administrators should consider incorporating stress management training in orientation activities and a stress management workshop, specifically addressing the stressors experienced by college students.

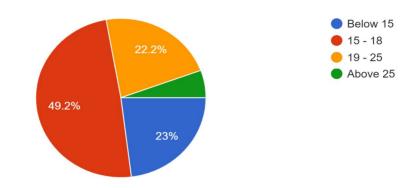
6. PROFILE OF THE RESPONDENTS

(6.1) Age 126 respondents of different age groups have responded to the study.

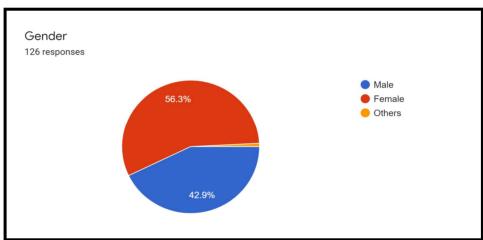
Below 15 (29 responses), 15 - 18 (62 responses), 19 - 25 (28 responses), Above 25 (7 responses)

Age groups of below 15 and 15-18 were targeted more to get student's opinion as to know their kind of stress. As this age group faces a lot of stress and pressure.





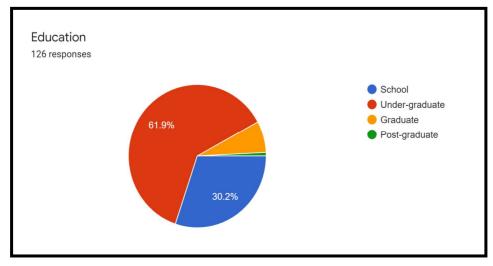
(6.2) Gender -



Most of the responses were from Females that are 56.3% (71). 42.9% (54) Males have responded to the survey. While 0.8 % (i.e. 1) is from Other gender.

(6.3) Education

From 126 responses, 38 respondents are from school while 78 respondents are undergraduates, 9 respondents are graduates and 1 respondents is post graduate.

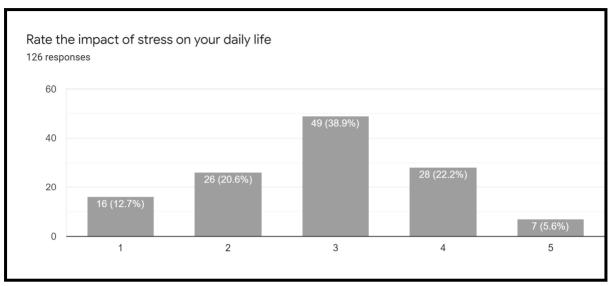




7. Findings and Analysis of the study

Present study was conducted with simple questions related to stress experienced by students. By the end of the survey, 126 respondents participated, their responses were recorded for scrutiny and analysis. Following are the questions asked during the survey along with the interpretation of data collected.

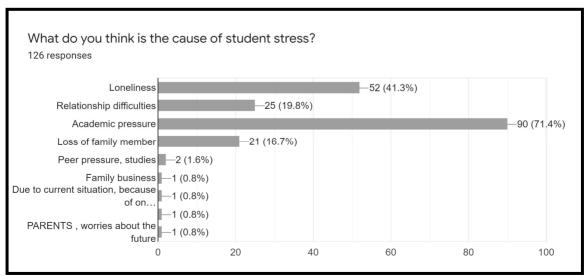
(7.1) Rate the impact of stress on your daily life.



Data analysis and Interpretation:

- 16 respondents chose 1st option which means least stressed (no stress at all). They are basically under the age group of 19 25.
- 29 respondents chose the 2nd option which means they have felt little bit of stress on a daily basis.
- 49 respondents chose the 3rd option which means everything is balanced. Maximum people have voted this.
- 28 respondents chose 4 which means they get occasional stress (mostly during academics).
- 7 respondents chose 5 which means most stressed. The age group of these respondents are (15 18) and (19 25). It is the least option selected.

(7.2) What do you think is the cause of student stress?

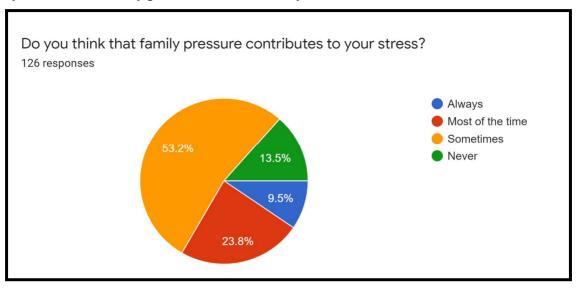


Data analysis and Interpretation: Maximum respondents chose Academic pressure and loneliness as their cause of stress. Because of the society, students come under the pressure all the time to score good marks in academics most of the time. When a student has lack of confidence and low self-esteem it mostly leads to isolation that is loneliness. Importance of academia has increased all the more during covid as there are no physical classroom setting present, students find it difficult to attend online classes and understand what has

been taught in the class. Secondly, because of covid, students are unable to go out of their homes and mingle with their friends and extended family, they feel lonely all the time.

Others' causes of stress were due to loss of family members, relationship difficulties. due to peer pressure, trying to live upon their personal expectations, family business, because of COVID-19, parents and worries about the future.

(7.3) Do you think that family pressure contributes to your stress?



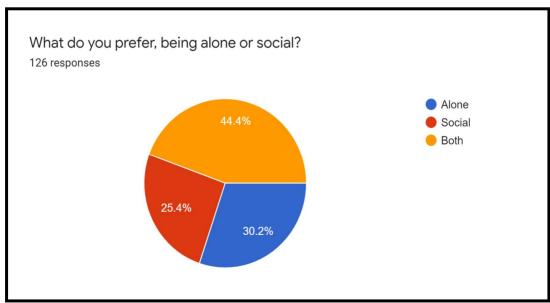
Data analysis and Interpretation: With a cut-throat competition in the world, Students are constantly pushed to the edge by their parents to be good in academics and build a bright future for themselves. However, this pressure on the students not only disturbs their growth and learning but leads to increased stress and anxiety.

From the survey collected -

- Maximum respondents have chosen MOST OF THE TIME and SOMETIMES as their options.
- And the least number of respondents have chosen ALWAYS.

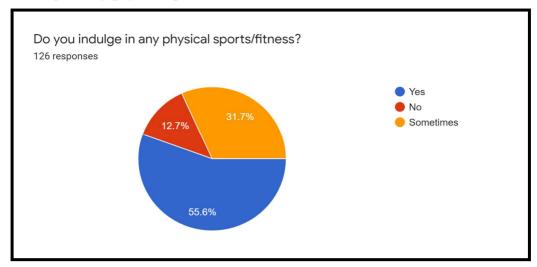
They might have felt the pressure from their parents.

(7.4) What do you prefer, being alone or social?



Data analysis and Interpretation: Here being alone or social means if the personality of a student is an introvert or an extrovert. Because causes and coping mechanisms of stress are different for these types of respondents. Maximum people prefer being Both that is alone and social. Study interprets it by saying that it depends on the situation they want to be alone or social.

(7.5) Do you indulge in any physical sports/fitness?

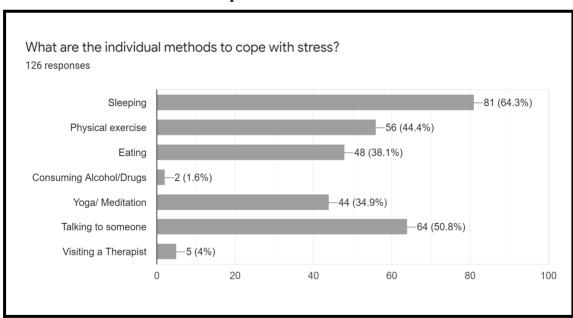


Data analysis and Interpretation:

Being indulged in some physical fitness or sports may divert the mind from being stressed. Doing it regularly can make one feel good about himself/herself. Physical activity can also relieve stress and help you be more productive. A question was asked from students about their involvement in any physical activity. The responses are: -

- Maximum respondents are indulged in physical activities.
- Whereas Least respondents are not indulged in any physical activity.

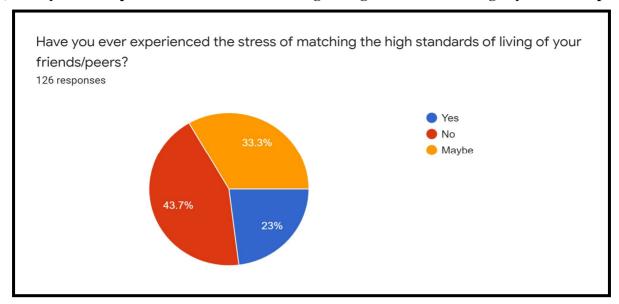
(7.6) What are the individual methods to cope with stress?



Data analysis and Interpretation: A question was asked from students about the methods they use to relieve stress. Respondents have different methods to relieve stress.

- Maximum number of respondents (64.3%) prefer sleeping to relieve stress. Under pressure of stress most respondents choose sleep as the way of escape from everything. This response is followed by the next most preferred method by students that is talking to someone. 50.8% of respondents relieve their stress by talking to their friends and family members during the corona period.
- However it can also be interpreted from the study that the least number of respondents prefer Therapy and Consuming Alcohol/Drugs
- Others respondents find Physical exercise, Eating, Yoga/ Meditation, Talking as their stress buster.

(7.7) Have you ever experienced the stress of matching the high standards of living of your friends/peers?

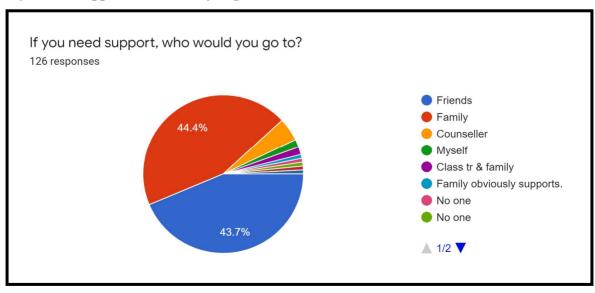


Data analysis and Interpretation: Students might get over conscious and come under complex from their friends who have a high standard of living and try to match it with them. This thing can be really stressful for a student because he/she can't do everything as their friends do or they may not have all the resources which their peers have.

- Maximum respondents (43.7 %) have selected NO.
- Some of them (33.3%) have selected MAYBE.
- And Least people (23%) have selected YES.

The participants who have selected Yes are from the age group (under 15) and (15 - 18) who are most probably students.

(7.8) If you need support, who would you go to?

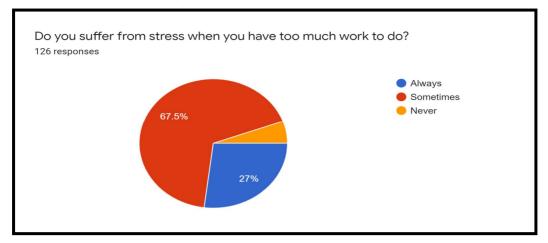


Data analysis and Interpretation: According to the data collected, maximum respondents i.e 43.7% find family and friends as their biggest support.

While some of them find support from their class teacher. There are some participants who find no one as their support therefore they find themselves facing their stressful situation.

Researchers observed that people don't really like to get support from a therapist /counselor. Maybe because of the misconception created by society that only mentally ill people go to therapy. Very few participants find sharing their stressful problems with their counselor.

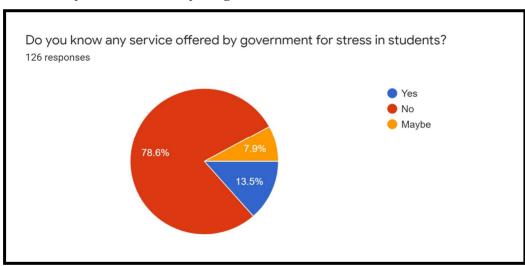
(7.9) Do you suffer from stress when you have too much work to do?



Data analysis and Interpretation:Out of 126 responses, maximum respondents i.e 67.5% have selected sometimes, some of them have selected always, least have selected never.

Students suffer stress mostly because of projects and assignments. When it came to stress, more than 70 percent of students said they were often or always stressed over assignments. But during covid-19 students have felt more stress because of online classes. As they do not get direct help from physical means like books, librarcy, teamwork or teachers.

(7.10) Do you know any service offered by the government for stress in students?



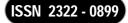
Data analysis and Interpretation: Out of 126 responses, maximum respondents (78.6%) didn't know about it. Some of them know about the services. Indian Government (i.e., The human resource development ministry) realizes the importance of identifying the concerns of student stress, anxiety, peer pressure and parental expectations during a time when learning disruption is at a high. During the pandemic they offered a service known as Manodarpan – A Psychosocial Support for Mental Health & Well being of students. However maximum students are unaware about this service which suggests that more promotion is needed to motivate students to take help of this service. This service can prove extremely helpful for the students during covid period and even after this pandemic is over, students can use it to cope up with their stress.

8. SUGGESTIONS:

The preliminary understanding obtained through the survey revealed that the major causes of stress among students are academic pressure (71.4%) and Loneliness (41.3%). The respondents follow different ways to relieve stress. 64.3% of the respondents reduce stress by sleeping, 50.8% of them talk to someone while only meagre 4% of them visit a therapist. This shows that even in today's modern times only few are comfortable visiting a therapist for stress related issues. Almost half of the respondents seek support from family (44.4%) and friends (43.7%).

This helped in suggesting different coping mechanisms that can help students to relieve stress and divert their minds towards a more constructive and a positive outcome.

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- 1. Students need to manage time for things that you enjoy. Try doing things that make you happy as it can but out your stress. Relaxing hobbies like
- Reading
- Knitting
- Art
- Playing a sport
- Dance
- Sing
- Travel to Various places
- 2. Students need to make up your mind and take a short break to clear up all that stress. There are many other activities that you can do while you are in a break Meditation/yo
- Singing /Dancing
- Spend some time with nature
- Be creative / Do physical activities During the break students will be able to develop their personality and skills too. Especially during covid when everyone is at home and is having a lot of time, they can adopt a new hobby or polish their skills.
- 3. Being verbal about the problems will help students to feel less stress. If there are things which are bothering them, they must talk to someone from their family or friends or they can consult a therapist who can cure them in a proper way.
- 4. Therapy is one of the main methods to cope up with your stress. Sometimes it is not possible to share problems with the family or friends. So rather than keeping it to one's self and overthinking about the problems, it is better for the students to visit a therapist or a counselor to clarify your problems. It may lead to a proper, in-depth examination by an expert whose further advice and guidance would boost self-confidence in students.

9. LIMITATIONS OF THE STUDY

- The scope of the study is limited to Mumbai region only. Scope can be extended to cover students from all over the country.
- The sample size of the study is not too large. Future research can be undertaken on a larger scale with larger sample size.
- As stress is faced by the people of all the age groups during covid period, scope of the study can be extended to cover all the age groups

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WORK-LIFE BALANCE OF TEACHERS DURING COVID 19 PANDEMIC

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ABSTRACT

Covid 19 pandemic has very inadequately affected the whole world. This research paper gives detailed information about the work-life balance of teachers during the Covid-19 pandemic. This research paper had some important objectives about the work-life balance of teachers. Also highlights the level of stress the teachers are undergoing during the current COVID-19 pandemic. The study elaborates on the challenges faced by teachers while conducting lectures that are on an online mode. The area of study is extremely vast and important areas have been covered in this research. The survey for this research has been conducted through google form to collect primary data.

Keywords: Bitcoins, Blockchain Technology, Nodes, Crypto currency.

INTRODUCTION:

(Kohll, 2018) The phrase Work-life balance indicates that how our work life is properly in equilibrium with our life. The adequate work-life balance helps to consolidate the stress of our workplace. Due to this physical stress like headaches, hypertension, feeling uneasy, and also panic attacks unbalanced our work-life. To avoid all these problems we have to maintain our work-life appropriately. During this covid 19 pandemic, the whole world is confronting with the many critical situations in their work-life. The most important aspect of this pandemic is the teachers. For them, this situation is very crucial. The teacher has to study their students not virtually but in an online manner. Online teaching is a big challenge for every teacher and also for the students. Teachers maintaining their work-life balance during the covid 19 pandemics by taking an online lecture from their home. They prepared their proper schedule at their convenience so it is helpful for them to pursue a good work-life balance during the pandemic.

Due to online lectures, the time would be consumed but the stress of teaching in online mode is very difficult. The communication between student and teacher got lack due to these online lectures. Sometimes due to network issues, the lectures would be cancelled for that certain time and rearrange at another time so the schedule became unbalanced for the whole day.

RESEARCH METHODOLOGY:

The research statement studied is entitled, "Work-life Balance of teachers during COVID-19 pandemic". The present study focuses on the analysis of the teacher's work-life balance and the insights about managing their work in this pandemic. The research presented here shows the data of 45 teachers who are currently working from home, teaching students online, managing the other related administrative work. The primary data has been collected with the help of google forms. Link for the Google forms was sent to teachers through emails and WhatsApp messenger to collect the proper data of all the said 45 teachers. The responses received from the collected data are then converted into a pie-chart format to understand and interpret the response data.

OBJECTIVES:

- 1) To ascertain the comfort level of teaching in teachers with the help of technology.
- 2) To understand the level of stress among the teachers during the COVID-19 Pandemic.
- 3) To observe teachers working hours during the COVID-19 Pandemic.

LIMITATIONS OF THE STUDY:

- 1. The sample size for the research is not large.
- 2. An elaborated study was not possible because of the time constraint.

SAMPLE SIZE:

The sample size for this research is 45. It consists of the teachers in the western suburban (mainly who are located between Andheri to Borivali), Central suburb, Central Mumbai. The teachers are from Primary Schools, Secondary Schools, Higher Secondary Schools, Degree Colleges, and Post Graduate Management institutes.

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Sources of data:

Systematic data has been collected for this research. It includes both primary and secondary data. Secondary data has been taken from articles, reference books, different websites, journals. Primary data has been collected systematically through Google form with the help of a structured questionnaire.

REVIEW OF LITERATURE:

(Bhaduri, 2020) The Covid 19 pandemic has impacted every person, every field, and the whole world. Teachers are not left untouched during the pandemic. They are one of the worst affected. The role of a teacher is to impart knowledge to their students. But due to the pandemic, it was not possible to conduct personal contact programs. The traditional classroom teaching came to a standstill. During the pandemic, the government put guidelines on the education system. The school, colleges were not in the offline mode but they all were switched to online mode. The teachers were concerned about the ways in which the teaching can be possible. They had to adopt an online method of teaching. This was a big challenge for the teachers as they had never taught online especially the school and college teachers. They had to balance their work-life to remain stressfree in this critical situation. Teachers had to accept the new technology of this generation, which was absolutely not easy to accept online technology with no time in hand.

(Noah, 2018) The modern and sudden evolution of technologies generated a new way of teaching. It increased the capability of teachers in the classroom. Information and Communication Technology (ICT) is used while teaching. It brought a comfort level for the teachers over a period of time. As the lessons were delivered only with the help of technology it was easier for the teacher to directly link the students with the subject matter.

(Jotter, 2016) There are numerous types of applications that could be used for teaching. As the students are already in the habit of using technology. So, teachers using apps and some other trusted resources to upgrade the old way of teaching. It helped the teachers to keep the students engaged. Upgradation like online lectures, online presentations, etc, also, saved a lot of time. Usage of technology helped teachers and students both to upgrade their skills.

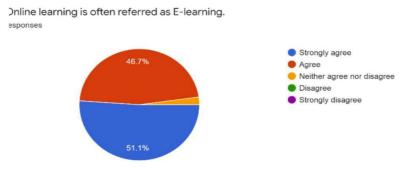
(**Rubin, 2018**) The academic year 2019-2020 started in September 2020. Teachers could not expect to teach. Teachers sensed that this year they have to teach the students by remote way of learning. Teachers were under stress that about the methods of teaching the students on the online mode. Teachers take online lectures through various applications like Zoom, Google Meet, and many more. Teachers had never used any applications for teaching. Hence, they faced numerous challenges to accept the new technology.

Teachers were stressed out because of the online mode of teaching. It was extremely difficult to control students during online lectures. Another big challenge faced by teachers was bandwidth issues. Teachers faced a lot of difficulties online. Students attending online lectures from their homes also pose some issues. When students unmuted themselves or fail to mute themselves there is a lot of disturbance due to the noise at their homes. This disrupts the lecture which increases the frustration level among teachers. The teacher experienced physical stress. They also suffered from headaches, anxiety, depression, and many more.

(Rao, 2010) mentioned Covid 19 pandemics has changed the life of teachers. They are facing so many challenges to balance their work-life as well as personal life. During the pandemic, the government made various new rules for our country. The government forced teachers to conduct online lectures instead of offline. At this time the working hours of the teacher have changed drastically.

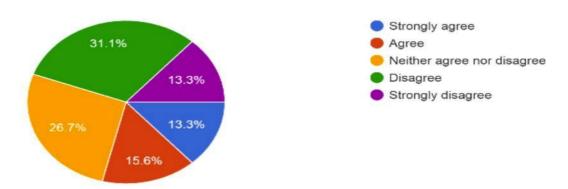
Although, the working hours have been increased. The teachers working hours per day is a maximum of 6 hours. But now due to covid 19, it has been increased to 8 to 9 hours a day. Due to this the level of stress among teachers has drastically increased leading to numerous health issues. They are suffering from depression and anxiety.

Data Analysis:



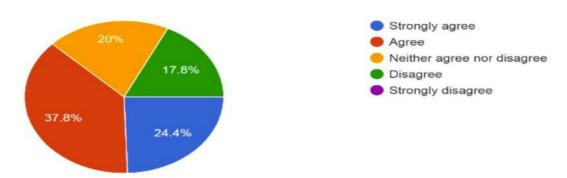
1. 51.1% of the respondents strongly agreed that online learning is often referred to as E-learning. While 46.7% of the respondents only agrees with the statement. Rest 2.2% respondents neither agree nor disagree with the statement

Online teaching is more comfortable than offline teaching. responses



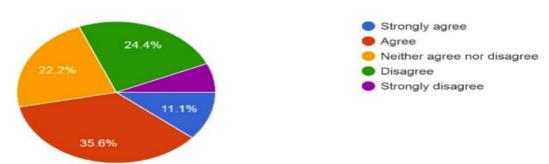
2. According to the survey conducted, 31.1% of the respondents disagreed with the statement, while 26.7% of the respondents neither agree nor disagree with the statement. The remaining 42.2% of the respondents out of which 15.6% agree with the statement, the rest 13.3% and 13.3% strongly agree and strongly disagree respectively.

Offline teaching is much easier than online teaching. responses



3. 62.2% respondents agreed that offline teaching is much easier than online teaching. Rest 20% of respondent are neither agree nor disagree, and 17.8% of respondents disagree with the statement.

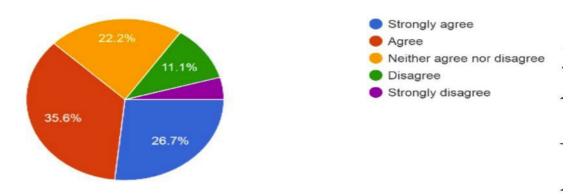
It is easy for teachers to adapt themselves to the changing technology. responses



4. 46.7% of the respondents agreed that it is easy for the teachers to adapt themselves to the changing technology .While 31.1% disagree with the statement. Other 22.2% neither agree nor disagree with the statement.

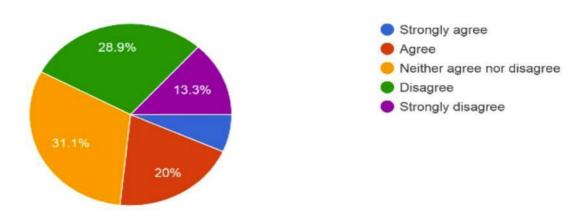
The level of understanding among students in online teaching is not up to the mark.

responses



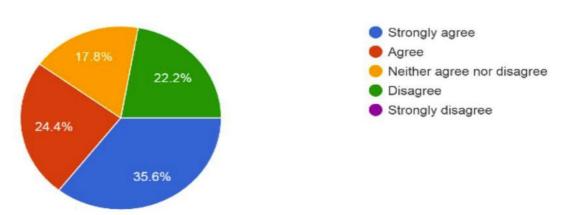
5. 35.6% of the respondents agree with the statement that, unto of understanding of students in online teaching is to upon the mark. Where as 26.7% of the respondents strongly agree with the statement. 22.2% of the respondents neither agreed nor disagreed, but 11.1% of the respondents disagreed with the statement. Lastly, 4.4% of the respondents strongly disagreed.

Controlling the class is easy in online teaching.



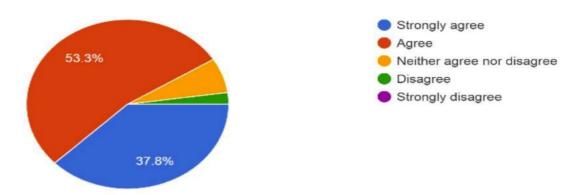
6. 31.1% of the respondent neither agree nor disagree, but 28.9% disagree with the statement, whereas 13.3% strongly disagree. 20% of the respondents agree and 6.7% of the respondents strongly agree with the statement.

Preparation for online lectures is time consuming. responses



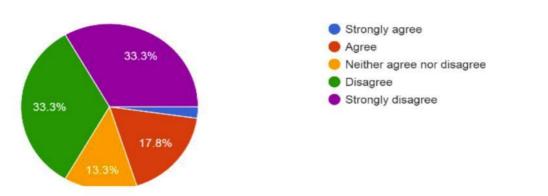
7. 35.6% of the respondents strongly agree that preparation for the online lecture is time-consuming. And 24.4% agree with the statement. Whereas 17.8% of respondents neither agree nor disagree. Also, 22.2% of the respondents disagree with the statement.

Background noise in online teaching is extremely disturbing.

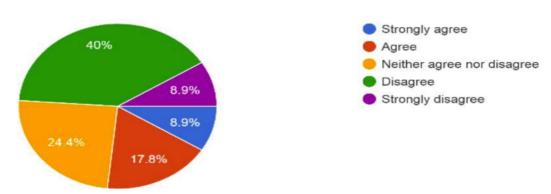


8. 53.3% of the respondents agree that background noise in online lecture is extremely disturbing and 37.8% of the respondents strongly agree. Where as 7.9& showed neutral response i.e. they neither agree nor disagree and remaining 1% disagree with the statement.

Working hours of teachers are less while working from home as compare to offline working. esponses



- 9. Majority of the respondents disagree and strongly disagree with the statement with 33.33% and 33.33% respectively. Whereas 13.3% of the respondents neither agree nor disagree. And the remaining 17.8% and 2.3% agree and strongly agree respectively.
- Working from home gives good Work-Life Balance to teachers.
 responses



10. The majority of the respondents i.e. 40% of the respondents disagree with the statement that working from home gives a good work-life balance to teachers, and 8.9% strongly disagree gwith the statement. Whereas 24.4% of the respondents are neither agreeing nor disagree, but 17.8% agree that working from home gives a good work-life balance to teachers followed by 8.9% of the respondents who strongly agree with it.

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SUGGESTIONS:

- 1. Proper planning of the working hours will help reduce stress among the teachers.
- 2. Teachers should be given adequate training about different platforms and various tools used for conducting online lectures.
- 3. Teachers should be trained for developing e-content.

CONCLUSION:

Teachers are more stressed while working from home due to extended work hours during the online mode of working as compared to off-line. Teachers are face lots of issues and are under extreme pressure as it is difficult for them to know the student's understanding of the topic dealt with. Online assessments are also a part of online teaching. It is challenging for teachers to conduct online examinations. Proctoring for the examination is a new concept for the teachers to understand who is getting savvy with the technology now. Teachers will have a sigh of relief with the COVID-19 situation getting under control. The institutions can start functioning off-line only after the pandemic is over. Until then the situation in the arena of education will continue to be the same. Students are eagerly waiting for the normal functioning of the schools and colleges. Teachers are missing their regular scheduled working hours. It is difficult for the teachers to supervise the exams as it gets difficult for them to keep an eye on every student on a small mobile screen. Students are taking online examinations very lightly as the teachers are not physically present in online mode. Health issues like headaches, anxiety, frustration have cropped up. Also, we cannot forget the long hours in front of the screen have developed eyerelated issues among teachers. The virtual mode of teaching is not as effective as an off-line mode or personal contact programmes. Hence hoping for the pandemic to end.

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LUCID DREAMING: A STUDY OF PEOPLE LIVING IN THE MUMBAI METROPOLITAN CITY

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ABSTRACT

According to MedicalNewsToday, dated 28th June 2018, dreams are a universal human experience that can be described as a state of consciousness characterized by sensory, cognitive, and emotional occurrences during sleep.

Dreams typically involve elements of waking life, such as known people or places, with a fantastical feel to them, according to an article written on Psychology Today.

Lucid Dreaming which usually occurs during the last stage of sleep; which is the REM stage is the phenomenon in which the dreamer is aware that they are asleep, but is able to control events within their dreams, to some extent. Some of the experiences reported by some of the lucid dreamers consists of: willing themselves to fly, fight, or act out sexual fantasies.

According to Psychology Today, research have suggested that the brain of the dreamer undergoes a physiological change during lucid dreaming. In fMRI studies, it is shown that the prefrontal cortex and a cortical network including the frontal, parietal, and temporal zones have been activated when the brain begins lucid dreaming. This appears related to the "waking consciousness" that characterizes lucidity.

Keywords: Dream, Lucid Dreaming, REM stage, Prefrontal Cortex, Cortical Network, Frontal Zone, Parietal Zone, Temporal Zone.

INTRODUCTION:

Lucid Dreams are when you know that you're dreaming while you're asleep. You're aware that the events flashing through **your brain** aren't really happening. However, the dreams feel vivid and real. You may even be able to control how the action unfolds, as if you're directing a movie in your sleep.

Lucid Dreams are most common during *Rapid Eye Movement (REM)* sleep, a period of very deep sleep marked by eye motion, faster breathing, and more brain activity. You usually enter REM sleep about 90 minutes after falling asleep and it lasts for about 10 minutes. As you sleep, each REM period is longer than one before, finally lasting up to an hour.

Lucid Dreams might help your waking life with benefits like:

- 1. Less Anxiety: The sense of control you feel during lucid dream may stay with you and make you feel empowered. When you're awake that you're in a dream, you can shape the story and the ending. That might serve as therapy for people who have nightmares, teaching them how to control their dreams.
- 2. **Better Motor Skills:** Limited Studies suggest that it may be possible to improve simple things like tapping your fingers more quickly by "practicing" during your lucid dream. The same part of your brain turns active whether you imagine the movements while awake or run through them during a lucid dream.
- **3. Improved Problem-solving Skills:** Researchers found some evidence that lucid dreams can help people solve problems that deal with creativity (like a conflict with another person) more than with logic (such as a math problem).
- **4. More Creativity:** Some people taking part in lucid dream studies were able to come up with new ideas or insights, sometimes with the help of characters in their dreams.

DANGERS OF LUCID DREAMING:

Lucid Dreaming may also cause problem consisting:

- 1. Low Sleep Quality: Vivid dreams can wake you and make it hard to get back to sleep and you might not sleep well if you're too focused on lucid dreaming.
- **2. Confusion, Delirium, and Hallucinations:** In people who have certain mental health disorders, lucid dreams may blur the line between what's real and what's not.

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REVIEW OF LITERATURE:

The ancient Egyptians thought of dreams as simply a different form of seeing, with trained dreamers serving as seers (someone of supposed supernatural insight who sees visions of the future) to help plan battles and make state decisions. The ancient Greeks and Romans believed that dreams were equal parts predictions of the future events that were to take place and the visitations from the dead. However, according to science, dreams are basically images, thoughts or feelings that occur during sleep. In a dream, visual imagery is the most common, but dreams can involve all senses. Some people dream in colour while others dream in black and white, and people who are blind tend to have more dream components related to sound, smell, and taste.

According to an article in the **SleepFoundation**, dated **October 30th 2020**, studies have discovered diverse types of dream content, but some typical characteristics of dreaming include:

- It has a first-person perspective.
- It is involuntary.
- The content maybe illogical or even incoherent.
- It provokes strong emotions.
- Elements of waking life are incorporated into the content.

Although these features are not universal, they are found at least to some extend in most normal dreams.

Debates are still ongoing among sleep experts about why one dreams. Different theories about the purpose of dreaming include:

- **Building Memory:** Dreaming has been allied with consolidation of memory one too many times, which suggests that dreaming may serve an important cognitive function of strengthening memory and informational recall.
- **Processing Emotion:** Dreaming gives one the ability to engage with and rehearse feelings in different imagined contexts which may be the part of brain's method for managing/handling emotions.
- **Mental Housekeeping:** Periods of dreaming could be the brain's way of "straightening up," clearing away partial, flawed, or unnecessary information.
- **Instant Replay:** Dream content may be a form of distorted instant replay in which recent events are reviewed and analysed.
- **Incidental Brain Activity:** This point states that dreaming is just a by-product of sleep that has no essential purpose or meaning.

Dreaming is a phenomenon that occurs when one is sleeping. Now, the real question is when exactly does one dream? On average, most people dream for around two hours per night. Dreaming can happen during any stage of sleep, but dreams are the most high-volume and intense during the *Rapid Eye Movement* (**REM**) Stage.

REM sleep is the fifth of the sleeping stages that is characterised by rapid eye movement, a highly active brain and a paradoxically paralysed body. The brain is so active when we dream that it is virtually indistinguishable from a brain in the waking state.

During the *Rapid Eye Movement* Stage, the brain activity **ramps up** considerably compared to the non-REM stages, which in turn explains the distinct types of dreaming during these stages. Dreams during REM sleep are usually more vivid, fantastical, and bizarre even though they may involve elements of waking life. However, by contrast, non-REM dreams tend to involve more clear content that involves thoughts or memories grounded to specific time and place. The majority of REM sleep happens during the second half of a normal sleep period, which means that dreaming tends to be concentrated in the hours before waking up.

Dreams can take on many different forms. *Lucid dreams* occur when a person is in a dream while being actively aware that they are dreaming. *Vivid dreams* involve especially realistic or clear dream content. Bad dreams are composed of troublesome and upsetting content. *Recurring dreams* involve the same imagery repeating itself in multiple dreams over time. Even within normal dreams, there are certain types of content that are especially identifiable. Among the most recognisable and common themes in dreams are things like flying, falling, being chased, et cetera.

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Whilst Lucid dreaming, the dreamer is aware a dream is taking place but will not leave the dream state. Furthermore, some books define lucid dreaming as the phenomenon in which the sleeper has control over different aspects of the environment in the dream.

Dreams are visual due to the chemistry and the working of the brain. The *thalamus*, which is the collection of nerve cells in the brain is a *relay centre* of sensory signals. One part of the thalamus which behaves as a relay centre for the visual pathway is the *lateral geniculate nucleus* (*LGN*), and the *pons*, which is a part of brainstem where REM sleep originates also sends its vague signal here when REM sleep is underway.

The *LGN* is the main connection between the *optic nerve*; a bundle of nerve fibres that serves as the communication cable between the eyes and the brain, and the *visual processing centre* known as the *occipital lobe*. This means that the *LGN* is able to take visual input from the eyes and process it so that the brain can understand what one is seeing.

By sending signals to this visual centre while we sleep, the LGN gets triggered as we enter REM sleep. This explains why one dreams and also why one always dreams of something or someone seen before.

According to a blogpost on **ReAgent** named as "**The Chemistry of Dreaming**" dated **26**th **August 2020**, some of the chemicals that could play an important role in dreaming:

- 1. Acetylcholine: This is an ester of acetic acid and choline; acetylcholine is one the main *neurotransmitters* in the brain. During the REM sleep and the alert wakefulness period, the level of this neurotransmitter is at the *peak*. Scientists have repeatedly linked acetylcholine to learning and memory. Its high-level during REM sleep indicates that information is being actively processed and consolidated at this stage of sleep. This is an indication that not only are the dreams occurring, but also that acetylcholine plays an active and important role in dreaming. The link between REM sleep and acetylcholine can be shown in individuals with extreme cognitive impairment, such as *Alzheimer's disease*. One of the first groups of brain cells to die in such patients is the acetylcholine, a depletion due to which there can be a dramatic decrease in REM sleep and dreaming as well as a loss in memory and an inability to retain information. Hence, according to this research, it can be concluded that there is a *vital link* between acetylcholine and dreaming that is crucial to the brain's ability to consolidate data.
- 2. **Melatonin:** This is also called as the *sleep hormone* and is released by the *pineal gland* to promote sleep. It is a derivative of *serotonin* and plays several important functions in the synchronisation of the *circadian rhythm*:
- It regulates blood pressure.
- It regulates day/night cycles of sleep and wakefulness.

Essentially, when it's darker more melatonin is released by the pineal gland, making one sleepy. When it gets brighter in the morning, the melatonin levels reduce to encourage wakefulness. The levels of melatonin are said to be at peak for twelve hours during the night. They are particularly *high* during the *rapid eye movement stage*. In fact, it is said that *increased levels* of melatonin can help *prolong* the amount of *REM dreaming* one experiences and it is also often used as a treatment for insomnia. It is also proven that *higher doses* of the melatonin hormone can lead to more *lucid dreaming* and even nightmares.

According to the **Illinois Science Council** dated **March 19th 2018**, stated that in order to scientifically study *lucid dreams*, one first needs a good way to first measure sleep and then confirm that a person is lucid dreaming and not simply awake. This can be done by an old but reliable method called *electroencephalography*.

Cognitive Scientists uses *electroencephalography caps* that contains many *electrodes* to record brain activity from the scalp. The signal that the caps collect is simply a union of electrical activity coming from the vast numbers of neurons firing in the brain. *Electroencephalography*, more commonly called as *EEG*, is the practice of recording the brain's electrical activity from the electrodes placed on the scalp. A single neuron does not produce much voltage but when many neurons fire together, the combined strength of their signals can read by the EEG cap.

Hence, using *EEG*, researcher can *monitor* a person's brain as they drift off to sleep and move through different stages of sleep. They can also use it to tell when someone has woken back up, based on the way the brain waves speed up in frequency and decrease in amplitude. Using this technique, researches can watch the brain activity or state of a sleeping person and measure when the person has reached REM sleep; the most common time to experience dreams.

Now that researchers have found a way to measure sleep, one can use the *EEG* to discuss if someone is having a *lucid dream*. The key to do this is to include electrodes placed near the eyes to measure eye movement as well as brain activity/state. The electrodes are placed horizontally beside and vertically below the eyes using small stickers so as to not make the participant uncomfortable. These electrodes are primarily used to measure the indications that someone has entered the REM sleep, solely by recording the rapid eye movements that gives the sleep stage its name. However, they can serve a *dual purpose* by giving lucid dreamers a way to contact the waking world. Although, our bodies are paralyzed during sleep, we still have some *voluntary control* over the movement of our eyes. This key feature gave researchers a way to peek into the world of *lucid dreams* by having the dreamers perform an easily recognizable task.

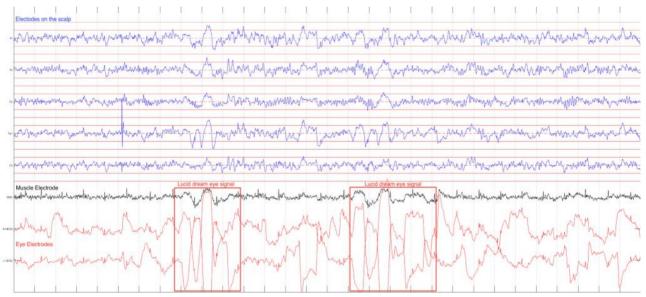


Fig. 1.0 EEG DATA

https://www.illinoisscience.org/2018/03/the-science-of-lucid-dreaming/

Opening with the researcher *Keith Hearne* in *1978*, scientists asked lucid dreamers to rapidly move their eyes from *left-right-left* whenever they recognized that they were in a lucid dream. The *EEG* picked up their intentional eye movement and produced a signal that clearly stood out from the usual small eye movement during the REM stage. By cross-validating this technique with the practice of waking up lucid dreamers to ask them about their dreams, researchers have found that intentional eye movements are an effective way for a dreamer to communicate that they are indeed experiencing a lucid dream, while still maintaining usual REM signals to show that they are asleep.

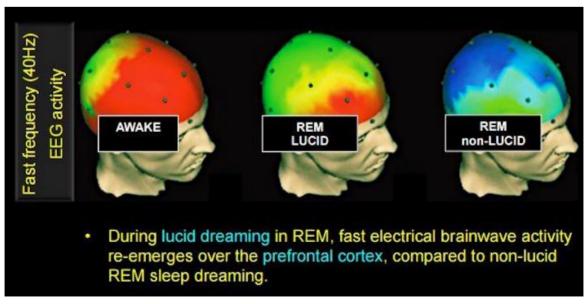


Fig. 1.1 EEG ACTIVITY

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The above information and results show that, there is a definite change in the state of the brain whilst lucid dreaming. The basic changes in the brain while lucid dreaming is that the working of brain ramps up in the prefrontal cortex.

SLEEP PARALYSIS:

Sleep Paralysis is a condition identified by a brief loss of muscle control, known as *atonia*, that happens just after falling asleep or waking up. Moreover, people often have *hallucinations* during episodes of sleep paralysis.

Sleep Paralysis tends to occur usually during the REM stage of sleep. This is due to the fact that during the **REM stage** of sleep a person undergoes **lucid dreaming** so the bodies are temporarily paralysed in order to not act out dreams and to avoid physical injuries.

An estimated 75% of *sleep paralysis* episodes, involve *hallucinations* that are distinct from typical dreams. As with atonia, these can occur when falling asleep; *Hypnagogic Hallucinations*, or waking up; *Hypnopompic Hallucinations*.

Hallucinations during sleep paralysis fall into three categories:

- 1. *Intruder Hallucinations*: This involves the perception of a dangerous person or presence in the room.
- 2. *Incubus Hallucinations*: This type of hallucination is characterized by the feeling of pressure on the chest, suffocation and physical pain. These frequently occur along with *intruder hallucinations*.
- 3. Vestibular motor Hallucinations (V-M): This features illusory-movement and out-of-body experiences.

Intruder and Incubus Hallucinations are usually accompanied by fear, whereas *V-M Hallucinations* are more positive, involving feelings of bliss.

From the above information, one can understand that dreaming in general causes sleep paralysis, which in turn causes one to hallucinate various situations. The researchers can conclude that lucid dreaming can cause sleep paralysis and eventually can cause hallucinations, too. However, there is not a direct study that proofs lucid dreaming in particular causes sleep paralysis or hallucinations.

STATEMENT OF PROBLEM:

According to research, around half of all people have had a lucid dream at some point in their lives, and around 11% experience one or two lucid dreams per month. (MedicalNewsToday 27 July 2020)

The research has shown that lucid dreamers are generally affected with low quality sleep because it's hard to go back to sleep when they are too focused on lucid dreaming. They might also get confused by the dream and would keep wondering about the dream which may affect their professional lives.

STATEMENT OF OBJECTIVE:

- 1. To study about lucid dreaming.
- 2. To understand the pros and cons of lucid dreaming.
- 3. To understand the difference between a normal dream and a lucid dream.
- 4. To understand the ways of how you can get a lucid dream or get out of a lucid dream.
- 5. To study the changes in the brain during lucid dreaming.
- 6. To evaluate the impact of lucid dreams on different age groups.

HYPOTHESES:

- I. H_o: The state of the human brain is not affected or changing whilst lucid dreaming.
- H₁: The human brain is affected or changes state whilst lucid dreaming.
- II. H₀: Lucid Dreaming does not cause other dissociated states like sleep paralysis, hallucinations, et cetera.
- H₁: Lucid Dreaming does cause other dissociated states like sleep paralysis, hallucinations, et cetera.
- III. H₀: Lucid Dreams are not remembered after waking up from sleep.
- H₁: Lucid Dreams are remembered after waking up from sleep.

RESEARCH METHODOLOGY:

The research undertaken to study the changes occurring in the brain due to Lucid Dreaming by an individual and how exactly it takes place is a descriptive research.

The data collected for this research has been done through various primary and secondary resources. The source of secondary data is collected through various e-books, thesis, articles, research papers, various articles from magazines and newspapers.

The source of primary data is through a sample survey technique conducted where the unit for the sample survey are people of different age groups ranging from 18 years to above 55 years of age in Mumbai. The data is collected using a questionnaire method in which 13 questions are asked. Out of the 13 questions asked, 2 are based on personal information whereas the rest of the questions are based on lucid dreaming experienced by various individuals.

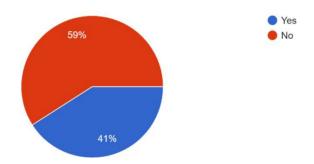
Pie charts has been used to present the interpreted data from the primary data collected.

PRIMARY DATA AND INTERPRETATION

- 1. The majority of the respondents are from the age group of 18-25 which means that lucid dreams are more common in the young adults.
- 2. Around 60% of respondents have definitely had a lucid dream and around 25.7% are still uncertain if they have had a lucid dream or not. This can be due to the lack of knowledge about lucid dreaming or simply because they don't remember if they have had a lucid dream.

3.

Have you ever had a feeling of pressure on your chest (incubus hallucinations) during your sleep? 105 responses



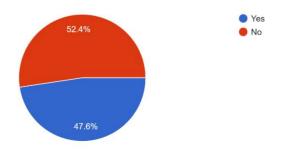
Pie Chart 1: Relationship between sleep and incubus hallucinations.

Interpretation: The pie chart depicts that around 40% of the respondents have had incubus hallucinations during their sleep. Incubus Hallucination is a state that may be caused during lucid dreaming.

4.

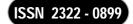
Have you ever had a feeling that someone is watching you or is in your room while you were sleeping? (intruder hallucinations)

105 responses



Pie Chart 2: Relationship between sleep and intruder hallucinations.

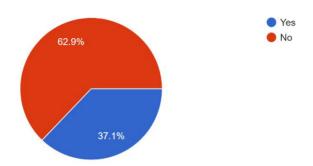
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Interpretation: Amongst different types of hallucinations, Intruder Hallucinations are found the most common and almost 50% of the respondents have had Intruder Hallucinations.

5.

Have you ever experienced sleep paralysis during lucid dreaming or even in your sleep in general? 105 responses



Pie Chart 3: Relationship between sleep paralysis and lucid dreaming.

Interpretation: Surprisingly, not a lot of respondents have experienced sleep paralysis during their lucid dreaming. 60% of respondents have never experienced sleep paralysis during lucid dreaming.

- 6. The more common experience with lucid dreaming has been good and blissful according to our survey collected. Around 52.4% of the respondents said that they have had a good and blissful experience with lucid dreaming.
- 7. Lucid dreams have most commonly occurred naturally to our respondents. According to the survey, around more than 90% of the respondents have had lucid dreams naturally.
- 8. Lucid Dreams are said to make changes in the brain during the dreaming stage. To understand this, researchers asked a question relating to how did the respondents feel after they have woken up from their dreams. Around 55% of the respondents have responded back that they feel light headed and dizzy after they have woken up from their sleep. This can somewhat state that due to the vigorous working of brain in the sleeping state and now when the respondent has finally woken, the brain still has to adjust to the new surroundings. Hence, the light headed feeling and the dizziness.

CONCLUSION:

The information derived and collected from articles, magazines, and earlier researches, and from the sample survey technique helps the researcher to come to the following conclusions:

- Lucid Dreaming is a concept that most of the people are still unfamiliar with.
- Around 40-50% of people have had hallucinations whether or not they lucid dream.
- Sleep Paralysis has not been so common. Around 60% people have not experienced sleep paralysis.
- The researchers have also come to a conclusion that most of the people remember the content of their lucid dreams.
- The research has stated that half of the people have had a good and blissful experience with their lucid dreams or even with their dreams in general.
- For half of the people, lucid dreams occur to them naturally and they don't have to follow steps to lucid dreams.
- Lucid dreams don't usually occur to people on a daily basis. It happens at unexpected times.
- Most of the people have had somewhat distressing experiences with their nightmares.
- More than half of the sample size has said that they feel light headed and dizzy when they have woken up from their dreams. This can be due to the changes in the brain that happens during lucid dreaming. It ramps up so much that when a person finally wakes up, he/she can't distinguish whether they have really woken up or not hence feels the dizziness.

Volume 9, Issue 2 (I) April - June 2021

ISSN 2322 - 0899

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IOT IN SMART CITY

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ABSTRACT

The massive deployment of Internet of Things (IoT) is allowing Smart City projects and initiatives everywhere the earth. The IoT could even be a modular approach to merge various sensors with all the ICT solutions. With over 50 billion objects are becoming to be connected and deployed in smart cities in 2020, the middle of smart cities operations is that the IoT communications. IoT is meant to support Smart City concept, which aims at utilizing the foremost advanced communication technologies to plug services for the administration of the town and thus the citizens. This paper is delivering a broad analysis of the concepts of IOT in smart cities for their applications. Moreover, the paper describes the primary objection and weaknesses of applying the IOT automation supported smart city standard.

INTRODUCTION:

The "Smart City" concept has become extremely popular in technological literature and management. This idea essentially harnesses a plethora of IT innovations hitting us at breathtaking speed to form cities smarter for the citizens. Cities and concrete areas comprise about half the entire world's population .The urban population inflation for the previous couple of decades has been adversely affecting quantity and quality of services provided to the citizens. Smart cities aim at providing effective solutions. Various Smart City initiatives by both government and personal sector organizations have resulted in deployment of data and Communication Technologies to seek out sustainable efficient and effective solutions to the growing list of challenges facing cities. Education, health, traffic, energy, waste, unemployment and crime management are a number of these challenges.

This article is organized as follows: Emergence of Smart City concept; Characteristics and Components of a smart City; Smart City Architecture; Challenges in Construction of a smart City; L.A. as an Example of a smart City; and eventually Internet Of Things and Futuristic Scenario of a smart City.

THE EMERGENCE OF SMART CITY:

The Concept of, "Smart City" first appeared within the 1990s. At that time in time, the foremost target was on the impact of latest Information and Communication Technologies on modern infrastructures within cities. The California Institute for Smart Communities focused on how a city might be planned to implement information technologies and thus the way communities could become smart. Some years later, the middle of Governance at the University of Ottawa condemn the thought of smart cities as being too practically positioned. a couple of of years ago, researchers started asking real smart cities to confront and illustrate the aspects that are hidden behind the term "smart city" (Hollands, 2008).

CHARACTERISTICS AND COMPONENTS OF A SMART CITY:

Dense surroundings, like that of cities and capitals, requires its subsystems to figure together system with intelligence being charge into each subsystem. Researchers who support this united view stress the importance of the organic blending of a city's various subsystems (transportation, energy, education, healthcare, buildings, physical infrastructure, and public safety) into one combined system to create a smart city. According to, the authors, in their strive to describe the features of a smart city, indicated that the smart city has six possible components: smart economy, smart people, smart governance, smart mobility, smart environment, and smart living is presented in Figure 1.

Smart Smart Economy Smart Environment People Governance

Figure 1. Components of Smart City.

ICT architecture and smart and mobile technologies are qualification for a city to be smart but without real commitment to the opposite element there's no smart city. Human Classification highlights innovation, social learning, and education. Governance factor could also be a basic element in institutional factor. Smarter administration besides the authorized policies will associate dynamically with citizens, societies, and businesses in real time to spark extension, innovation, and betterment.

Smart City Architecture:

A few researchers have evolved a sight for the development of a sensible city. Kehua, Li and Fu imagine the smart city construction in three layers,; the first layer being the "perception layer", during which different data are collected from various source of data such as cameras,

GPS, Sensor network; second layer, "Network Layer" is important for transferring data, collected from layer 1 to data storage center, and layer 3 is dubbed, "Application Layer" containing applications for analyzing and processing the huge data residing within the data storage center as shown in Figure 2.

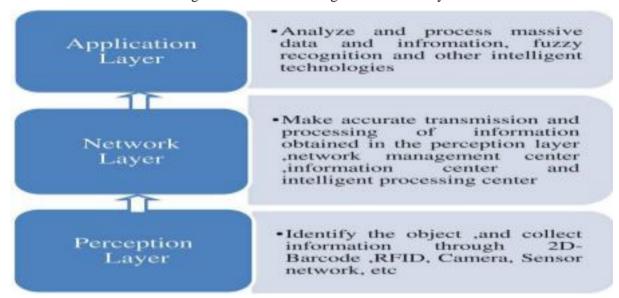


Figure 2. Architecture diagram of Smart City

CHALLENGES IN CONSTRUCTION OF A SMART CITY:

Evolution in ICT and knowledge sharing technology are the drivers of smart city scope and scale .This fast development is revolutionizing smart city construction with the beginning of Internet of Things.

- Management, integration and release of massive spatial-temporal urban data: At present, existing information outputs of digital urban information systems are still too static and easy and sometimes appear within the type of answers to simple queries and are barren of analysis of data from multiple sources across time to assist the tactic of decision-making in urban management. Modelling temporal data in current urban information systems remains weak. The info structure and organization of temporal data from different sources cannot meet the special needs of digital real-time updates, historical reconstruction, and future prediction. Therefore, one of the keys to producing a wise city for this times is that the mixing of multi-source heterogeneous urban data. Additionally, there is a need for administration of city architecture and components, and capability for quick improve and visualization of multi dimensional spatial and temporal data.
- Model of heterogeneous sensor data and emergence of internet of things: Due to the advances in sensor and cloud technology, processing and storage capability, and decreased sensor cost, the expansion of sensor deployments has increased over the previous few years. Unlike smart city, IoT has originated basically from the advances in technology and not as a results of user or application needs. One among the foremost popular and widely used definitions of IOT is that it allows people and things to be connected anytime, anyplace, with anything and anyone, ideally using any path/network and any service. Despite their differentiation, both the IOT and SC are moving towards each other to understand a typical goal as summarized in Figure 5. It should be noted that the tactic of building models describing sensor information in terms of location attributes, observed objects, time and standing is complex because of the variability of sensor programs, monitoring mechanisms, sensor processes, position information, and practical requirements.

Large-scales pace-time information management: Graphic information of a wise city is generated from

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different variety of sensors, controllers and computing workstation which are all maintained by computers and storage devices equipped in various departments and locations. Managing and coordinating these devices with different structures and wide-area distribution isn't a trivial issue. Smart cities generate not only structured data like temperature values, geographical coordinates but also plenty of unstructured data like pictures, audios, and videos. Storing and managing this vast amount of diverse data in several formats could also be a monumental task. Smart cities are responsible for entire inspection of urban information, civics, decision support, real-time tasks and giving response to user's requests on time.

Sound information sharing mechanisms and legal protection: One of the definitions of smart city is "the use of Smart Computing technologies to make the criticizing architecture components and services of a city more intelligent, similarity and well organized." by Washburn. So we'd wish to beat all possible bottlenecks and challenges to understand efficient and effective information sharing between several city agencies: traffic, peace, media, utility, weather, etc. Besides, there is a requirement to seek out from developed countries on the thanks to establish coalition mechanisms of sharing spatial information. It's also important to realize sound information services and share policy mechanisms and legal protection among all city departments.

Los Angeles as an example of a Smart City: Many countries around the world face the challenges of building up their citizen's quality of life in the environment of rapid population growth in big cities. Many of them have initiated smart city enterprise to provide quality services to its citizens. These enterprise include renovation of already existing urban infrastructure of energy facilities, public parks, traffic management, mass transport services, healthcare services, educational facilities at all levels. There is no "universal solution "to make sure the success of a city on its way respecting to smartness.

Los Angeles has a technologically proactive city government. Since 2013, Los Angeles has enhanced from an average digital position to a leading digital city. The mayor Eric Garcetti issued Executive Directive 3 on Open Data, which mandated that the city supply raw data to the public in easily accessible formats, leverage public information as a public benefit, encourage transformation from entrepreneurs and businesses, and that each city department be required to implement open data.

Futuristic scenario of a waste management in a Smart City: In this section, we clear the use of IOT for waste control challenges in smart cities. Waste management is an essential process it involves different subprocesses such as collection, transportation, processing, disposal, managing, and monitoring of waste materials. Each one consumes a remarkable amount of time, money and labour. Current smart cities should work on to enhance the waste management processes to save these means which could be used in addressing other challenges. Optimization could be accomplished through coordination among the different parties who are interested in waste management such as city council, recycling companies, mass production of plants, and authorities related to health and safety. Instead of installing sensors and collecting information independently, the interested parties can have a collective sensing infrastructure and bear related costs collectively as suggested in (Perera et al., 2014). Each party can redeem sensor data in real time to get its own objective. For example, the manufacturing plants can use sensor data to find out the amount of incoming waste so as to improve their internal processes. Additionally, a city committee may use the collected data to efficiently improve the garbage collection strategies.

Figure 3 illustrate waste management by utilizing IOT. Different types of sensors, as part of the IOT infrastructure, need to be install at different locations for things like garbage cans and truck. The major functions of these sensors is to sense necessary data such as amount of garbage, types of garbage, and upload it to the cloud either directly as case (1) or indirectly through the nearby infrastructure such as the communication gadgets attached to street lights as case (2) or through garbage trucks as case (3).

Such a network of sensors and data collection would help in successfully conducting a variety of waste management processes such as determination of the time at which the collection should be carried-out, type of truck that should be sent at different collections areas, and appropriate locations where the garbage cans must be placed to assure environmental safety.

Case (2)

Garbage Case with passive seasons

Case (3)

Garbage Case with passive seasons

Garbage Case with passive seasons

Figure 3. Efficient waste management with a shared infrastructure

CONCLUSION:

In this article, we presented a short review of various initiatives in the zone of smart cities. As a result of the relocation from rural areas to urban centres throughout the world, education, health, traffic, energy, waste, unemployment and crime management are some of the critical challenges facing cities. We have attached the critical role of ICT in transforming traditional cities into smart cities. We have also assembled a connection between Internet of Things and functions of Smart Cities. We took this connection one step further by presenting an IOT based futuristic scenario to improve the waste management processes in smart cities.

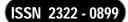
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STUDY OF CORPORATE EMPLOYEES' RESPONSE TO "WORK FROM HOME" IN THE NEW NORMAL

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ABSTRACT

This paper investigate how work from home affects corporate employees, who has the freedom to work from home now as well as have freedom to schedule as per their need. In this pandemic when everyone got hit simultaneously, corporate sector people were struggling to maintain the job as there was a huge recession also. We tried to find out the cognitive, behavioural as well as social impact of this situation on these people.

INTRODUCTION:

As the Covid-19 pandemic spread across the globe during the last year, properly managing the shift to remote working has been a critical goal for most organizations. Work from home option came as a boon and a good welcoming thing amongst all the crisis. Specifically, for corporate sector it was a wonderful change or not is something we still need to figure out. Though we have the most advanced science and technology a virus invisible to the naked eye has massively disrupted economies, healthcare, and education systems worldwide and brings the world to a huge slowdown.

Almost every organization has adopted the remote working now, but what is remote working? Remote working on a larger scale also offers companies the flexibility to deal with unexpected events in the future, such as the COVID-19 crisis.

In this research I tried to understand the emotional as well as mental conflicts, problems or positivity amongst the corporate working people with reference to new normal, in which the mostly hit area was software industry of India. So here I have tried to understand what exactly the concerns of these industry people are and how they are coping up with it?

METHODOLOGY: OPINIONNAIRE **OBJECTIVES**:

- 1) To find out the concept of 'New normal' as perceived by the corporate employees
- 2) To find out the difficulties in working from home if any, as encountered by corporate employees.
- 3) To ascertain the preparedness of corporate employees to get back to pre covid work routine.
- 4) To find out the difficulties as perceived by corporate employees in going back to work from office.
- 5) To ascertain the preference of corporate employees towards work from home and work from office.

Data:

Important Indicators	High scores	Low Score
	(Yes)	(No)
Enjoy working from home	72.9	21.1
Want to join Office	64.6	35.4
Travel from public Transport	68.8	31.3
Trains are crowded	93.8	6.3
Difficulty to work from home	43.8	56.3
Time for family	83.3	16.7
Routine	72.9	27.1
Insecurity of working from home	22.9	77.1
Professional Growth	50	50
Working Productively	68.8	31.3
Disorganized	50	50
Time to polish hobbies	87.5	12.5
Brings family closer	79.2	20.8
Constant online meets	66.7	33.3
Overuse of gadgets	66.7	33.3
Increased screen time	81.3	18.8

Colleagues meet	93.8	6.3
Disturbances while working from home	33	66.7
Family support	85.4	14.6
Hygiene	81.3	18.8
Working positively	83.3	16.7
Enhancing core area	75.0	25
Family support	14.6	85.4
Projects, deadlines	72.9	27

DATA ANALYSIS:

For this I collected data of 48 people of corporate sector, who works for IT sector mainly. They are from different cities, including Pune, Mumbai, Coimbatore also. All the people were from 24 to 52 age group belonging to various famous IT companies which are running work from home since many months and will be continuing the same for next some months.

Among the 48 members most of the people were having experience of 2 to 25 years. 72% people responded that they enjoy working from home. 16 people that is 34% people don't want to join work from office now.

68%, that is 32 people responded that they are not comfortable with travelling by using public transport, and here 93% people think that trains, public transport are really very crowded. 55.3% people find it easy to work from home and 76% find that they feel secure while working from home, 83% people think that with work from home option they are able to spend quality time for the family, 72% likes the routine they set.

But then there are some insecurities as well, 51% people feel that there must not be much professional growth, whereas 70% people trying to work productively, there is an upshot on behaviors also, 48% people feel that they are little bit disorganized now, 68% feel that finding a corner for a constant daily meet is actually troublesome, positivity is that 78% people think that this period bring family closer and 87% people thinks that it's a good time to polish some hobbies.

Talking about some health concerns, 68% people feels that they are overusing the electronic gadgets now as the screen time has been increased rapidly. Missing friends and social networks, 93% people feels and look forward to meet the colleagues, positive part is that majority of people thinks that their family understands their hectic work from home schedule and help them, almost 90% people thinks that they are working positively on their self now, also the hygiene issues which bothers almost 80% people.

CONCLUSION:

There are some very serious incidences and instability during the period of pandemics, which hit everyone really hard, talking about corporate people, they are already habitual of late night works, hectic day shifts and overload of work, projects and meetings, but working from home was a side option for them, which was available only in some serious cases, pregnancy etc.

But this pandemics made everyone sit home and world came to a halt, slowly we started finding solutions for every issue, socially, personally, professionally. Sitting in home 24*7 with everyone actually had a bad start for everyone, as this overall atmosphere was bringing our moral down, we have witnessed many cases of anxiety, domestic violence as well.

After a big pause we stared doing work again, slowly everything started but corporate people are still working from home now, they have adapted this change like anything. The new Normal concepts that we have in these all months, this is the big new normal thing they get compatible with, along with sanitizers, masks, social distancing, taking precautions for loved ones, vaccines and what not. This has led the software industry to explore various models. "Remote working" seems to be the most plausible of all options. As nature seems to have pushed a reset button, this has become the "New normal".

Hence, by studying 48 people from same industry I have come to the conclusion that, corporate people have adapted the remote working as the new normal, and yes with negative effects as well they are still trying to cope up with the same. Hence the objectives that we had in mind successfully met the research outcome in positive manner.

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INFLUENCE OF COVID-19 ON H.R. STRATEGY FORMULATION

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ABSTRACT

Strategy formulation is a very important process in an organization. The future growth of the organization depends on the strategy or the plan of the organization. This paper is primarily focus on various challenges faced by Human Research manager during COVID -19. Also throws light on the legislative focus towards strategy formulation. The main aim of this research paper is to establish solutions to resolve the challenges during the pandemic.

Keywords: Strategy, Human Resource Manager, Legislature, Employees.

INTRODUCTION:

The COVID -19 virus was spread in China in December 2019 and after that the other parts of the world from march till now. This pandemics disturbs each and every field in the world. It had a very bad influence on institutions, organizations, banks etc. Employees suffered a lot during this pandemic. All the departments in the organization their functions had been unstable. And everyone faced small or big challenges during COVID -19 crisis. But it affects Human resources that are manpower on a large scale. The Human Resources Manager has to face very hard tasks for the survival of the organisation. The survival of an organization is necessary because of the life of uncountable employees depends on it. For this continuation of business processes, strategic Human resource management is a must. In Strategic Human Resource Management HR manager plays a vital role.

HR manager is a person who makes effective management of manpower. Along with formulating and selecting a suitable strategy that is beneficial for the sustenance of the organization and employees. And also useful to achieve the effectiveness, efficiency, success, and goal of employees in the competitive world. But novel coronavirus outbreak influences badly on H.R manager.

RESEARCH METHODOLOGY:

Research is a step-by-step analysis of a problem and finds out the best solution to that problem.

Objectives:

- 1. To study the various challenges faced by HR managers during COVID 19.
- 2. To establish solutions to resolve the challenges of managers during coronavirus pandemic.

Limitations of the study:

- 1. The sample is very small to reach on perfect conclusion.
- 2. 2. The primary data is collected from the western suburbs of Mumbai.

Sample size:

For the purpose of this research eight (8) Human Resource Managers from various organisations and varied fields were contacted. Managers are from various parts of Mumbai city.

Sources of data:

Systematic data has been collected for this research. It includes both primary and secondary data. Secondary data has been taken from articles, reference books, different websites, journals. Primary data is assembled with the help of the interview technique using a check list.. A structured questionnaire was designed for this purpose.

REVIEW OF LITERATURE:

According to Jojohna mae yodiko 'Strategy formulation is the art of developing and choosing a future course of action to solve threats to an organisation. Strategy formulation is a very helpful practice in any organization for uncertainty.

Challenges faced by H.R managers during the coronavirus pandemic:

1. Employees psychology and well being: The sudden attack of COVID -19 affects well being and mental health of employees. Employees suffer anxiety, stress, the tension of losing their jobs and their salaries. Employees were confused about how to work remotely. Health-related issues are not new issues but

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pandemic impacts on a high level of human psychology. Before COVID-19 H.R professionals able to solve health issues but during the pandemic it's a difficult task for the H.R. department.

- 2. Employee Engagement: This is another biggest challenge for H.R managers during and before the COVID-19 pandemic. Nowadays the rate of employee absenteeism is high and retention is low. Less arrangement of physical meetings, motivation impacts the employees 'morale to a large extent. Internal coordination is collapsed during the pandemic. So it is challenging work for H.R managers to manage, engage, retain the employees.
- 3. Employee communication: Each and every organization needs proper two-way communication for the smooth functioning of the organization. Without proper communication, it becomes hard to manage the workforce. In COVID-19 crisis for communication, HR professionals using zoom, meet, etc. But it is not enough because in the remote working we are not able to get each and everyone on the same page.
- 4. Uncertainty: We all are affected more or less by uncertainty. The depressing feeling of not knowing what is going on and what the future holds and which precautions need to take to exist in the competitive world. So it's a huge struggle for the Human Resource team to put everything and everyone in alignment.
- 5. Managing remote work: Before 2020 less than 50 % companies adopted remote work environment culture. Before the pandemic Service sector, insurance companies, regulated industries did not want to adopt work from home culture. Because this culture shifts the focus of H.R professionals from employee engagement and productivity to immediate response and diagnosis.

Legislative focus towards strategy formulation:

For the protection of employees who require sick leave, the relief package was signed by law on 18 march that is Families First Corona Virus Response Act HR(6201). These sick leaves include:

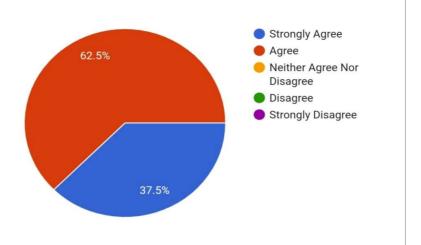
In case of childcare, self-quarantine, caretaking 14 days paid leave will allow for the employees

3 months job-protected leave at 2/3 pay.

Solutions to resolve challenges of managers during the pandemic:

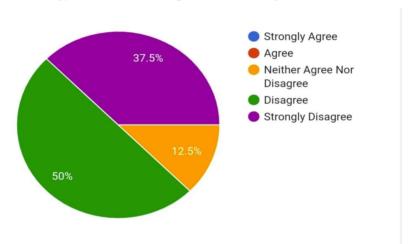
- 1. Provide confidence, correct direction, resilience: Employees need support, trust ,direction from the HR manager to face any type of uncertainty. Uncertainty creates problems like tension, anxiety that demotivate employees their confidence. So HR mangers should always take employees in confidence, build their strengths, and gives direction to them about work.
- Be dynamic: COVID- 19 outbreak disturbs the function of the organization in each and every area. The HR
 manager should be proactive and dynamic. If the manager is proactive he will think of different strategies
 for various situations to maintain work-life balance. He will already take the necessary major to positively
 and strongly overcome threats.
- 3. Create guidelines and support for remote working employees: The employer needs to communicate remote working policy with policy. Give the knowledge about how to securely work from home. For adopting this new work style employer needs to provide breathing room to employees. So they feel comfortable.
- 4. Keep the workers safe by maintaining a positive and healthy work environment: The HR department needs to priorities the health and safety of its workers. He needs to displays posters related to respiratory etiquettes. He needs to make policies for social distancing. Using gamification techniques to get relief from anxiety, stress. Arrange yoga sessions for employees for their good health.
- 5. Look for opportunities amid adversity: H.R managers need to think about a pandemic as an opportunity to show compassion and display employees are assets of the organization and they are valuable for the organization. This is done by taking them in decision making and encourage them for better work.

DATA ANALYSIS:



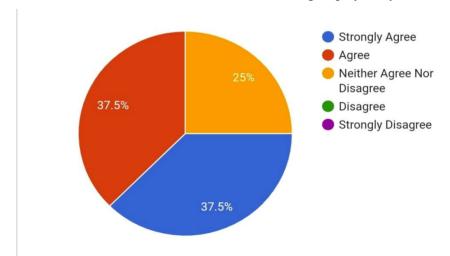
1. Strategy formulation is a process of making and choosing a suitable strategy to maintain the existence of the organization and employees.

This research clearly shows strategy formulation is important for an organization's sustenance.



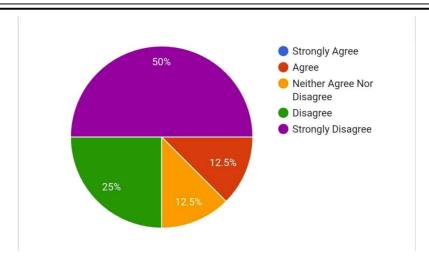
2. H.R managers do not play a major role in strategy formulation.

On the basis of this, we come to know that Human Resource managers play a key role in strategy formulation.



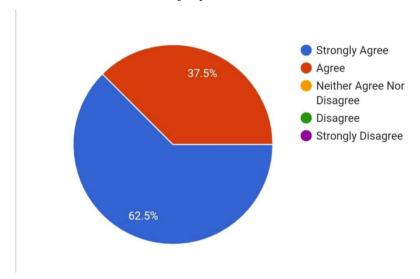
3. During COVID -19 HR manager faced a lot of challenges.

This statement proves that H.R managers have to faced huge challenges during an outbreak of COVID -19 to overcome barriers of employees and organization.



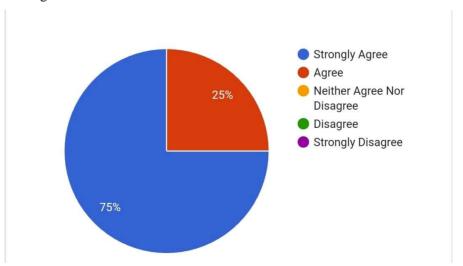
4. COVID -19 outbreak did not affect employees' mental health and well-being.

Most of the respondents feel that COVID -19 majorly affects the mental health and well-being of employees.



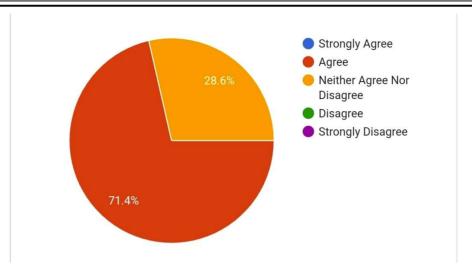
5. Managing remote work and uncertainty are critical challenges for HR department.

Almost all the respondents believe that managing remote work and uncertainty are critical challenges for the HR department in an organization.



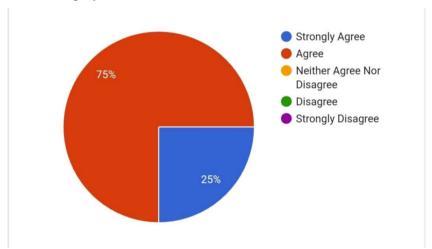
6. Maintaining Employee engagement and communication are one of the biggest tasks that H.R.manager faced during the pandemic.

Each and every respondent said that employee engagement and communication is the biggest tasks for HR managers during the coronavirus pandemic.



7. During COVID 19 pandemic Government passed 'Families First CoronaVirus Response Act(HR 6201) was not of much use.

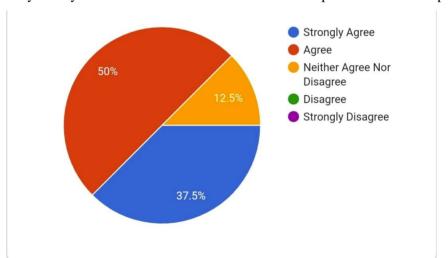
Only a few respondents are confused while giving the response. But the majority of the respondents think that the FFCVR act is useful for employees.



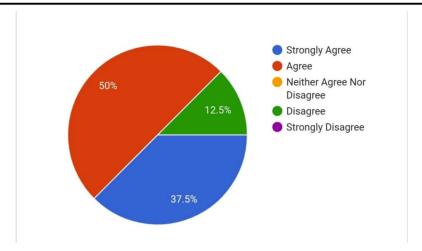
8. HR team needs to provide proper direction, confidence, and resilience to employees

A huge number of respondents feel that H.R needs to provide direction, confidence, and resilience to employees.

9. Providing a healthy and dynamic work environment is one of the responsibilities of HR professionals.



None of the respondent disagrees with this statement. That means a healthy and dynamic work environment is essential for the organization.



10. H.R managers are required to look for opportunities amid adversity to overcome the challenges of COVID -19.

A large number of respondents feel that to overcome the obstacle of pandemic there is a need to look for opportunities.

SUGGESTIONS:

- 1. H.R managers need to study employee psychology, their situation. On the basis of this develop and choose the strategy for survival and future growth of the organization.
- 2. Human resource managers require to change the approach of the pandemic from harmful to opportunistic.
- 3. H.R professionals need to be proactive and dynamic to tackle the uncertainties like COVID-19 pandemic.

CONCLUSION:

According to this research, strategy formulation is an essential practice for the sustenance of an organization. HR plays a vital role in strategy formulation. COVID -19 virus spread across the globe which has adverse effects on the whole world. But H.R managers and employees faced a lot of hardships. The traditional structure of functions of the organization was an outbreak and huge companies use new frameworks in the organization. It becomes very critical for HR managers to make new policies on the basis of employee psychology, remote working, etc. The (FFCVRA) Act was not that much helpful for employees and organizations. For proper continuation of organizational functions, productivity, and profit HR Manager needs to tackle challenges related to employees and the workplace. They come up with unique, suitable strategies.

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A PARENT ATTITUDE TOWARDS ONLINE TEACHING

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ABSTRACT:

The need for learning has been increased with the rapid growth of modern technology and knowledge. Elearning has dramatically changed the manner and process of delivering learning courses and imparting necessary knowledge.

The speed, time and distance related issues have been greatly resolved through it. The main aim is to understand parent's perception of supporting and encouraging the online classes. The students are not limited or restricted in any manner, regarding course materials, availability of faculty members, accessibility, and time related issues. From this we can know what parents think about their child's connection with teachers in online mode.

Keywords: online teaching, online learning, parent's perspective, screen timing, covid-19, network issue

INTRODUCTION:

Whenever we hear the word 'LEARNING' the picture of physical classroom come to our mind but is it necessary one should go to college and gain knowledge we can gain knowledge at any time anywhere and now-a-days this is proved by our colleges A decade ago, it was common to hear that "online learning is the future" indeed it became the future and is now very much the present, but our idea of what online learning should be has changed dramatically over those ten years. Educators are now at a point where they have revised what effective online learning means, discarding the early passive, consumption-oriented model for one that is far more engaging and interactive.

With educational institutes closed due to the COVID-19 pandemic, the government has been encouraging online education to achieve academic continuity. Most high-end private and public institutions have made the switch smoothly using online platforms such as zoom, google classrooms, microsoft teams, etc., While many still find it a herculean task. The challenges of online education are multifaceted. It is time that we Indians, as a society, understand the realms of online education- in India, for India.

The mode of education has changed face to face teaching to online learning now student do not have to go to colleges they have to learn from home with own speed so they are getting education from home parents are more involved in teaching learning process. Research studies indicate that parent influences and involvement effect of child learning so when they are taking their class at home it is necessary to know the parent's point of view can increase the effectiveness of online class because parent study indicate the parent prospection on online classes of their child at home by their teachers

Many parent's might not be able to bare the expense as online teaching has brought the necessity of purchasing device, getting online connections so that parents of such income group may not be able to provide the education to their children.

REVIEW OF LITERATURE

According to Manash Pratim Gohain, June 24,2020 in the article has mentioned that due to pandemic there are disrupted normal college routine. The parents divided their work and they want students should study regularly for 4 to 5 hours. In rural areas there are underdeveloped villages face internet connection issue as well as there are many parents in villages, they are facing problems in buying tablets phones laptop due to finance issue.

Hindustan Time article, Rajanbir Singh, July 20,2020 More time spent on screen may leave worrying feels that it turns into "worse than cannabis addiction". It affects physical problem like eyestrain, ear obesity, disturb sleep pattern of child. According to optician report the children have complained of eyestrain. The ministry of human resource development recommended some screen time for children 1 to 8 - and for 9 to 12 and other 4 classes for 45 minutes. Some of the colleges and schools not follow the instruction properly.

New education policy, Yash Dhamija August 10,2020 the new education policy should be a success reducing the stress of education on the student while also accessing the new avenues of education like critical thinking and analysis how ever seen only when it has implemented.

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Elizabeth Decrisanti, October 7,2020 the face-to-face learning environment is not good for teacher as well as learner nowadays some parents are satisfied some are not satisfied according to elizabeth decrisanti article's good thing about online classes are we can learn anywhere and anytime, students learn more at home, but there is gap between teacher and students, it affects learning experience and interaction in online learning.

Mr Horwitz and Mr Igielnik report, October 29, 2020 30% parents are sure that their children follow all the instruction send by school and colleges 50% are not following 20% children are those who are following some instructions but some are ignored by them 73% students are more engaged in work of their colleges like powerpoint presentation, assignments homework etc many parents faces issue because they are illiterate some parents face financial issue.

In e-paper **uzmi athar and gunjan sharma** as per official statistic, there are over 35 crore students in a country. But it is not clear to many of them how to access digital device and internet.

STATEMENT OF PROBLEM:

From march 2020 a pandemic of coronavirus has been spread all over the nation. It has brought many changes in the education system such as mode of education is being shifted from offline to online. It has put a significant impact not only on students but also on their parents. To study about emotional, financial and psychological effect on parents due to their wards online class. Online lectures have brought changes in the schedule of parents also. The students can now learn from anywhere as they don't have to physically come to college. This study is conducted to determine the positive and

Negative attitudes of parents towards online teaching and to bring improvement of higher education, student enrolment and retention.

REASEARCH'S QUESTION:

- 1. What change have you observed in expenses due to online class?
- 2. What physical problems does your child have to face due to more screen time?
- 3. What psychological problems is your child facing due to online lectures?
- 4. Do you think online teaching mode is deteriorating the education system?
- 5. Rate satisfaction level of online teaching on the scale of 1 to 5?

STATEMENT OF OBJECTIVES:

- 1. To understand the concept of online teaching and learning.
- 2. To examine the essentials of online teaching.
- 3. To draw a comparison between online and offline teaching and learning.
- 4. To understand the satisfaction level of parents with online teaching.
- 5. To determine what parents think about the online teaching and learning concept.
- 6. To study different method of online teaching.

RESEARCH METHODOLOGY:

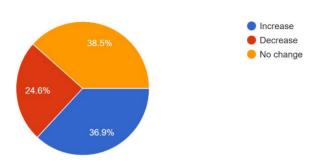
- 1. The research undertaken to study the parent's attitude towards online teaching and to know their perspective and thought process about their ward's online learning.
- 2. The data for the research has been collected through primary and secondary sources. The secondary sources of data are online articles.
- 3. The primary data is sourced from online survey technique.
- 4. Our survey particularly focuses on a particular group, ie parents of UG students
- 5. The survey is conducted through questionnaire method.
- 6. The questions were related about the changes in schedule of parents and impact on their finances, physical and psychological impact of online class of their wards.
- 7. And also to know how much satisfied are parents through online teaching.

PRIMARY DATA AND INTERPRETATION

1. Most parents are satisfied towards online teaching that is they have a positive attitude towards it.

2. Now parents are more comfortable for online teaching as compare to offline. Online has been taken place for 8 months now parents don't want their child to go to college because of increased covid cases.

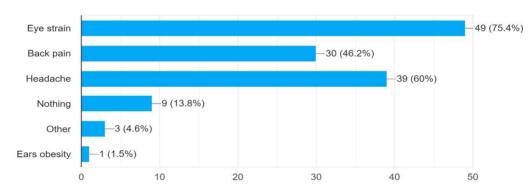
What change have you observed in expenses due to online class? 65 responses



3.

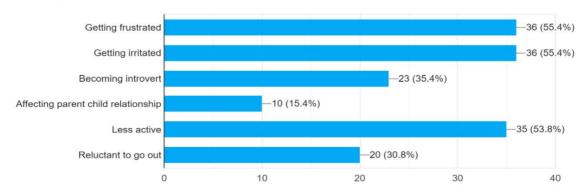
Majority parents (38.5%) have observed no change in their expenses, 36.9% parents above observed increase in their expenses due to online classes but some parents (24.6%) think that their expenses have decreased.

What physical problems does your child have to face due to more screen time? 65 responses



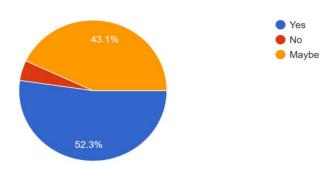
4. Maximum number of students face eye strain problem and lowest number of students face other issues. Back pain problem faced are less as compared to headache there are also students who are not facing any problems.

What psychological problems is your child facing due to online lectures? 65 responses



5. The number of students getting frustrated and irritated are same that is (%55.4). The number of students is almost that is (53.8%) is less active and the least one is affecting parent and child relationship (15.4%)

Does your child follow all the instructions given by the college 65 responses



6. According to parents view about children following all instructions given by the college they say 52.3 of parents say yes and maybe is 43.1 and no is least percentage in the charts.

Question	1	2	3	4	5
Rate satisfaction level of online teaching?	6.2%	13.8%	49.2%	18.5%	12.3%
Note: 1- highest .5-lowest					
Do you think online teaching mode is deteriorating the education system? Note:1-strongly agree, 5- strongly disagree	15.4%	15.4%	41.5%	15.4%	12.3

CONCLUSION

The information collected from article, research paper and from the sample survey technique, help the researcher to derive the following conclusion.

- 1. Based on parent perception parents are satisfied with E-learning at the same time some of the parents are unsatisfied.
- 2. Through this study we found that implementation of online learning during this pandemic has been challenging for both parents and teacher.
- 3. Due to online teaching parents think that students are less interactive in online as compared to offline teaching.
- 4. Although the finding is quite positive in many aspects parents involved in education now parents are more involved with their studies.
- 5. Parents think that the child is not getting the same atmosphere as compared to which they were getting in college.
- 6. Online learning prove the great encouragement for student and teacher. The door of online learning are open and accessible to all which provides continuation learning for all without any barrier which improve the quality of learning.
- 7. From this research, it can be identified that online education and offline education have their own pros and cons.

RECOMMENDATION

- 1. Parents recommend that the time of lectures should be increased.
- 2. Due to laziness of their children the parent wants their ward to go physically to college
- 3. Teachers should provide some fun sessions once in a while.
- 4. Parents want that education system should make accurate decision Whether to keep an online and offline lecture as possible as

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EQUITY VS EQUALITY - WHAT IS IMPORTANT FOR WOMEN EMPOWERMENT

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ABSTRACT:

The meaning of the terms "equality and equity" has been emphasized in our research paper. Although equality means treating everyone equally and equity means treating differently depending upon some factors.

This research study is conducted to find different notions of equality and equity. Moreover, the difference between these two terms helps us to understand the notion of social justice, social equity, social infusion, racial justice, and social security. Equality is mainly treating everyone equally irrespective of being rational or not. Whereas, on the other hand, equity is all about taking a rational and logical decision. Our society is heading forward to take steps towards equality and fair is not always upfront sometimes people need different treatment to make their opportunities the same as another. These two terms "Equality and Equity" may be inherently different but are also bound together.

The current study shows discrimination faced by women in the society in comparison to men and not been treated equally in all walks E.g.: School, Office, Society, etc. Our research has received some authentic responses regarding equality and equity in society.

Keywords: Equality, Equity, Opportunity, Barriers, Differences, Gender, Importance.

INTRODUCTION:

Equality

The term equality means all the people existing in society should have access to all opportunities equally.

Equity

The term equity means being righteous and fair and not being partial.

WOMEN EMPOWERMENT

The meaning of "women empowerment "means giving women the power for uplifting their status in society equally to men.

The term gender equity and gender equality when it comes to the interpretation in education setting specifically in the Inclusive Education. The clearest distinction between the two is that equity is predicated altogether on subjective criteria, determined by culture, religion, and traditions, while equality is based altogether on objective criteria. What's fair or just depends upon what someone or some mortals settle for as true with is honest and proper. whereas guaranteeing equality or what's equal may be a count of guaranteeing that conditions, privileges, or rights are the same. Of course, in reality, even "the same" is receptive to some interpretation, and in several societies wherever individuals are apparently handled similarly, there is disagreement concerning whether or not or not they essentially are. In the reading choices that follow, specialists describe the distinctions they make between once laws and rights are applied equitably versus equally. The short excerpt from the Preamble to the Convention on the Elimination of All Forms of Discrimination against ladies (CEDAW) illuminates the convention drafters' intent for aiming to gender equality as an alternative to gender equity. In some societies, fairness takes the structure of keeping apart the genders — in class, at work, on public transportation, and in homes of worship, among several examples. will men and women be

prohibited equally if they're separated? Within the United States, that question accustomed to be placed before the Supreme Court associated with race – whether or not the races have to be compelled to be treated equally if they have been separated. In the famous 1954 Brown vs. The Board of Education called, jurist Earl Warren argued that the terrible act of growing distinctive areas for black and white children to be educated inevitably meant that the society commands one race.

REVIEW OF LITERATURE:

Equity and Equality, what is better for Women's Empowerment? Both of the terms may sound the same but they have different meanings and applications. Equality means everyone gets the same treatment whereas Equity means they get whatever they need to be successful. It has been a point of discussion for a long time.

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According to Beth Ellen Hollimon (2016), The point of aiming for equality is that everybody should get the same platform but that only works if everybody starts from the same level. Equality ignores the difference in challenges faced by women and girls. It doesn't provide an adequate solution to solve societal problems. The goal is not to make women and men the same but to ensure that women get the same opportunity and platform as men.

According to Agnes Binagwaho (2020), there is global progress in girls' education about 68% of the countries (101 of 149) included in the World Economic Forum's latest Global Gender Gap Report showed improvement in their scores for gender equality. Despite this development, girls are still facing problems compared to boys in low- and middle-income countries. Barriers such as

- Families prioritizing boy's education over girls.
- Cultural belief that girls should be limited to household work.

To remove such barriers, we need to change the thinking from Gender equality to Gender equity. Gender equality means giving the same resources to both men and women (equal laws and policies for both) whereas gender equity means giving women the tools they need to succeed (providing small loans) it will help to reduce the gap between the genders and eventually

changing the mindset of people from leaders to individual community members. Women gain more access to leadership positions by investing in their education, which also empowers them to better people who live within their communities. According to a 2015 report published in Biodemography and Social Biology, there was a 47% decrease in childhood mortality, as the status of women increased in low- and middle-income countries.

According to an article in YWCA CALGARY (2017), Men and Women can compete for the same position, attain the same level of education and work at the same level but that doesn't mean they are the same. Equality is not always fair. (Some)Women and Men may have the same resources and opportunities but equality pushes the furthest behind even further. This happens because only some of the people get those opportunities and resources. People from low-income groups, Persons of color, persons with disabilities may not get them. Equality gives them the same platform but equity is what gives them the benefits and opportunity that they need. The purpose of treating everyone the same is noble and admirable but it ignores the fact that people appear to vary in their talents, resources, and experiences. These gaps appear to simply become obstacles.

We end up encouraging privilege when we ignore those obstacles. We need to solve the issues that have made these indifferences. Focusing on equity implies that we understand that many are left behind and we should focus our resources towards empowering them and so that they are not left behind because of those obstacles. For women and men, this means confronting the fact that 20,000 women worldwide are victims of 'honor' killings each year, one woman is killed every six days in Canada, on any given night in Canada, 3,491 women and their 2,724 children sleep in shelters because it isn't safe at home or that women in Canada still face a significant wage gap.

According to Rencato, Gender equality between both the gender does not mean that both of them have to become the same. Women should be treated equally and also they should be given the same amount of salary as per Men if they both are at the same level in an organization. In this article, the author has written that gender equity means treating Men and women fairly according to the needs. In Equality, the purpose is to treat women and men equally. The same amount of

materials should be given to both, but in Equity, the purpose is to give the material as per the requirement of men and women.

Equality – focuses on having the same starting point for Everyone

Equity – providing everyone with opportunities until they reach the same finish line.

According to an article in Learning Partnership: The term Equity and Equality are sometimes used interchangeably, but in law, they represent two different paths. Equity is based on subjective criteria and Equality is based on objective criteria. Some people believe equity is fair and correct. While equality is what is equal or the gender is treated the same. Gender equity is the process of being fair to women and men. Gender equality means equal treatment for women and men for opportunities and rewards.

Gender equality does not mean that men and women become the same, they are treated the same. According to an article in Premier talent partners (2019), The difference between Equality and Equity is explained by an example of three boys where all of them are given a box to stand on to watch the match. This is equality. But

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the boy whose height is short is still not able to see the match so the short has been given two boxes and the tall guy who doesn't box is not given anything this what equity means everybody gets what they need.

According to an article in siddha (2016), At various platforms, the narrative of gender equality is discussed and has taken center stage in the eyes of a new generation. It is however important to understand the difference - 'Gender equality' means equal outcomes for women, men, and gender-diverse people. 'Gender equity' is the process to achieve gender equality. It also has different definitions in the world of business and financial implications. And in a world where the number of working women is increasing, there is money to be made on both sides of the fence - for female employees and the enterprise. Bringing clarity and purpose to this topic will help us to eliminate the gender equity gap and in moving forward in the journey to have gender equality in the workplace and closing the gender equity gap in our lifetime. Make gender equality a quantifiable, data-driven, economic opportunity rather than a confusing and controversial social issue.

According to an article in piplinequity (2018), At various platforms, the narrative of gender equality is discussed and has taken center stage in the eyes of a new generation. It is however important to understand the difference - 'Gender equality' means equal outcomes for women, men, and gender-diverse people. 'Gender equity' is the process to achieve gender equality. It also has different definitions in the world of business and financial implications. And in a world where the number of working women is increasing, there is money to be made on both sides of the fence - for female employees and the enterprise. Bringing clarity and purpose to this topic will help us to eliminate the gender equity gap and in moving forward in the journey to have gender equality in the workplace and closing the gender equity gap in our lifetime. Make gender equality a quantifiable, data-driven, economic opportunity rather than a confusing and controversial social issue.

STATEMENT OF PROBLEM:

For decades we all know that the first five years of child life matters the most for brain development. A case of two five-year-old children. One student got all the books as per kindergarten and another one did not. Child A got a head start in his reading skills and vocabulary and Child B was behind from Child A. This is a case of Inequity. Research states that "students who attended preschool before don't kindergarten performed better than those who didn't. Students who didn't attend preschool come to the kinder garden with a disadvantage. Also, in some cases, minority students are discriminated against and they are not handled by Equity and Equality that they may need to succeed.

STATEMENT OF OBJECTIVE:

- To study the difference between Equity and Equality.
- To understand that not only Equality is important, but Equity is also important too.
- To spread awareness to the people about Equity and Equality
- To understand Equality is about treating everyone the same, but Equity is about treating people differently as per their needs.

RESEARCH METHODOLOGY:

The research was undertaken to study the importance of Equity and equality for empowering women in our society of individuals and their preferences.

Via secondary and primary sources, the data for the research was collected. E-books, research journals, papers, articles from magazines and newspapers are the secondary sources of data.

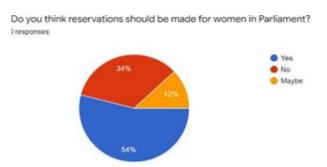
The primary data is sourced from the sample survey technique conducted where the unit for the sample survey are the people of different age groups ranging from 16 years to 60 years of age. The data is collected using a questionnaire method. The questionnaire consists of twelve questions, four of which are based on the personal information of the respondent, and eight questions are framed to gather information on the perception of empowerment, equity, and equality of women.

The pie chart has been used to present the interpreted data from the collected primary data.

PRIMARY DATA AND INTERPRETATION:

- 1. Based on my survey, I have concluded that the majority of the people (59%) have experienced gender inequality while the rest (41%) haven't.
- 2. We got 100 responses in total out of which 42 (42%) have said NO, 29 (29%) replied YES, and the rest other 29 (29%) voted for MAYBE

3.



The pie chart indicates that people have been sensitive when it comes to women as the majority wants the government to make reservations for women in parliament.

Do you think female employees get a fair opportunity as male employees?		
Age Group	Count	
18 to 22	67	
23 to 30	13	
31 and above	8	
Under 18	12	
Grand Total	100	

Interpretation: The table indicates that the age group between under 18 (12 of them think that women don't get the fair opportunity in comparison to male and age group 18 to 22 (67 out of

100) from 23 to 30 (13 out of 100) and 31 and above (12 out of 100)

Is gender equality a concern for men?				
Row Labels	Maybe	No	Yes	Grand Total
Female	15	14	20	49
Male	11	17	23	51
Grand Total	26	31	43	100

The diagram reflects that most citizens believe that gender equality is a concern for men. Out of 49 females, 20 opted for yes, 14 goes with no, and the left 15 has selected maybe. Out of 51 males, 23 opted for yes, 17 goes with no, and left 11 has selected maybe.

CONCLUSION:

The information collected from articles, earlier researches, and from the sample survey technique helps the researcher derive the following conclusion:

Equity and Equality are two different terms, they have different definitions and applications. Sometimes equality ignores the barriers faced by women, equity helps women to overcome those barriers. Women living in middle-low income groups face more problems like family prioritizing boy's education and cultural beliefs that women should stick to household work.

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Date of publication- 22 Feb 2016

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CAREER PREFERENCE BETWEEN ENTREPRENEURSHIP AND CORPORATE JOB: A STUDY ON UNDERGRADUATE STUDENTS IN MUMBAI

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ABSTRACT

The youth are the future of the country. They have the power to change the nation. Youth's selection of career is going to play a vital role in the development of the economy. The career scenarios are sure to change in the coming years.

Career aspirations related to entrepreneurship or corporate jobs were studied in this research.

The purpose of this study was to investigate the factors that influence the choice of today's youth between entrepreneurship or corporate jobs. Various factors such as family support, income, risk taking tendency of students, gender plays an important role in the selection of their Career. This study is also conducted to understand how much impact these factors have on a student's career choice.

Earlier studies state that mostly female students prefer corporate jobs. The current study shows that female students prefer entrepreneurship over corporate jobs.

Keywords: Entrepreneurship, Corporate Job, Career Choice, Risk Tendency, Family Support.

INTRODUCTION CAREER

Career is a term that is referred to the professional path that a candidate decides to take upon to earn a livelihood. It is the most important part of one's life. To put bread on your dining table, to gain respect from society and for your self-satisfaction, a good career is a must. A career path should be chosen based on passion and interest in the field. There is no one definition for a good career path. The suitability of a career depends on person to person. Safe career paths are those that provide good salary and job security. With the increasing number of career choices in front of students, there is often a confusion among the students to choose the right career. The millennial mentality is far different from the previous generation's mentality in terms of career paths. The two most debated career paths are entrepreneurship and corporate jobs. After the launch of "Startup India – Standup India" program and "Atmanirbhar Bharat" scheme by our government, people are now getting more inclined towards entrepreneurship. But what factors does he or she choose is a big question to ponder upon. This particular research is conducted to know youth preferences between entrepreneurship and corporate jobs.

ENTREPRENEURSHIP

Entrepreneurship is the ability and readiness to develop, organize and run a business enterprise, along with any of its uncertainties in order to make a profit. The most prominent example of entrepreneurship is the starting of new businesses. The entrepreneur is defined as someone who has the ability and desire to establish, administer and succeed in a startup venture along with risk entitled to it, to make profits. The entrepreneurs are often known as a source of new ideas or innovators, and bring new ideas in the market by replacing old with a new invention. It can be classified into small or home business to multinational companies. Anyone who has the will and determination to start a new company and deals with all the risks that go with it can become an Entrepreneur.

CORPORATE JOBS

A job is any work which is performed in exchange for money and similar benefits. Having a corporate job means working for someone other than oneself. It means that the person's income is based on their performance in the context of a company's performance. Typically, they are employees although some independent contractors or even LLCs might fall into corporate territory.

REVIEW OF LITERATURE ACCORDING TO DAVID MCCLELLAND PUBLISHED IN 1987 THE THEORY HAS MENTIONED

There are 3 needs of motivation

• Need for achievement People who have a need for achievement prefer to work on tasks of moderate difficulty in which results are based on their efforts rather than on anything else to receive feedback on their

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work. This personality type is motivated by accomplishment in the workplace and an employment hierarchy with promotional positions.

- Need for affiliation People who have a need for affiliation prefer to spend time creating and maintaining social relationships, enjoy being a part of groups, and have a desire to feel loved and accepted. This type of person favors collaboration over competition and does not like situations with high risk or high uncertainty.
- Need for power People who have a need for power prefer to work and place a high value on discipline. A
 person motivated by this need enjoys status recognition, winning arguments, competition, and influencing
 other

ACCORDING TO ARORA, SHIVANI, PUBLISHED ON JUNE 3RD, 2020.

The research indicates that male management students are having more career choice intentions of becoming an entrepreneur. Female students were found to be more interested in organizational employment. The variable family income have a significant association with career choice of the students

According to Chitra Reddy, published on Feb 11, 2020, the author has mentioned. According to Chitra Reddy there are both pros and cons of an entrepreneurs as well as corporate employees. When you start a business you rule your kingdom like boss, your hard work pays you, you have a secured job, satisfied mental ground but at the same time it's a risky task, more investments, may not receive lucrative income, financial obligations, etc. On the other hand corporate jobs have flexibility of exposure, excess to beneficial policies and bonuses, group and team work, but also individual recognition is affected, immediate decision making is impossible, merely competition affecting working spirit.

According to Priyanka Mahala, published on March 30, 2020, the article has mentioned According to the author a job is when one work is performed in exchange for an agreed price. Entrepreneurship is creating new ventures and think out of the box in order to make a profit. India has more than 48 million small businesses, According to the study, only 5% of Indian adults establish their own business. Around 76% of the young workforce would like to work for a startup, whereas around 69% would prefer to work for an enterprise. The entrepreneurs may make nothing for months, sometimes for years. Jobs pay immediately. Starting own venture and following one's dream is passion. Whereas job is about meeting deadlines consistently.

Entrepreneurship is about ideas, creation. Job is all about the continuation of the same work.

According to Tanuj Makin, published on June 3rd 2019 the article has mentioned According to the author one can choose his career according to their interests. No investment is required and there is less risk in corporate job. It is said that hardwork is not always proportional to success. In corporate job there is a time limit for every task

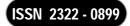
According to the author an entrepreneur is his own boss. It requires investment and involves risk. Finances should be planned correctly for secure future. There is stress in entrepreneurship. More job opportunities are provided to everyone and resources are utilised in the best ways

According to Tanuj Makin, published on 29 July 2019, the article has mentioned According to the author Corporate job provides us to work with a variety of people which helps us to improve leadership qualities and helps us to increase mutual understanding among the employes. Having a job doesn't give much personal time.

According to the author an entrepreneur gets to create things according to their own schedule. They know how to survive in the worst conditions possible. There is flexiblity in taking decisions. Following their passion brings more satisfaction and happiness to them.

According to Tanuj Makin, published on June 3rd, 2019, the author has mentioned. According to Tanuj Makin a work performed in exchange of money and similar benefits is job. Being in job is a flexible sort of thing which gives you freedom, additional benefits like insurance, bonus, incentives, work from home, etc. Teamwork is done in which corporate jobs which helps you to learn live life with different kind of people. But at the same time there is always time constraint, less personal time, need to work according to someone else. Willing to start a new venture keeping in mind all the aspects is known as entrepreneurship. Here you can be your own boss, freedom to change things according to your choice, and always feel satisfied because you invest in something you dreamt for but high amount of investment is needed, bunch of responsibilities, more stress and must always be ready to take risk.

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According to Dean Mathews, published on 4th October, 2018

The article has mentioned According to the author the potential of earning is not copped (limited) He can adjust his work according to his schedule. In the begging there is more work and less income. Work can be addictive.

According to the author the income is fixed for every month. In corporate job benfits are given like insurance PTO and etc . The working schedule is fixed . It is harder to fulfill one's passion and the earnings are capped (limited)

According to Rukshi, published on Aug 30 2018, the author has mentioned.

According to the author Success stories of entrepreneurs have influenced the minds of many. Through knowledge costs of their product/service is essential for making the business plan. Holding on to the dream to make it work. There is ample opportunity for entrepreneurs and salaried employees to coexist.

According to Roshni Chakroborty, published on July 18, 2016, the author has mentioned. According to Roshni Chakroborty with the make in India initiative, came the rise of start-ups ans students started to become more inclined towards starting something of their own and become entrepreneur. The career choice of students keeps fluctuating according to the job market scenario the economy etc. Since loyalty towards career is reducing, students too pickup a company offering them the best salary and package with promise of better investment.

STATEMENT OF PROBLEM

The present study is an attempt to examine the career choice intentions of students in Mumbai. Nowadays, students have a lot of options to select from regarding their career. Regardless of student's preference, family support and annual income of the family plays a vital role. Gender also plays an important role as it is observed that male students tend to prefer entrepreneurship whereas female students select corporate jobs. Sometimes students are also pressured to continue with family business even though the person wants to pursue his/her career in the corporate world. So, these are the problems which are studied and addressed in the research.

RESEARCH QUESTIONS

- Does family play a role in the career choice of students?
- Does gender determine the career selection of students?
- Does the annual family income play a vital role in the career choice of students?

STATEMENT OF OBJECTIVES

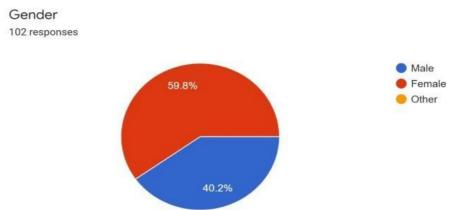
- To study the career choice intentions of students in Mumbai.
- To research the impact of gender on selection of career
- To study the role of family in selection of career
- To research whether family income has an impact on selection of career

RESEARCH METHODOLOGY

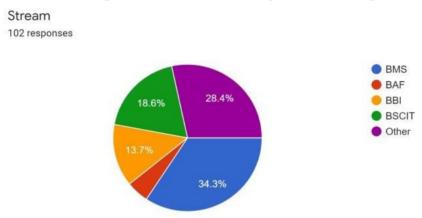
The research undertaken to study youth's career preference between entrepreneurship and corporate jobs is a emperical research.

The data for the research has been collected through secondary and primary sources. The secondary sources of data are McClelland's theory of motivation, research papers, articles. Tools used for this research are questionnaire, short interviews. A brief questionnaire focused to collect the relevant information was prepared. The respondents were asked to fill up this questionnaire. 13 questions were asked out of which 3 were personal information and 10 we're the views of the respondents regarding career selection.

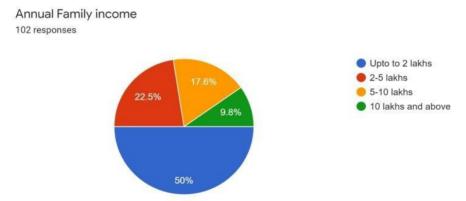
Primary Data And Interpretation



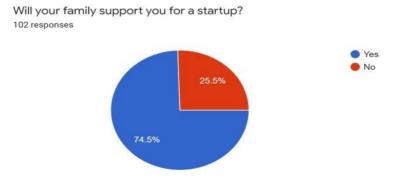
Interpretation:In this study, female respondents were more as compared to male respondents.



Interpretation: The study covered various streams but the majority respondents were from the BMS department. Apart from commerce, there were also respondents from other streams.



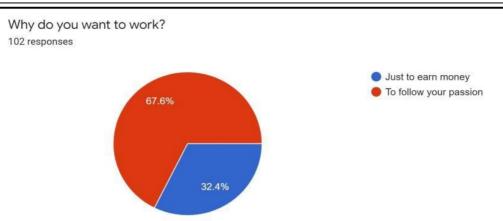
Interpretation: The pie chart indicates that there were majority respondents with annual family income upto 2 lakhs.



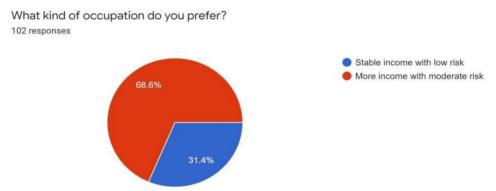
Interpretation: The pie chart indicates that the majority of respondents had family support for a startup.

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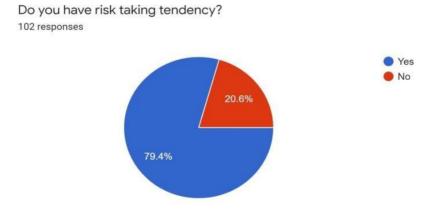
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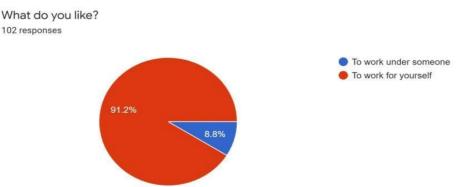
Interpretation: The study indicates that the majority of respondents wants to follow their passion whereas only 32.4% just want to earn money.



Interpretation: The study shows that the respondents want to earn more income even though there is moderate risk.



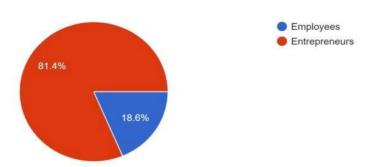
Interpretation: The pie chart indicates that 79.4% respondents have risk taking tendency whereas 20.6% respondents were afraid to take risk.



Interpretation: The pie chart indicates that most of the respondents like to be independent, therefore they prefer to work for themselves.

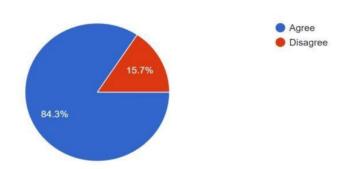


Who do you think is more healthier and happier? 102 responses



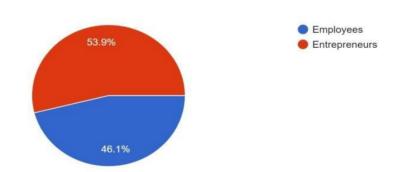
Interpretation: According to the study, respondents think that entrepreneurs are more healthier and happier than employees.

Do you think employees are underpaid for their hardwork? 102 responses



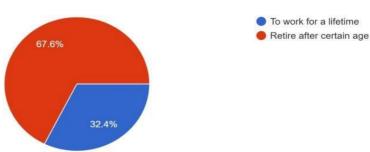
Interpretation: The study shows that a high number of respondents think that the employees are underpaid for their hard work.

Who do you think has more mental pressure? 102 responses

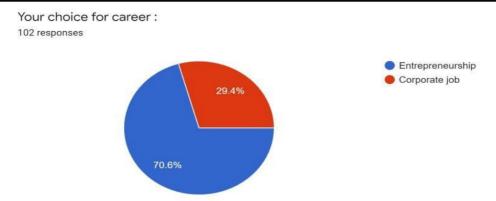


Interpretation: The study states that both employees and entrepreneurs have quite similar mental pressure.

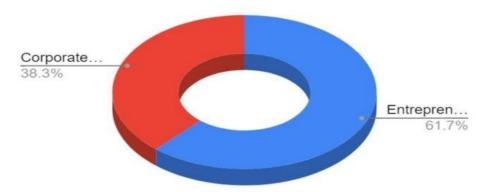
What do you prefer? 102 responses



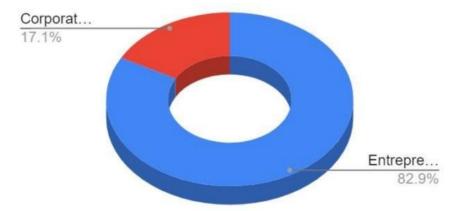
Interpretation: The pie chart indicates that the respondents want to retire after a certain age rather than working for a lifetime.



Interpretation: The study indicates that 70.6% of respondents prefer entrepreneurship as their career choice.



Interpretation: The study indicates that out of all the female respondents 61.7% of females prefer entrepreneurship as their career choice.



Interpretation: The study shows that out of all the male respondents 82.9% of males prefer entrepreneurship as their career choice.

CONCLUSION

The information collected from McClelland theory of motivation, articles and earlier researches, and from the sample survey technique helps the researcher to derive the following conclusion:

- Family support and appreciation is considered to be taken into accounts in case of starting up a new venture.
- The research shows that students prefer more income and are willing to take moderate risk rather than having a stable income
- The research indicates that entrepreneurs are considered to be more happier and healthier compared to employees even though both parties face mental pressure
- The data in the research indicates that gender does not have a major role in career preferences between Entrepreneurship and corporate job
- Entrepreneurship is the career preference choice of most of the youth in mumbai

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DIVISION OF SOCIETY ON THE BASIS OF RELIGION: A STUDY OF ATTITUDE OF PEOPLE LIVING IN METROS.

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 College of Science Commerce and Management Studies, Powai

ABSTRACT

This research focuses on whether the Religion is Dividing our Society or not. Youths are Future of Our Country, it depends on their thinking whether the Religion is Dividing our society or not. Most people believe in religion. Religion provides a motivation for group's to get together and unite in Common Cause.

It unites the people of it's Community, but Divides the people of one Community from another Community. Everyone gives Important to there Religion. Main Purpose of every Religion is to make people believe in the justice and life after death. Peoples Attitude Towards Religion is negative like if you Don't follow Religion (Rules and Regulations) or try to reinterpret rules made by religion than you will be Punished by God or will be regarded as an enemy of religion. Religion also make people discriminate each other as their cultural, thinking, habits, rituals, race

and nationality, etc. are different. Because of this there are still small scale wars going on in different countries or between different countries.

The Current Study shows that people Think Religion is Dividing our Society.

Keywords: Religion, unity, war, divide, society, community, discrimination, god, youths.

INTRODUCTION:

Many socioeconomic factors, such as poverty, inequality, nationalism and global warming play a huge role in causing national and international conflict. Religion differences causes mistrust, animosity, misunderstanding and conflict. Although this might sound idealistic, human beings if united could overcome enormous obstacles. Yet, here in 21st century, religious differences are still dividing us, holding us back from reaching our full potential. Anthropological studies have proven that religion has been dividing human society for more than 2000 years. Religion segrates people into believer and non-believers because of which human peace and unity is unattainable. The religion which has the highest population in the world is Christianity followed by Islam, Hinduism and Buddhism etc. and so on.

STATEMENT OF PROBLEM:

The present study is an attempt to examine that is religion dividing our society or not. According to encyclopedia of wars, out of all 1,763 known/recorded historical conflicts, 123 or 6.98%, had religion has their primary cause. The negative aspect of religious involvement is the idea that some people believe that illness may be the result of punishment for sins or wrong doings. Thus, if people violate religious norms may experience feelings like guilt, shame or they may fear punishment from god. If anyone tries to reinterpret the rules of religion then that individual or group is said to be the enemy of religion. So these are some of the problems which are studied and addressed in research.

RESEARCH QUESTIONS:

- Does religion divides the society?
- What are the negative impacts caused by religion?
- Does religion teaches moral ethics and honest behaviour to people?
- How do people discriminate each other on the basis of religion?

STATEMENT OF OBJECTIVE:

- To study how religion is one the main causes of division of society.
- To study the effect of teachings of religion on peoples life,
- To study positive and negative impact of religion in our society.
- To study the need of religion in humans life.

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RESEARCH METHODOLOGY:

The research undertaken is to study if religion is dividing our society and also to study the attitude of people living in metros. This is a descriptive research.

The data for the research has been collected through secondary and primary sources. The secondary sources of data are articles and websites and primary data was collected by asking few questions to people in a type of Google form. In this 4 personal questions were asked and 9 research related questions were asked.

REVIEW OF LITERATURE:

According to Ram Bhattarai, published on November 29, 2018 : Religion is not dividing society, there is religious and political leaders who divide the society. Every religion teaches peace, compassion, and acceptance. Islam is a religion of peace; Hinduism also is a peaceful religion and doesn't spread hate. Division happens in the society when people believe that their religion is superior, while every religion is equal.

According to Abhijit khaunle, published on May 4, 2016: Religion does not divide society. We try to divide religion which is bad for our country India. There are some questions whose answers are not in our hands. Religion helps the society to unite. There are many philosophers that are trying to answers such questions and many people believe in them too, because there was no other option and also because no one has ever seen god.

According to KS Teng, published on September 23, 2016: It requires students to compare whether religion is more divisive or more unifying in nature. The world's major religions preach love, peace, tolerance, kindness, forgiveness and reconciliation. But in reality it divides than unites, when violent and harmful acts are done in the name of god against humanity. In recent years there are religious extremists who have waged wars and suicide attacks against innocent people. Ideally religion should unite people by emphasizing the similarities between each other irrespective of their race or nationality, but in reality it creates division.

According to Prabhat Singh, published on May 24, 2015: Religions doesn't divide the society but race, ethnicity, nationality, political philosophies and languages does, whereas religion unites. As explained by author, in India, we have more than 122 major languages. In Delhi, 'Hindi' is main language, in Maharashtra 'Marathi' is main language, in Chennai 'Tamil' is main language and so on. We may be complete opposite in terms of language, color, thoughts, culture and habits. But we have also live in one country.

According to Iqram Anver, published on April 28, 2014: Religion is nothing but way of life. It helps people to be kind to each other and focus on being good, but unfortunately now it has become a tool by means of which hatred is widespread. Religion being a sensitive topic attracts everyone when called upon for its need. For the record, religious war are still carried on till to this date. An individual who follows any religion would not be cause for any discrimination or would allow divisions among fellow human beings. But in today's world there is hardly any individual with that kind of mindset. We should teach our next generation to look beyond the difference caused by religion for the greater good.

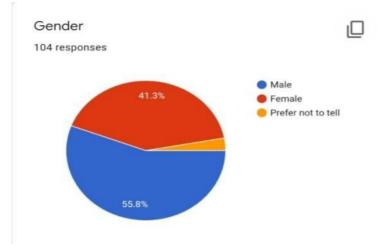
According to Puja Mondal, published on 2013: Religion is one of the basic institutions of any society. According to Emile Durkheim: Religion is a unified system of beliefs and practices relative to sacred thing which unite into one single moral community. There are some good impacts on people because of religion like; people can identify each other from which religion they belong to, ethic values like care for parents, protection of children, helping poor, etc.

Though religion has negative impacts, it is not possible to have society without a system of religion as it has become a part and parcel of an individual's life.

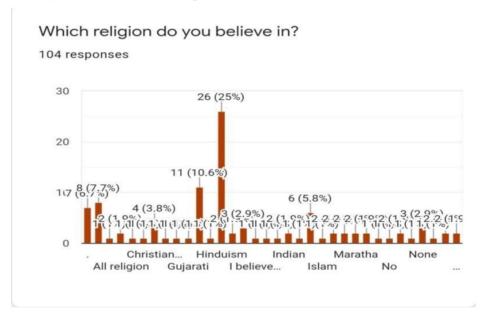
According to Ali Mubarak, published in 2009, Lahore: All religion have one common goal and that is to require political power so that it can complete its divine mission. It will claim that it derives authority from divinity and therefore its mission is holy. The main focus of religion is teaching solutions for existing problems. However, with change of time new challenges arrived and it became difficult to respond to these challenges. Thus, it persists to retain its old structure without addition and if anyone dares to reinterpret it is said to be enemy of religion.

According to Juhi Vajpayee, published on 2008: Religion is probably the strongest belief system that has existed for thousands of years. In many ways it is code of conduct, a rule book that allows believers to function in a non-primitive or cultured manner. Most religions enforce morals in positive and negative way by infusing 'god fearing' elements in scriptures, such as concept of 'karma' and 'reincarnation 'in Hinduism, 'heaven' and 'hell' in Christianity, 'paradise' and 'hell' in Islam.etc. With these individuals are more likely to behave in moral and honest manner due to the fear of supernatural beings.

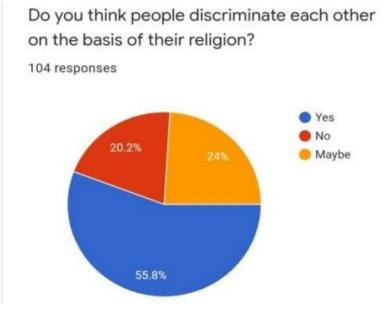
PRIMARY DATA AND INTERPRETATION:



Interpretation: The study indicates that male respondents were more than female.



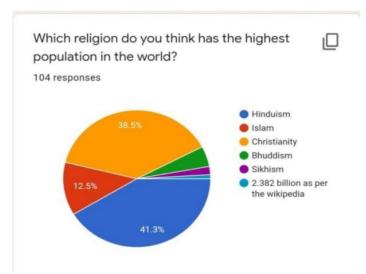
Interpretation: The study covers various religions, but the majority respondents believe in Hinduism.



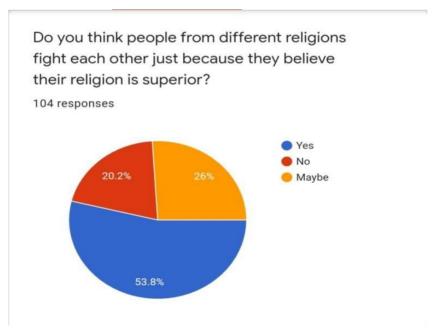
Interpretation: The pie chart indicates that there were majority of respondents think people discriminate each other on the basis of their religion.



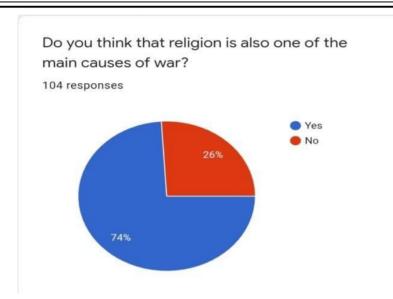
Interpretation: The pie chart indicates that most of the respondents think that religion teaches us moral ethics and honest behavior.



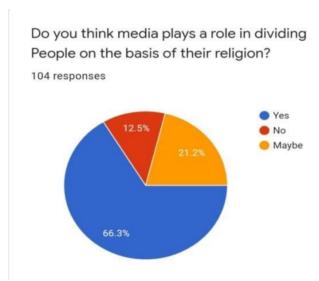
Interpretation: The study indicates that majority of respondents think Hinduism has the highest population in the world.



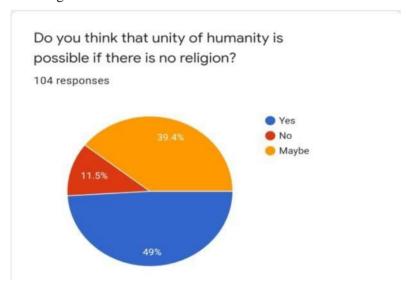
Interpretation: The pie diagram indicates that majority of the respondents think that people from different religions fight each other just because they believe their religion is superior.



Interpretation: The study indicates that majority of the respondents think that one of the main causes of wars is religion.



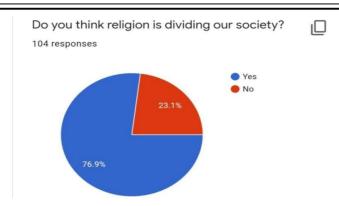
Interpretation: The pie chart indicates that majority of the respondents think media plays a role in dividing people on the basis of their religion.



Interpretation: The study indicates majority of the respondents think that if there is no religion then unity of humanity is possible.

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Interpretation: The pie chart indicates that majority of the respondents believe that religion is dividing our society.

CONCLUSION:

The Information Collected from Articles and Books help the Researcher to deriveThe Following Conclusion.

- 1. Religion is Strongest Belief System that has existed forthousands of years.
- 2. Religion doesn't divide the society but race and nationality.
- 3. What is a religion cannot be determined by the application of Concept Drawn from any one Particular Tradition.
- 4. Religious and Political leaders Divide Society. Each and Every Religion Teach us peace and acceptance.
- 5. There are 122 major Languages in our Country .Stereotype of People think that if we don't follow our Religion we will be punished. It should be Change.
- 6. Division Happens in the Society when everyone gives Importance to Their Religion Every Religion is Equal.

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CLOUD TRANSFORMATION OF ERP SYSTEMS

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ABSTRACT

An attempt is made to study convenience and risks associated with the migration of IT systems focused in ERP technology from an On-Premise Environment to public cloud computing data centres from a broad variety of stakeholder perspectives. The challenges in legacy ERP implementations are examined. All the main functionality of an ERP systems are compared with On premise environment and Cloud. The distinct advantages of cloud ERP are described. The difficulties in cloud architecture are also mentioned. It is observed that small companies, can best explore cloud ERPs as many of the benefits are more relevant for them, whereas large organizations have a severe concerns related to capacity, in the form of complexity and specific customizations with Cloud ERP.

Keywords: Cloud Infrastructure, Enterprise resource planning (ERP), On-Premise Environment.

INTRODUCTION:

In the recent years, a lot of promotion occurring about how cloud computing, and particularly Software as a Service (SaaS), is the next generation ERP, which will sweep and replace the traditional On-Premise software delivery model. This promotion is also uplifted by remarkable acceptance and success that cloud computing has gathered over last year due to Covid-19 pandemic situations, where most of the organisations were operated remotely. ERP has historically been implemented as on-premise commercial off-the-shelf software (COTS).

ENTERPRISE RESOURCE PLANNING:

The ERP system is an integrated cross-functional software system that restructure manufacturing, human resources, finance, and other various business processes of an organisation to uplift its efficiency, speed, and profitability.

CLOUD COMPUTING:

Cloud computing is a new technology based on an organized set of scalable and virtual computing resources (software and hardware) that are available to clients over the Internet and implemented on the basis of huge data centres and strong processors.

UNDERSTANDING LEGACY ERP:

Traditionally ERP software were deployed as On premise data centre, where the organisations using the ERP systems had to manage all the aspects of ERP, which included building and managing data centres, purchasing and procuring the hardware required, Configuring and integrating the systems with third part and internal systems.

CLOUD ERP

ERP software that is deployed into a cloud environment becomes "Cloud ERP Software". Most (if not all) cloud environments are built using virtualization and load balancing technology that allows applications to be deployed across multiple servers and database resources.

ERP on Cloud environment is considered as a revolutionary approach due to recent business challenges, Because ERP on cloud makes business flexible, adaptable, scalable, efficient and affordable.

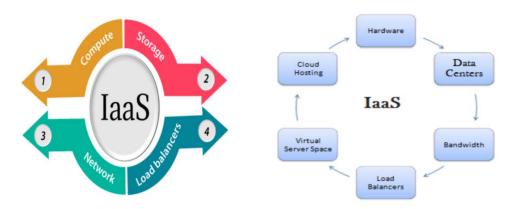
CLOUD ERP SCENARIOS

ERP on cloud is deployed majorly in two scenarios, IAAS and SAAS.

• Infrastructure as a Service (IAAS)

Hardware resources (such as storage) and computing power (CPU and memory) are offered as services to customers. As examples in this scenario, Amazon has S3 bucket for storage, EC2 as computing unit, and SQS as network communication for small companies and individual customers.

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Example: If we consider a pharmaceutical client adopting IAAS, in this scenario client will have to migrate their physical infrastructure to public clouds, where cloud vendor takes care of storage, compute, network and connectivity, whereas clients have to take care of Application and DB maintenance. This reduces the datacentre level maintenance efforts of a client, but there are some efforts required for ERP DB and ERP Application landscape maintenance.

• Software as a service (SaaS):

Often referred to as on-demand which can be used in the ERP. SaaS provider owns complete responsibility for deploying and managing the IT landscpae (servers, OS software, databases, data centre space, network access, power and cooling, etc.) and processes (infrastructure maintenance, application patching/Upgradation, backups/restore, etc.) required to execute and manage the full solution.

Example: If we take the same example of pharmaceutical client, in SAAS cloud ERP model, the client has no botheration of infra management, DB management and application maintenance.

This model also creates a "Pay-as-you-go" subscription, so that clients can focus more on their core business models and reduce cost and resource efforts in daily business.



Once any ERP client has understood the Cloud based ERP model, Clients easily differentiate between On-Premise and Cloud ERP with various business matrix.

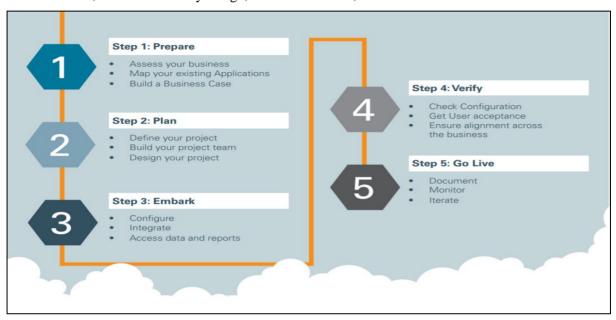
Matrix	On Premise ERP	Cloud ERP	
Integration	Dependent on vendor	Can be supported centrally	
	Defined by ERP		
Defining business	developer and	Same as On Prem.	
flow	business organization	Same as On Frem.	
	specific		
Control over ERP	Easily controllable	Relatively tough to control.	
Internet needed	No	Yes	
Ongoing costs	Relatively high	Low	
Licensing costs	High	Low	



ERP module update	Costly	Low cost
Implementation costs	High	Low
Version controlling	Complex	Easy

CLOUD TRANSFORMATION ROADMAP:

Below is the common Cloud transformation journey of common ERP vendors like Microsoft Dynamics 365, Oracle JD Edwards, SAP Business ByDesign, Salesforce CRM, etc.



Typically Cloud migration involves Customer using ERP, Public cloud vendor and Cloud Migration consultancy firms. These 3 stakeholders actively involve and create a migration roadmap with appropriate migration techniques.

Migration from On premise to cloud is a very complicated process, which require customizations to address the technical, operational and functional requirements of a Company. A successful transformation strategy should fulfil short term goals like decreasing hosting expense, as well as long term aims like better alignment between Business Objective and IT Landscpae.

Although Cloud migration techniques differs from vendor to vendor, but most common cloud migration techniques are as follows. In the below Migration techniques, we have taken example of SAP ERP migration.

Application

Application

EXACT
COPY

Linux and Windows

Application

Linux and Windows

Application

Linux and Windows

Strategy #1: Homogenous "Lift-and-Shift" Migration

A lift and shift migration is exactly what is sounds like: Lifting an application or landscape out of its current hosting environment and shifting it to another environment- for example, from on-premise hosting to public cloud hosting. This approach transfers same copy of Application, Database and OS layer to target platform.

Some of the vendors also refer this technique as *Rehosting*, this is considered as rapid, cost-effective migration, minimal disruption and quick ROI.

REPLATFORMING:

Replatforming has little bit variation from lift and shift, which involves some further adjustments to improve your landscape. In fact some of the industry specifics refers to replatforming as "lift-tinker-and-shift." It empowers businesses model to meet important goals beyond rehosting without greatly expanding the scope of the project work area.

SOURCE

SAP Application

COPY

SAP Application

TRANSFORM

Any Database

Any OS

TRANSFORM

SLES

TARGET

SAP Application

SAP Application

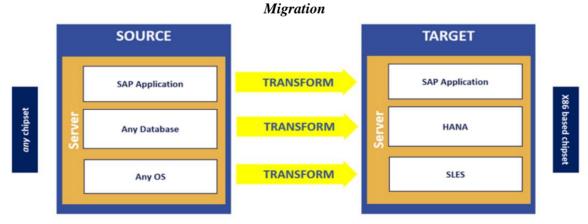
TRANSFORM

SLES

Strategy #2: Technical Migration

Technical (SAP HANA) Migration: Source and Target can be on-premise, private or public cloud.

Technical migration maintains existing application, but upgrades the OS and database layer of landscape to meet certain transformation goals. As a cloud migration roadmap, this is opted to harness cloud native features such as scalability or automation, but it also has other benefits. For example, migrating from on-premise SAP ECC to Suite on HANA in the public cloud gives organizations the benefit from HANA's real-time visibility and dramatically increased performance, in addition to the benefits of the public cloud.



Strategy #3: Application

Application (S/4HANA) Migration: Source & Target can be on-premise, private or public cloud

In an application migration, the application layer is transformed, along with the OS and DB.

There are three basic strategies for application migration: new system implementation, system conversion and landscape transformation.

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CONVENIENCE OF CLOUD ERP OVER ON PREMISE ERP

While analysing and studying different cloud migration approach some of the advantages of hosting ERP on cloud was observed:

- Self-service Provisioning Feature- ERP on cloud helps customers to deploy their own customized sets of computing resources (VMs, network, storage, etc.) as and when required without the delays and complications typically involved in resource acquisition.
- *Scalability* ERP on cloud Decouples continuous changing needs of users from typical infrastructure constraints, thus easily adapting rapid increases or decreases in resource requirement.
- *Optimization* Cloud vendors provide feature those maximizes the usage and enhance the efficiency of existing infrastructure resources. Extends infrastructure maintenance lifecycle along with Reducing capital expenditure.
- **Business continuity model-** Protecting systems and data is a crucial part of Enterprise goals. Whether we experience a power failure, natural disaster or any other crisis, if our data stored in the cloud, this ensures maximum protection and backed up in safe conditions.
- **Reduced IT costs** Moving to cloud environment may lower down the expense of managing and maintaining our IT landscapes. Rather than owning expensive systems and equipment for our business, we can reduce our expense by using the resources of our cloud computing vendor. During the cloud migration of ERP based system, it was commonly observed that most of the clients using ERP systems from very long time have some common concerns about cloud migration, which falls under below categories,

#1 Downtime

Downtime is often cited as one of the biggest disadvantages of cloud computing. As ERP on cloud require continuous internet, service outages are always an unfortunate possibility and can happen for any reason.

Best practices for minimizing planned downtime

- Design services with high availability and disaster recovery in mind. It is possible with deploying our systems in multiple geographic location and zones provided by our cloud vendors.
- If the service has a low tolerance for system downtime, opt for multi-region deployments with automated failover integration to ensure the best business continuity possible.

#2 Security and privacy

Although cloud service providers implement the best security standards and industry certifications, storing data and important files on external vendors always concerns for risks. Any consultation involving data must address privacy and security, especially when the data is sensitive.

Best practices for minimizing security and privacy risks

- Create Authentication and authorization model at micro level of your business landscape.
- Opt for various encryption level solutions for protecting data on OS level, Database level and network level.

#3 Vulnerability to attack

Since cloud computing is built as a public service, it's easy to run before you learn to walk. After all, no one at a cloud vendor checks your administration skills before granting you an account

Best practices to help you reduce cloud attacks

- Keep ALL your teams up-to-date with cloud security best practices.
- Apply security best practices for any open source software that you are using.

CONCLUSION

It was observed that many Organisations wants to prepare themselves for pandemic like Covid-19 in order to continue their business model entirely from remote location, which is very easily feasible though ERP on cloud, and this provokes many customers to choose cloud transformation journey for their ERP landscapes. In this study an attempt has been done to compare most of the deployment aspects of traditional ERP systems with On premise environment and cloud based ERP architecture. We tried to dig down further more and explained

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flexibility and ease of business offered by cloud ERP systems. Any improvements in the systems after complete installation are easy in cloud ERP. All the applications can be integrated and maintenance becomes simple. The companies are free to concentrate only on core competencies. All the other details can be presented by the providers. To ensure the successful implementation of ERP systems; we have to constantly improve the system. Security challenges faced by cloud based systems needs to be addressed for the successful implementation of SaaS enterprise systems.

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ROOM CO2 MONITORING.(USING WIRELESS SENSOR NETWORKS)

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ABSTRACT

Recent years, quality of air has become an important health and safety concern, as more energy efficient and air tight buildings are built and the existing buildings age. Clean air is the necessity to keep good health, and this is true when it comes to the air in the room. However, many work environments lack proper detection mechanisms to identify health risks for occupants. Wireless sensor networks can have the potential to lessen this problem.

This paper presents a time period cognitive wireless sensing element network system for

Greenhouse emission observation at a posh room environment. The system aims to monitor and notice the concentration of carbon dioxide in and exceedingly time basis and supply overall air quality alerts in a timely manner. Moreover, the system coexists with minimum interference with different systems among the observation area. An epitome is designed to show the improved time of information transmission. Experiments have been made to check and to action accordingly in development of the system for monitoring and alerting.

Keywords — Wireless detector networks, space air quality monitoring, period of time monitoring, Co2 monitoring.

INTRODUCTION

INDOOR Air Quality (IAQ) refers to the standard of the air within and around buildings and structures. It is a problem of nice importance since it relates directly to the health and luxury of building occupants. Common issues relating to IAQ embrace improper or inadequately maintained heating and ventilation systems likewise as contamination by construction materials (glues, fibreglass, particle boards, paints, etc.) and completely different chemicals. Moreover, the rise inside the variability of building occupants and conjointly the time spent inside directly impact the IAQ.

Air quality is expressed by the concentration of many pollutants such as monoxide (CO), carbonic acid gas (CO2), tobacco smoke, perfume, pollutant (SO2), dioxide (NO2), associate degreed gas (O3). a number of these pollutants is created by indoor activities akin to smoking and cooking. IAQ problems are additional prevailing in indoor infrastructures such as houses, offices and faculties. Consequently, the event of an correct system for IAQ observation is of nice interest.

The major contributions of this paper are as follows:

The paradigm consists of 2 main modules: The device unit, that is commercially accessible and therefore the radio module, which is intended inside our group.

An scientific discipline framework is proposed. The framework outlines the foremost principles to sight outliers among the device data, kind packet with minimum overhead and calibrate the sensor nodes periodically

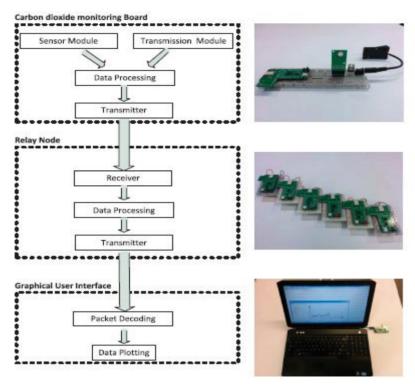
A period of time observance system is presented. The system is evaluated through experiments at a posh indoor surroundings at the University . The system with success reports carbon dioxide concentration of 4 rooms to the system administrator on time through a Graphical computer programme (GUI) that is conjointly developed

A period observance system is presented. The system is evaluated through experiments at a posh indoor environment at the University . The system successfully reports CO2 concentration of 4 rooms to the supervisor on time through a Graphical User Interface (GUI) that's additionally developed

Room Monitoring SystemA period of time watching system is presented. The system In the subsequent monitoring system application, cognitive networking is employed at the side of timeserving routing in a very wireless multihop network, for carbonic acid gas monitoring. within a complex indoor environment, multiple contributions between radio nodes are created by reflections, transmissions and diffractions on the building structures. The final indoor monitoring board has 2 styles of nodes: the wireless detector nodes (monitoring boards) and also the relay nodes. The wireless sensor nodes, moreover because the relay nodes, are deployed in a complicated indoor environment. The wireless sensor nodes understand their relative location. The relay nodes will notice their location throughout the low-level part of the projected protocol. every wireless detector node is ready to monitor the world around it, form packets and forward these packets to at least one of the

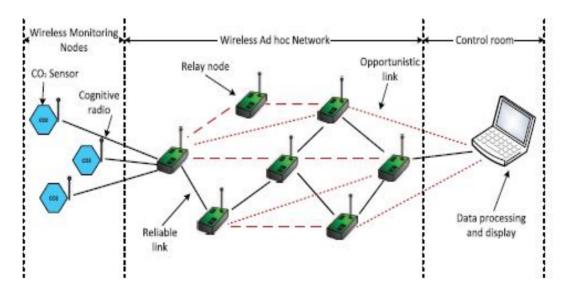
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neighbour relay nodes which can then opportunistically forward the packet to the destination. is evaluated through experiments at a fancy indoor environment at the University . The system successfully reports carbonic acid gas concentration of 4 rooms to the supervisor on time through a Graphical User Interface (GUI) that's conjointly developed



OVERVIEW OF THE MONITOR

System Framework The system thought and also the style principles were built into associate application specific framework, reaching to deal with specific scientific and technological challenges. The proposed framework has the subsequent 3 vital units: • Wireless observance Nodes: dioxide sensing elements are combined with radio modules to create wireless monitoring nodes. the information from the sensor are passed to the radio, shaped into packets and transmitted toward the management room. every sensor node monitors the area around it continuously. • Relay Nodes: A wireless impromptu network system is composed from easy-to-use devices. The relay nodes forward any received packet toward the control room, following the designed routing protocol. The protocol supports transmission of period detected data from various sources, the quantity of the devices vary over time and nodes – either observance or relay – will join or leave the network any time. • management Room: the {information} aggregation and network maintenance takes place at the management room. All the collected data are processed and expressed in a very summary form. Also, helpful network information are collected and used for higher network maintenance.

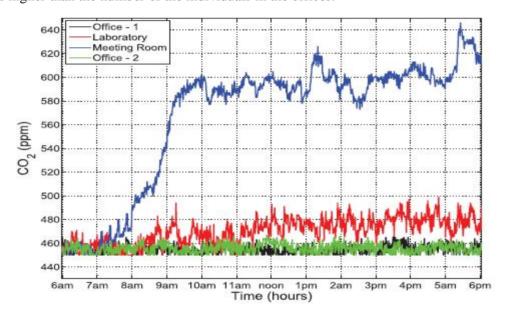




System framework of indoor CO2 monitoring system.

RESULTS ANALYSIS

Carbon oxide concentration over twelve hours is shown. This activity is throughout the height hours at the examined rooms. each individuals and computers contribute to the greenhouse emission levels. As the quantity of the people increases, the CO2 concentration increases as well. In the first morning, between vi am and eight am all the areas report similar CO2 levels. Since the rooms are empty, there is no nice variation between the various room size and number of computers. As people begin coming back into the examine area, there are some noticeable differences. The greatest increase during day time is shown in the meeting room. because the number of the individuals within the meeting room increases, greenhouse emission concentration reportable around 580 ppm to 640 ppm. The projected system managed to report an increase in the level that is perhaps concerning the people's existence and activity in the area. On the opposite hand, the 2 offices report similar levels of CO2 throughout the day. within the laboratory, the amount reported are over the levels at the offices. Since the conditions are traditional (no fire detection etc.), it is inferred that the quantity of the people in the laboratory is higher than the number of the individuals in the offices.



Time series representation of air quality measurements over 12 hours.

CONCLUSIONS

The work is ready to deal with the idea of a period of time WSN capable of watching indoor greenhouse gas concentration and dangerous things to require precautions. The main goal of our approach is to build a epitome that has minimum impact on the existing infrastructure of the building, to realize this, we tend to followed a psychological feature networking technique with associate expedient routing protocol. Information process framework is created, to find outliers, form the information packets and to be label by the sensors. The performance of the system was examined in an exceedingly small region of a building. The system manage to report CO2 concentration in real-time, whereas the data processing framework reduced outliers. The system was compared in terms of packet delay with a straightforward watching system. The comparison was each in simulation and in experiments. The planned system performs higher than a simple monitoring system.

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STUDY OF RISK IN INTERNET BANKING AND AN OVERVIEW OF ELECTRONIC BANKING – WITH SPECIAL REFERENCE TO MUMBAI REGION

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ABSTRACT

Electronic banking means use of electronic for various banking product and service It provide various benefit to the user like simplicity, cost of transaction etc. Electronic banking service improve bank load of lots of paper work, documents.

Bank faces various risk in Internet banking like operational risk, reputational risk interest rate etc. While internet banking is in demand there is increase in security problem like password, phishing, customer service etc.

Through this paper the researcher intends is to study the e banking overview and risk in internet banking. The study includes the risk faced by the consumer while performing internet banking and risk faced by the bank.

The researcher concludes that many of the people face problem while using internet banking. But there are some people who have not faced any risk because they have knowledge about internet banking and they performed the banking transactions with security and safety.

Key words- e banking, risk in internet banking

INTRODUCTION:

E BANKING

Electronic banking has various names like e banking, virtual banking, online banking, internet banking, mobile banking. In simple terms electronic banking is the use of electronic and telecommunication networks for various banking products and services.

E banking can also be defined as it does not involve any physical exchange of money but all done electronically from one account to another using the internet.

The e banking was introduced in india by the ICICI in 1996. Then many of banks started e banking service like HDFC, SBI, IDBI, Citibank Trust Banks, UTI, etc.

INTERNET BANKING

Internet banking in simple terms financial transactions conducted through internet. Internet banking allows the customer to do financial transactions electronically with help of a laptop or computer with the internet.

In India the number of users for internet banking is expected to double to reach 150 million by 2020 from current there are 45 million users in urban India

ROLE AND SIGNIFICANCE

Internet banking has changed the financial industry. Banking customers can do transactions on their own on their computers at hours that work for them. Customers do not need to wait in line and visit their bank to do transactions. They can do it with the click of the mouse.

Internet banking is best for those who are working from home and have limited time or want to check their financial transactions everyday.

Those customers/users who have a laptop or desktop computer with internet access can perform their banking from anywhere.

RISK IN INTERNET BANKING

- 1. LIQUIDITY RISK
- 2. INTEREST RATE RISK
- 3. STRATEGIC RISK
- 4. OPERATIONAL RISK

- 5. INFORMATIONAL SECURITY RISK
- 6. COMPLIANCE RISK
- 7. CREDIT RATE RISK
- 8. REPUTATIONAL RISK
- LIQUIDITY RISK Liquidity risk appears when a bank is unable to reach its responsibility when they are
 due without suffering unsatisfactory losses.
- INTEREST RATE RISK- Interest rate risk arises when there is fluctuation in interest rate.
- 3. STRATEGICRISK- Strategic risk is the most important risk in internet banking. It mostly influences the earnings and capital of a losses
- 4. OPERATIONAL RISK Operational risk is the most repeated kind of risk also well known as transaction risk, risk that affects banks earnings and capital.
- 5. INFORMATIONAL SECURITY RISK- Informational security risk is the risk that has bad knock on earning and capital appear out of a poor information security system, strike of spammers and crackers, viruses, data theft and unofficial attack of individual information.
- 6. COMPLIANCE RISK- This risk is the crucial type of risk in an online banking environment that has an effect on income or capital arising from brutality of laws, rules and ethical level governing electronic banking.
- 7. CREDIT RATE RISK- Credit risk arises when the customer is not in position to reach his financial responsibility. Internet banking issues loan service to the customer.
- 8. REPUTATIONAL RISK- Reputational risk is mainly concerned with bank reputation. It creates a negative effect in the mind of individuals/customers/users about the bank. These arise when banks do not provide proper expected services to their users/customers.
- SECURITY ISSUE CONNECT WITH INTERNET BANKING
- c) PASSWORD
- ci) PHISHING
- cii) TWO FACTOR AUTHENTICATIONS
- ciii) FREIGHTING CUSTOMER SERVICE
- civ) KEYLOGGERS
- 1. PASSWORD- To safeguard your internet banking account is to preserve your password. Utilize a powerful password one that contains varied letters, numbers and symbols if your bank permits. It will probably decrease the hacking the password and accessing the account.
- 2. PHISHING- One of the main procedures a hacker gains access to account information by phishing, or tricking the sufferer a hacker may send you a mail, message or might call you and pretend to be a bank representative and tell you about something about your account and tell you to give the account number or password to verify your identity.
- 3. TWO FACTOR AUTHENTICATION- If your bank gives you two factor authentications, adopting the technology is the best way to keep your account safe, two factor authentication requires a second code to login an account either given by electronic token, via message sent to a registered cell phone or other device. Two factor authentications are an extra layer to protect your account.
- 4. CUSTOMER SERVICE- If you face any problem with your online bank account, you can't visit the branch and talk to the manager you have to call the customer service. So sometimes there may be a cross call connection and your personal information might get to know the third person.
- 1. KEYLOGGERS Key loggers are malicious programs that record keystrokes and other data allowing a hacker to catch your password as you enter. Many keyloggers and viruses use email to travel from computer to computer so adding antivirus protection to your email server can help to protect against these attacks.

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REVIEW OF LITERATURE:

Kujur and Shah (2015)

According to him traditional banking cost is less as compared to e banking he compared traditional banking with e banking but the transactions, information delivery between users/customers and activities done through electronic banking is faster. Therefore, electronic banking is the best mode of doing the banking transaction.

Shaza W. Ezzi (2014)

The research paper named as "a Theoretical model for internet banking beyond perceived usefulness and ease of use" tried to find out the various types of electronic banking like ATM, telephone banking, electronic fund transfer internet banking has developed and the customer wants to have a superior approach to banking services.

Internet banking continues to govern the scenery of electronic banking as users continuously use internet banking to finish scheduled banking transactions. This learning presents a theoretical model to help researchers and practitioners to better understand the acceptance and assumption of internet banking.

The proposed model may be especially useful in growing nations where consumer/user are loath to use internet banking even when services are available.

However, analysis of various studies that have investigated consumer acceptance of internet banking services from multiplicity of outlook have not reached a clear consensus of factors that include overall consumer acceptance and adoption.

Sharma and Govindaluri (2014)

He established elements of perceived usefulness, perceived ease of use, social influence, awareness, quality of internet connection and computer language in urban India.

The researcher enables internet banking service providers in urban areas to modify new service offerings or modify current service offerings to achieve higher adoption in internet banking.

Kesharwani and Bishit (2012)

He established that perceived risk has pessimistic (negative) results on behavioural intention on internet banking adoption and trust has pessimistic impact on perceived risk; a proper designed website was also established to be helpful in facilitating easier use and reducing the perceived risk in internet banking.

The implementation of this research is that banks should design apps that facilitate users' assessment of internet banking service and thus reduce the perceived risk and increase the perceived service in internet banking.

RESEARCH AND METHODOLOGY:

Research methodology is the particular plan or method used to recognize, choose, process and examine details about a particular topic. The detailed study about the risk in internet banking and the review of e banking.

COLLECTION OF DATA:

PRIMARY DATA-

In this research the primary data collected through the sample size of nearly 50 individuals data will be available in form of questionnaires collected in terms of different questions influencing the awareness of risk in internet banking and overview of e banking.

SECONDARY DATA-

- Social media application
- Website
- E journals

OBJECTIVE OF STUDY:

- To have an overview of e banking and internet banking India
- To study the level of satisfaction of customer using E banking
- To evaluate the risk involved in E -Banking and make people aware of the same
- To offer suggestions to the customer on e banking with special reference risk involved in E- banking.

SCOPE OF THE RESEARCH:

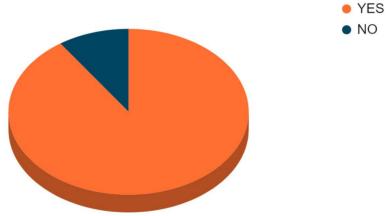
- The scope would be wide as we come across the benefits as well as various risks and challenges of e banking and internet banking.
- To obtain the exact result for study,52 people were given questionnaires.
- The scope of the study was limited to the E banking customers nearby. SIGNIFICANCE OF THE RESEARCH:
- 3. Nowadays technology plays an important role in the development of an economy. It also made changes in the banking sector also.
- 4. Previously banks required a number of ledgers and books to record all financial transactions.
- 5. When technology becomes part of the system everything is getting ready within a second. Internet banking offers a wide variety of services to their customers.

LIMITATION OF STUDY:

- The study was limited to users/customers nearby. It does not cover a wide concept.
- During the collection of respondents opinion, they may be not genuine or responses may be inappropriate
- The sample size was 50 which did not cover the entire geographical area of mumbai.
- There may be a possibility of variation in results obtained.

DATA ANALYSIS, INTERPRETATION AND PRESENTATION:

USE OF E BANKING SERVICE:

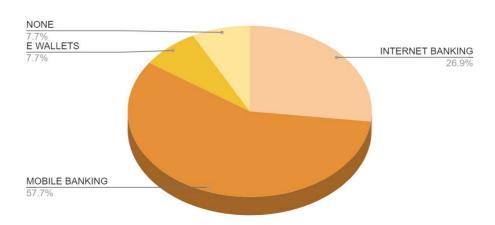


As of now everything is digitalised, the population is also getting used to operating digital service. AS electronic banking is easy and is open 24x7 and can operate from anywhere so people are loving to use it.

So from the survey it is observed that 90.4% of people are using e banking service and there are very less number of people who are not using e banking service.

E BANKING SERVICE USED:

USE OF E BANKING SERVICE

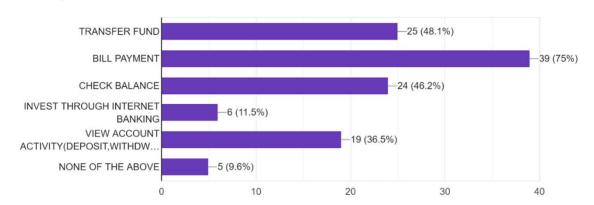


From the above pie chart, it comes to know that most of the respondents use mobile banking service.26.9% of people prefer using internet banking. There are a smaller number of people who use e wallets There are few respondents who do not use any e banking service.

So, it is observed that most of the respondents use mobile banking service whereas least number of people use e wallets

INTERNET BANKING SERVICE USED:

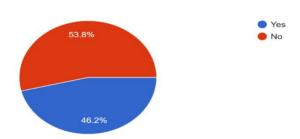
WHICH OF THE BELOW INTERNET BANKING SERVICE YOU ARE USING? 52 responses



From the survey it comes to know that most of the respondents use internet banking to pay bills.48.1% of people use to transfer funds from internet banking and 46.2% of people check balance through internet banking.36.5% of people use internet banking services to do activities like checking payment, withdrawing cash etc. There are only 11.5% of respondents who invest through internet banking. There are very few people who don't even perform any activity of internet banking.

RISK FACED WHILE USING INTERNET BANKING:

HAVE YOU EVER FACED ANY RISK WHILE USING INTERNET BANKING? 52 responses



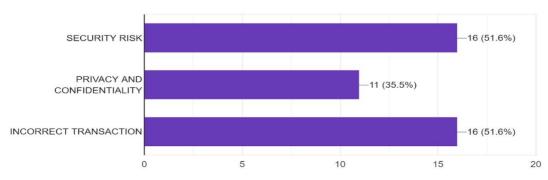
Risk is the most feared in internet banking. From the above pie chart it comes to know that 52 respondents have responded to this question.46.2% have faced risk while using internet banking may be they have faced some security issue or faced any problem.

53.8% have not faced any risk while using internet banking as they know the techniques they have to use and how to be safe from fraud.

TYPE OF RISK FACED BY RESPONDENTS:

IF YES WHAT RISK DID YOU FACED?

31 responses



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From the above chart it comes to know that 37 people have responded to this question. 51.6% of people have faced both security risk and incorrect transaction problems and 35.5% of people have faced privacy and confidentiality risk. So, it comes to know that most of the respondents have faced security and incorrect transaction risk.

CONCLUSION:

E banking service is basically a self service by customers, so for banks it requires less resources and lower transaction and production cost. Individuals can manage their account and other banking transactions by means of the web at their homes and other private spots at any chosen time without the need to physically be in the bank.

Virtual banking has created a new series delivery channel and also led to value creation to both the bank and customer. The customer gets more attracted to mobile banking, plastic cards etc. the young age between 20-40 is more attracted towards e banking.

Internet banking allows a user to conduct financial transactions via the internet. The young generation is aware about the features, advantages, disadvantages of internet banking. 75% to 100% of people use internet banking. There are risks involved in internet banking but now technology has improved the customer is less likely to face the risk while using internet banking.

SUGGESTION:

The researcher based on the above research would like to offer the below suggestions to the customers who are using E -Banking services.

- The use of e banking delivery channel is still not up to mark as expected by the banks. This requires awareness building among the customer about benefit of e banking.
- The customer should be properly educated about the service of internet banking.
- For adoption of internet banking, it is necessary that the banks offering this service make the user aware about the availability of such service and explain how it add the value to their banking need.
- Customer awareness campaign is necessary in each location where branchless banking has taken root
- Bank should ensure safety and security while delivering any transaction.

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CYBER CRIME IN BANKING SECTOR

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ABSTRACT

Banking in India is the base for the economic development of the country. Earlier banking was a time consuming process but with the onset of digitalization, banking is done at the ease and convenience of the user. At the touch of a button, the user can transact with speed through various devices like phones, laptops, etc. Let us evaluate the present and the future of banking. Though convenient, there are precautions needed to be taken as cybercrime is a reality. The study is based on primary data collected through questionnaire and secondary data collected from research papers, websites, etc.

Keywords: Digitalization, Cybercrime

INTRODUCTION:

Banking began in Pre Independence period of India. There are 3 stages-

- The early stage from 1770-1969
- The Nationalization stage from 1969- 1991
- The Liberalization of banking sector reform stage from 1991 till date

Banks since they were started was always a safe place to deposit money. After undergoing various changes there were the scheduled and non scheduled banks. Banks gave employment opportunities and helped increase the country's economic strength. Foreign investment too started in India. Computers were introduced in banks to compete with international banks. RBI set up committees to help start and co- ordinate technology in the banking sector. It was convenient for people to bank 24*7 from anywhere. Though there were advantages of time and cost saving by doing online banking, the criminals too found it easy to cheat banks and their customers online leading to various cyber crimes.

Traditionally the barter system was in place. It was replaced by plastic and metal currencies which gave people buying power. Excess was saved in banks. With the onset of information technology in India cashless technology began in the form of Debit and Credit cards resulting in ATM's all over. With India's Digitalization programme, there was further increase in the use of this plastic money. And in these covid- 19 times it proved to be useful to pay and do banking transactions online. Though it is convenient and quite safe, the world is struggling to stop its misuse by fraudsters. With the beginning of e- commerce the world has become one big market without boundaries. E-wallets, e- cash can be used to transfer money. Mobile banking is now very common. As there is anonymity so cyber payment systems are exploited. The way in which online exploitation is done is as follows-

- Card Jamming
- Card Skimming
- Card Swapping
- ➤ Website Spoofing
- Physical Attack on ATM Machines
- Carding
- Hacking
- Phishing
- Spamming
- Salami Attack
- Vishing

The bank personnel had to update themselves o the technology in order to be a step ahead of criminals to save the bank and their customer's interest. RBI laid down rules which need to be strictly adhered too. Customers



also needed to be fraud now and where to complain. Safe banking is everyone's right. All need to work hand in hand. Well being of the citizens and the economy of the country is dependent on it.

OBJECTIVES:

- 6. To find the origin of cyber crime and its evolution.
- 7. To analyse the impact of the pandemic on the rising cyber crimes in the banking sector.
- 8. To know what measures can be taken to avoid cyber crime.
- 9. To analyse how cyber crime affects the efficiency of banks.

SCOPE OF STUDY:

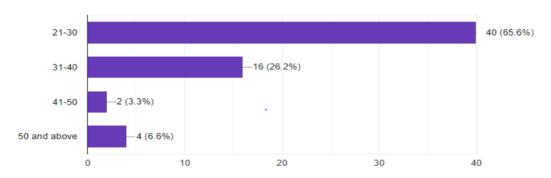
This research focuses on the various types of cyber crimes and what people can do to avoid them. This study will help to gain knowledge about the crimes in the banking sector and how they are increasing during this pandemic. The respondents of this research are randomly selected who have bank accounts and are also aware about cyber crimes in banks.

RESEARCH METHODS:

Sources of data collection	Primary and Secondary Data
Method of Primary Collection	Questionnaire
No. of Respondents	61
No. of Questions in the Questionnaire	16
Method of Analysing Primary Data	Google Form Analysis
Method of Analysing Secondary Data	Websites, Research papers

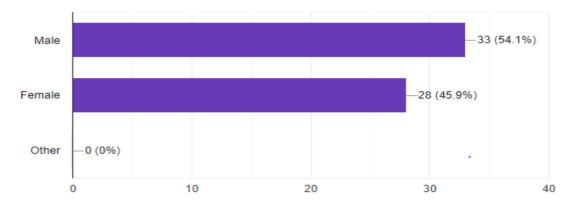
DATA ANALYSIS, INTERPRETATION AND PRESENTATION:

cv) Age:



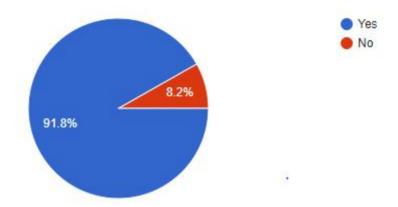
This is the representation of the age of the sample size taking the survey. The results that follow are perceptions of a younger sample size.

cvi) Gender:



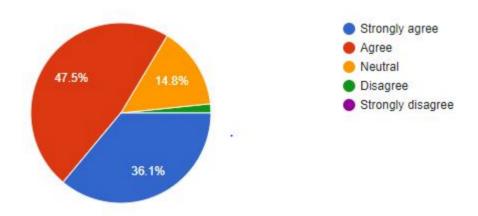
It is the representation of the gender of the sample size taking the survey. The results that follow are fair perceptions from males and females

cvii) Do you have a bank account?



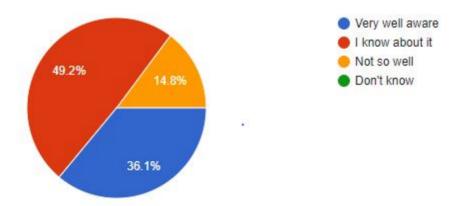
This graph concludes that majority of people have bank accounts now and are susceptible to cyber crimes when linking them online. They need to be educated about measures to be protected.

cviii) How far do you agree with the statement "Increasing number of cyber crimes in banking sector has adverse effects on the economy"



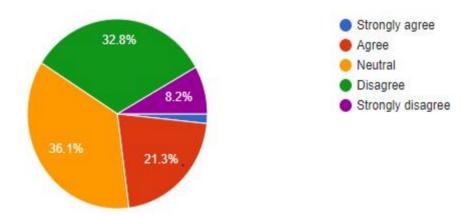
The graph concludes that majority of the people believe and are aware that cyber crime can have an effect on the economy. The money lost in these frauds and the resources utilized in solving these issues have an effect on the economy.

cix) How well aware are you about the cyber crimes in the banking sector?



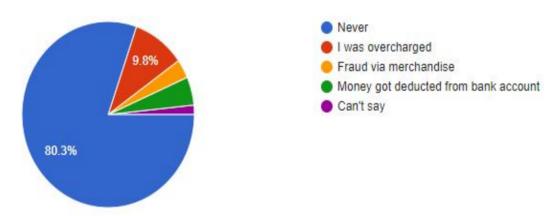
The graph concludes that majority of the people are aware of the cyber crimes and their potential for harm. They also need to be aware of the measures that they can take to prevent loss.

cx) Do you think the laws in effect are strong enough to control the cyber crimes?



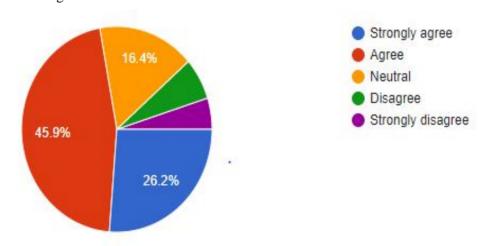
This graph represents that a vast majority of the people believe that that laws are not strong enough to protect against cyber crimes. Either they are unaware of the laws in effect and need to be educated about them or the action against these crimes and the rate of solving them needs to be increased.

cxi) Have you ever lost money/ been cheated due to cyber crime?



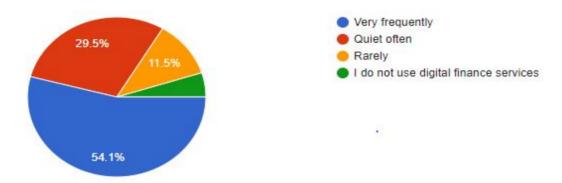
This graph represents that people are mostly aware of the cyber crimes that happen and are taking measures to not be cheated and face loss.

cxii) How far do you agree that technological advancements can be considered as one of the concrete reasons for frauds in the banking sector?



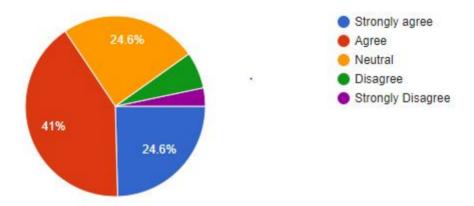
This graph represents that technological advancements facilitate opportunities for cyber crime as each mode of transaction becomes more and more online. With the growing use of online transactions people are also becoming more and more aware of its shortcomings.

cxiii) Despite the threat of financial scams, cyber crimes, how frequently do you use e- commerce, online banking and other digital finance service?



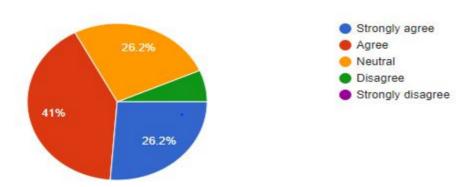
This graph represents the people's dependency on online transactions these days despite the scams and fraud and the growing importance to educate the people to be more aware and cautious.

cxiv) How far do you agree that cyber security measures of banking sectors which adopt mobile and web to deliver services tend to have a weak security system due to which cyber criminals prefer to target online and mobile banking system?



This graph represents the trust in the online security of banking portals that their customers have. Since there is a growing dependency on online transaction, banks should invest in getting a more secure system so that their customers are protected and cyber crime can be curbed.

cxv) How far to do you agree that "During the Covid- 19 pandemic, finance sector has been at a leading edge for cyber risk?



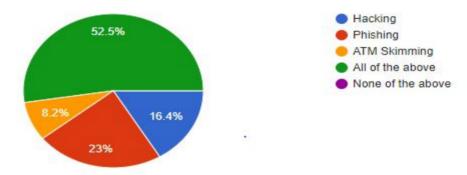
This graph represents the need for contactless banking which is facilitated by online transactions through various portals during the covid pandemic and the increased target size that cyber crimes have in the bargain. The finance sector is becoming more dependent on online transaction and cyber crime is a risk to every transaction that is not secure.

cxvi) According to you, which of the following sector has been prone to cyber threat amid the covid- 19?

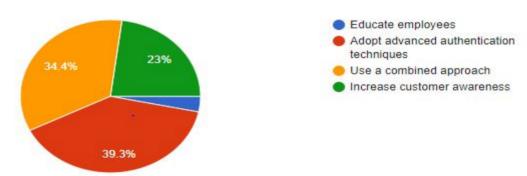


This graph represents that majority of the people believe that the finance sector has been affected by cyber crime during the pandemic. Therefore, measures need to be taken to prevent crimes.

cxvii) According to you, which of the following cyber attacks are most common in the banking sector?

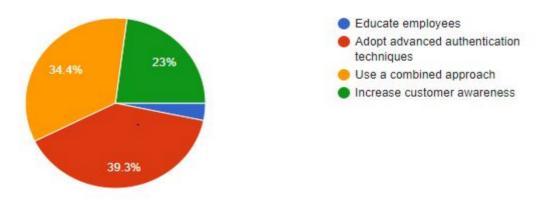


This graph represents that the people are well aware about the cyber crimes and the various types and they are taking measures to avoid it.



This graph represents the suggestions as to how we can educate the employees and customers in the banking sector to prevent and fight cyber crime in the banking sector.

cxviii) Do you think it is important for the financial sector to spend on cyber security?

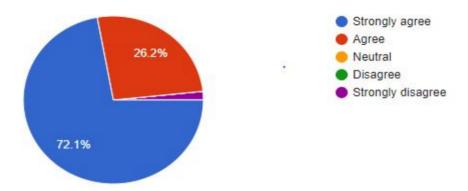


Volume 9, Issue 2 (I) April - June 2021

ISSN 2322 - 0899

This graph represents the suggestions as to how we can educate the employees and customers in the banking sector to prevent and fight cyber crime in the banking sector.

cxix) Do you think it is important for the financial sector to spend on cyber security?



This graph represents that majority of the people think that more steps need to be taken to prevent cyber crime, so that people can carry out their activities safely.

CONCLUSION:

Cyber security is an unending war. Information technology in itself is vast and complicated. By the time people learn a system there are already new models, new methods flooding the market. To gather information and learn these new systems take time. It is often trial and error method. Along with the evolvement of machines, programs, security systems, etc cyber crimes too keep evolving and try ways and means to rob. Nowadays everything is mostly conducted online, banking, shopping, etc. As the number has increased, crime too has increased. Therefore evolution in the field of digitization is an ongoing process. Thieves are evolving so the defendant must too. Researches are on and citizens are also a little more knowledgeable than before. Else the gap would widen. Upgrading the security is a continuous task and many improved secure better systems are replacing the old ones and as the thieves keep trying to bust open the security. Being secure for sometime doesn't mean one is secure. Sometimes high cost could stop the thief for sometime, but we need to know how to manage our use of internet.

Inspite often many failures, cheats do not give up, nor should the search for perfection in security. We should keep evolving to be safe. Using newer techniques of security will keep us safe for sometime till the robbers learn these skills. Sometimes expensive changes can stop the thief for sometime. A slow working thief is a little less dangerous than the faster one. When an attempt is not successful, the thief loses time making him move to a less secure victim unless he has some motive behind attacking the secure victim. Some defense tactics will shed light on the thief and hits activity.

We need to use the best security to secure our systems and not satisfied with the current security. It may keep us safe for sometime but researching, developing newer technologies is an ongoing process. We can and must do so to avoid not just the small but even the bigger concern to security. Technology should be able to solve the present and unseen crimes. Identifying today's problem areas and trying to solve them could help us in the coming years. These covid times mostly all transactions were done digitally. So banks also had to install and use the various technologies to help themselves and their customers easy banking as their finger tips. But often lack the knowhow of using it well and safe. Learning to use and using these technologies is also important to keep safe. The nation should be ready to be part of it and learn to be cyber safe.

Many companies and banks only see to upgrading their technology let the user safely use their apps But it is important they too follow the precautions needed and develop a safe environment for themselves, the users and the country on the whole.

It is necessary to design hardware, software with security features, resistant to attacks, yet perform and function, Even if the user does a mistake he must be prompted to do right. Practice drills should be done in companies for employees. If there is a good buyer, vendors will work to improve the products. Strict, stringent laws should be drafted to punish cheats.

India has moved towards digitization. Citizens can access information online especially in covid times. Banks and organizations are now functioning online and can connect with clients. But it needs to be secure to protect from cyber criminals.

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There is a demand for more cyber security developers in India with knowledge about the advanced system of cyber security like computer computing, etc. Markets are flooded with newer technologies and developers need to upgrade themselves.

Programs to train in cyber security need to increases also they need to impact practical knowledge rather than just theoretical one. Often not very prosperous business use outdated cyber security measures which is easily hacked and data stolen. So there is a need for modern infrastructure in securing the system and data. Internet is crucial in our day to day living and for the nation to thrive. Its insecurity can disrupt everyday business therefore it is crucial to develop research and development for increasing cyber security. Citizens too need to learn to keep their devices secure by installing anti- virus which is reputed. Automatically upgrade their phones, etc Never click on spurious e- mails and delete them. Buy hardware programs from good brands and download from a secure site. Change passwords often. Use strong passwords at least 6 figures long and memorize it. Use secure browser sites. Banks keep sending reminders to its customers often to follow the protocol and be safe. They perform drills on their employees. This gear of alertness, installing and learning existing and newer technologies and practising safety measures should be adorned always to keep with the times. All these measures have increased safety in banking online but as said everything is evolving technology, criminals as so crime. So effective banking needs to be geared not only to run efficiently but also to face the times and if attacked recover. Our safety is in our hands so lets work towards it. Being secure is our right so let's work towards it.

SUGGESTIONS:

To avoid cyber crime the IT company, data security, internet finance companies and the laws making bodies have to work together with the people too in order to stop or reduce considerably this crime. For these thieves work in unison and reach out to one another with newer opportunities to learn and strike.

In India to fight this menace we can:

- 9. Strengthen passwords by using atleast six characters long passwords with special characters in it. Do not share or write it down and change it every three months and then also use separate passwords and usernames in separate accounts.
- 10. Securing social media:- The accounts on different sites should be secure and confidential as it is online always and guard as to what is posted.
- 11. Mobiles should be secured:- Mobiles too can be hacked and injected with viruses and spurious programs. Downloading should be done from play store and the programs and mobile scanned by the anti- virus program installed on the mobile. Update the programs and operating systems often. Lock the screen too if unattended.
- 12. Securing information:- Important data should be encoded. That is turning plain text into cipher text so only authorized party can decode it. That is encrypting data.
- 13. Securing private data:- Alertness and cautiousness is needed to keep your ID's and your personal data private on the internet. Buy online from sites which are trustworthy. Set your setting to private and confidential.
- 14. Update your device:- Update your device with the latest update and patch available to guard against thieves and avoid them from entering the devices systems through flawed programs.
- 15. Install programs to secure devices:- Firewalls and anti- virus software should be installed to protect your device. Firewalls guard the information flowing to and fro from your device and stops unwanted data from your device.

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ISSN 2322 - 0899

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Volume 9, Issue 2 (I) April - June 2021



E- WALLET WITH SPECIAL REFERENCE TO PAYTM

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ABSTRACT

The purpose of this research paper is awareness about online transactions using E-wallet and its benefits over other modes of transaction. Electronic wallet or E- wallet refers to an electronic or internet based payment system which stores financial as well as personal information. E-wallets are intended to replace physical wallets, coins, notes, plastic cards etc. Virtual cash or cashless transactions is an upcoming technology that has tremendous growth in the upcoming years. E-wallet is spreading from urban to rural areas on a large scale. Hence E-wallet has a bright future in near time. The present study tries to analyse E-wallet with special reference to Paytm.

INTRODUCTION

A Digital wallet or (E -wallet) is a software-based system that securely stores user's information and passwords for numerous payment methods. E-wallet is a type of virtual wallet in apps which is used in online transactions done through computer or smartphone. Its utility is the same as a credit card or debit card. In E-wallet every user needs to link his app's account with the individual's bank account to make payment. E-wallet may be a sort of pre-paid account in which a user can store money for any future transaction. E-wallet has mainly two components: software and information. The software stores personal information and provides security and encryption of the data. The information component has details provided by the user which includes their name, shipping address, payment method, credit, or debit card details, etc. E- wallets allow the customers to pay with their smartphones. E- wallets largely eliminate the requirement of a physical wallet by storing all the payment information securely. Now- a-days companies track customer's behaviour and habits because they can do marketing effectively. The downside for customers regarding E-wallet can be a loss of privacy. E-wallets allow participants to accept payments for services rendered, as well as receive funds from friends and family in other nations. Sometimes money is deposited in the E-wallet prior to any transactions, or, in other cases, an individual's bank account is directly linked to the E-wallet. E-wallet are not being made just for basic financial transactions but also to authenticate the holder's credentials. E-wallets are also known more broadly as Internet payment services, it means they provide customers products and services which they order online without entering any sensitive information/data and submitting it via email. Digital wallets thus allow consumers to make online purchases easily and securely, safeguarding the privacy of purchasing habits and financial information.

Paytm (Pay Through Mobile) is an Indian ecommerce payment system. Paytm is India's leading financial services company that offers its customers to make cashless payments. Vijay Shekhar Sharma is the founder & CEO of Paytm and One97 communications Ltd together own Paytm payments bank which is the country's largest digital bank with over 58 million account holders. Paytm has made banking accessible & convenient to people across the country through innovative use of technology. Paytm has achieved the distinction of becoming India's biggest investment platform within its first year. It is now one of the largest contributors of new Systematic Investment Plans (SIPs) to the Mutual Fund industry & it has also received to launch Stock Broking, Demat services and National Pension System (NPS) services and also strives to continue to broaden the financial services and wealth management opportunities in the upcoming years.

HISTORY OF E-WALLET

The form of digital payments was introduced in 1997, when coca cola launched few vending machines in "Helsinki" that let the customers purchase a can via text messages even though it is different from modern day e-wallet transactions. Mobile devices became more popular, and it also became the means to buy movie and travel tickets, hotel bookings and ordering food etc. By the year 2003, around 95 million cell phone users had started using a mobile device to make a purchase. "Google" became the first major company to launch a mobile wallet in 2011 with NFC (near field communication technology. Here consumers could pay, earn, and redeem coupons which can be used for future purchase. Apple Pay came two years later, launched in the US and quickly spread to the UK and all over the world. After this each mobile company has their own E-wallet app. For e.g., Amazon, Make My Trip, etc. Paytm was founded in August 2010 with an initial investment of \$2 million by its founder Vijay Shekhar Sharma in Noida.

Paytm was founded in August 2010 by Vijay Shekhar Sharma in Noida, New Delhi. It started with prepaid mobile and DTH recharge platforms and later added, post-paid mobile etc payments in 2013. In 2014, Paytm

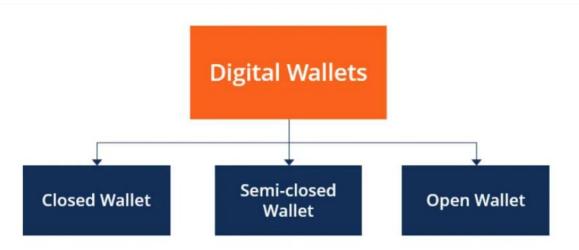
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launched "Paytm Wallet" which was added in Indian Railways and Uber as an option. In 2015, it entered in more payment facilities like education fees, metro recharges and other bill payments. In 2016, Paytm launched movies, events and amusement park tickets thereby attracting more customers towards itself. As a result, Paytm's registered users grew from 11.8 million in 2014 to 104 million in August 2015.

In 2017, Paytm became India's first payment app to cross over 100 million app downloads.

Types of E-wallet:



- 1. Closed Wallet: A close wallet for customers can be developed by a company who is selling products and services. The money after making any cancellations, refund or returns are directly stored in the wallets. For example: Amazon Pay, Oyo rooms, Ola etc.
- 2. Semi- Closed Wallet: A semi-closed wallet grants permission to the user who is willing to make transactions to the listed merchants and locations. In both online and offline buying the coverage area of such wallets are restricted. For Example: Paytm, Airtel Money etc.
- 3. Open Wallet: Open wallets are issued by any institutions partnered with the banks. Here the users of open wallets can use them for all transactions allowed with a semi-closed wallet in addition to withdrawal of funds from banks and ATMs .For Example Mastercard, VISA.

OBJECTIVES OF E-WALLET:

- 1) To know the customer's perception towards E-wallet.
- 2) To encourage customers to prefer Paytm E-Wallet over other modes of payment.
- 3) To analyse the customer's opinion regarding the benefits and obstacles of E-wallet.
- 4) To analyse suggestions given by customers to overcome the problems of using E-Wallet.

SCOPE:

The main use of e-wallets is to make store payments, for online purchases, for digital content and to receive offers, rewards, and cashbacks. E-wallets make it simpler to pay via 'tap and pay' for all purchases. It is beneficial when customers use their wallet amount for transactions rather than giving from their bank account. Along with that customers also receive some amount of cashback and discount coupons on making transactions. Day by day shopkeepers, outlets etc. are always having an alternative to make payments digitally further there would be a period where people won't carry huge amounts of cash or cards these would be substituted by the E-wallet.

METHODOLOGY OF THE STUDY:

The study is based on a survey method. Primary data is collected through surveys using google forms and secondary data is collected from journals and websites. The aim of this project is to analyse the usage of E-wallet with special reference to Paytm. In this study the sample size is 80.

The respondents were categorized based on:

- Frequency of E-wallet usage
- Awareness of E-wallet



- Functionality of E-wallet
- And other questions related to Paytm.

1. Profile of the respondents:

Table 1.1: CLASSIFICATION OF RESPONDENTS BASED ON THEIR AGE

AGE OF THE RESPONDENTS	PERCENTAGE (%)
20 to 30	46.3
30 to 40	22
40 to 50	19.5
50 to 60	12.2

The age of a person helps to determine the knowledge level, it helps to show that the maximum usage of the E-wallet is made by the age groups. The age profile variables have been divided in five categories, namely, 20 - 30, 30 - 40, 40 - 50, 50 - 60 years of age. From the above table 1.1, it can be observed that the maximum respondents belong to the age profile of 20 to 30 years of age group with 46.3% which is almost the half the number of respondents. While the least was from the age group of 50 to 60 years with 19.5%.

Table 1.2 CLASSIFICATION OF RESPONDENTS BASED ON GENDER

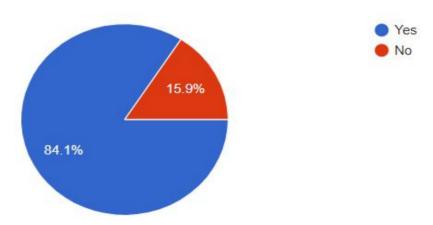
GENDER	PERCENTAGE
MALE	56.1%
FEMALE	43.9%
TOTAL	100%

The gender of the respondents is included as one of the profiles in this study. To know their perception about the gender using the E-wallet system.

From the above-mentioned table 1.2, it is observed that the number of male respondents is more than that of female respondents. Out of all the respondents, male respondents are 56.1% whereas there are 43.9% female respondents

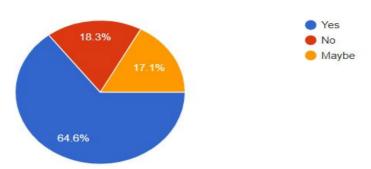
2. Findings and Analysis of the study:

2.1. People who have used E-wallet before:



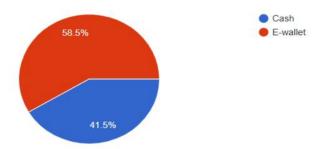
The above diagram helps us to explain how many people have used an E-wallet before. 84.1% of the respondents have used E-wallet before while 15.9% are yet to use the E-wallet. This shows that 69 people in number have used an E-wallet before.

2.2. People who are aware about the functionality of E-wallet:



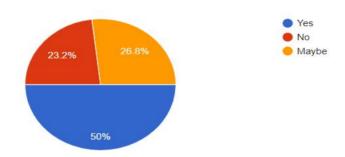
The above diagram helps us to explain how many people are aware about the functionality of E-wallet . 64.6% of the respondents know about the functionality of E-wallet while 18.3% are yet to be aware about the functionality of E-wallet and remaining have some knowledge about the functionality of the E-wallet. This shows that 53 people are aware totally about the functionality of E-wallet.

2.3. People who prefer carrying Cash or having E-wallet



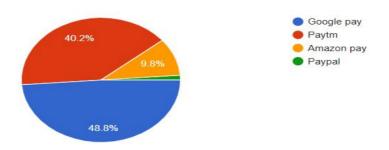
The above diagram helps us to explain how many people prefer carrying cash or having E-wallet.58.5 % of the respondents prefer using E-wallet while 41.5% of respondents prefer carrying cash. This shows that 48 people prefer using an E-wallet and remaining prefer cash.

2.4. People who think E-wallet is safe



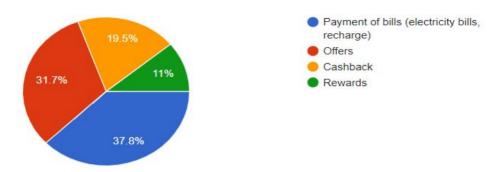
The above diagram helps us to understand how many people think E-wallet is safe. 50% of the respondents think that using E-wallet is safe while 23.2% of respondents think that E-wallet is not safe and the remaining 26.8% respondents think that the E-wallet can be safe.

2.5. People who choose E-wallet over other modes of payment



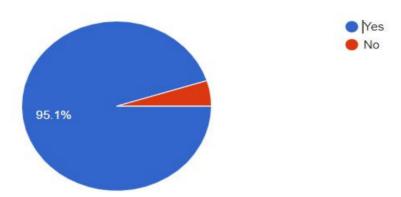
The above diagram helps us to understand how many people choose E-wallet over other modes of payments. 48.8% of the respondents use Google Pay over E-wallet while 40.2% of respondents use Paytm over E-wallet and 9.8% of the respondents use Amazon Pay and remaining 1.2% use Paypal.

2.6. Why do you use E-wallet?



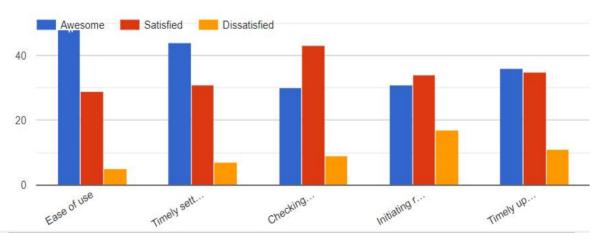
The above diagram explains why people use E-wallet.37.8% of the respondents use E-wallet for Payment of bills (electricity bills,recharge) while 31.7% of respondents use E-wallet for getting offers and 19.5% of the respondents use E-wallet for cashbacks and remaining 11% use E-wallet for rewards..

2.7 Should E-wallet be widely used in India?



The above diagram explains Should E-wallet be widely used in India 95.1% of the respondents say that E-wallet should be widely used in India while 4.9% of respondents says E-wallet should not be used in India.

2.8 Rating of Paytm given by respondents

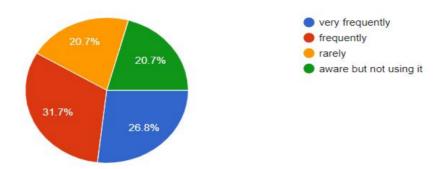


The above diagram explains the rating given by the respondents.48 respondents say that it is easy to use and 44 respondents say that its timely settlement of paytm is awesome, while checking and reconciling transaction history and initializing refunds back to customers is satisfactory. Timely update of bank account, mobile number for login/notification is awesome.

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ISSN 2322 - 0899

2.9. How often people use Paytm:



31.7% of the people regularly use Paytm, while 26.8% are aware about Paytm but they do not use it.

CONCLUSION

The number of internet users is growing rapidly every year. Customers are trying out new innovation and prefer to use digital money. In recent times, many tech companies have come up with new innovations which will help E-wallets grow more and help it to become a complete financial management tool. The demand for an easy payment method will continue to grow and it will boost the use of mobile wallets in upcoming times. Hence there would be a period where people will prefer to use the E-wallet system to make their transactions rather than Cash or other types of physical payment.

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A STUDY OF BANK FIXED DEPOSIT AS AN INVESTMENT AVENUE IN MUMBAI REGION

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ABSTRACT

Fixed Deposit as an investment avenue is losing popularity now a days particularly because of low interest rate payable by almost all banks in India. There are various other investment avenues presently investors are more interested such as Mutual Funds, Shares, PPF's etc. Still the Fixed Deposits are one of the major investment avenues for those investors who are not ready to bear any kind of risk and who are not interested in regularly monitoring their investment. Hence, the researcher has made an effort to study the behaviour of investors in Fixed Deposits as an investment avenue particularly in a vast city like Mumbai.

The researcher has conducted a primary researcher of the small set of population with a sample size of fifty-three investors and had analysed that around eighty three percent of people are still investing in the fixed deposits schemes. The reason for the same is safety of the fund. Researcher even observed that the investors are also aware of other investment opportunities apart from FD's.

INTRODUCTION:

BANK:

A bank is a financial institution that accepts deposits from the public and creates a demand deposit while simultaneously making loans. Lending activities can be directly performed by the bank or indirectly through capital markets.

Banks play an important role in financial stability and the economy of a country; most jurisdictions exercise a high degree of regulation over banks. Most countries have institutionalized a system known as fractional reserve banking, under which banks hold liquid assets equal to only a portion of their current liabilities.

FIXED DEPOSIT:

A Fixed Deposit is a type of investment scheme where an individual invests his money for a long time in a lump sum amount with a bank. Fixed deposit is considered the safest as there is no chance of any loss. The person gets the whole amount after a particular period. A fixed deposit in SEBI is said to be tax saving. Most of the salaried people put their money in fixed deposit other than investing in bonds and securities. It enables the depositor to earn a higher return on his fund. Fixed deposit requires a single time investment. Fixed deposit is one of the investment schemes for an individual. A fixed deposit refers to an investment scheme that banks and non banking

Financing companies provide. Some banks may offer additional services to fixed deposit holders such as loans against fixed deposit certificates at interest rates.

The interest rates vary between 4 and 7.50 percent; the tenure of a fixed deposit can vary from 7, 15 or 45 days to 1.5 years and can be as high as 10 year.

Benefits of Fixed deposits:

A fixed deposit is a financial instrument where an investor gives a certain sum of money to a bank or a financial institution (company) and the entity pays interest for the duration of the deposit. The rate of interest paid varies depending on the amount and tenure. Investor's, especially conservative investors, prefer to open fixed deposits as it is a safe investment option and it can be opened easily and quickly.

INVESTMENT:

In finance, the benefit from an investment is called a return. The return may consist of a gain or a loss realized from the sale of a property or an investment, unrealized capital appreciation (or depreciation), or investment income such as dividends, interest, rental income etc., or a combination of capital gain and income. The return may also include currency gains or losses due to changes in the foreign currency exchange rates.

Investors generally expect higher returns from riskier investments. When a low-risk investment is made, the return is also generally low. Similarly, high risk comes with high returns.

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ECONOMIC INVESTMENT

The concept of economic investment means net addition to the capital stock of the society. The capital stock of the society is the goods which are used in the production of other goods. The term investment implies the formation of new and productive capital in the form of new construction and produces durable instrument such as plant and machinery. Inventories and human capital are also included in this concept. Thus, an investment, in economic terms, means an increase in building, equipment, and inventory.

TYPES OF INVESTMENTS

- 1: Stocks
- 2: Bonds
- Investments funds
- 4: Bank Products.
- 5: Options.
- 6: Retirement
- 7: Annuities

INVESTMENT AVENUES:

Investment Avenues are the different ways that a person can invest include shared money. It is called investment alternatives or investment schemes.

There are different methods available to classify the investment avenues including share market, debentures, or bonds, money market instruments, mutual funds, life insurance, real estate, derivatives, pension funds.

Types of Investment Avenues

- 1: Individual Stocks
- 2: Exchange-Traded Funds
- 3: Bonds
- 4: Mutual Funds

A mutual fund is a type of financial vehicle made up of a pool of money collected from many investors to invest in securities like stocks, bonds, money market instruments, and other assets.

Mutual funds are operated by professional money managers, who allocate the fund's assets and attempt to produce capital gains or income for the fund's investors.

Mutual funds give small or individual investors access to professionally managed portfolios of equities, bonds, and other securities. Each shareholder, therefore, participates proportionally in the gains or losses of the fund.

Money Market Instruments:

Definition: As per RBI definitions "A market for short term financial assets that are a close substitute for money, facilitates the exchange of money in primary and secondary markets.

Meaning: A segment of the financial market in which financial instruments with high liquidity and very short maturities are traded. (Less than one year) It does not actually deal in

Cash or money but deals with substitutes of cash like trade bills, promissory notes etc which can be converted into cash without any loss at low transaction cost.

FIXED DEPOSIT INTEREST RATES COMPARISON 2021:

A comparison of FD rates of all banks across all tenure shows that currently, IDFC Bank offers the highest FD rate of 7.50% for deposits with tenure of 2 years to 3 years for borrowers below 60 years of age. For Senior Citizens FD, IDFC Bank has the best interest rate of 8.00% for tenure of 366 Days to 2 Years.

Similarly, If you compare Fixed deposit rates of small finance banks as per the latest FD rates, Jana Small Finance Bank offers the best FD rate of 7.75% for deposits with a tenure of 3 Years 1 Day to 4 Years 364 Days, thus making it a good choice for depositors looking to earn high interest rate without compromising on the safety of their deposits.



REVIEW OF LITERATURE:

S. Umamaheshwari, M. Ashok Kumar (2014) Awareness, environment level of exposure, intentions, beliefs, and responsibilities are the factors responsible for deciding investment policies. Behavioural pattern helps in preparing various schemes for investments. Investment temperament of salaried strata based on investment awareness and expected rate of investment return

N. Dharani, et. al. (2014) Investment attracts all people irrespective of their occupation, education and social status. Women are also involved in investment activities. Women below the age of 30 are involved in investment activities. Women with graduation are involved in more investment activities. Women with income of 50001 to 100000 are involved in investment activities.

Bhawana Bhardwaj, et. al. (2013) National output is increased for the future by investment. Investment dependents upon awareness about investment opportunity, level of knowledge, evaluation of investment opportunities and selection of investment options. Research states that maximum respondents have selected Bank deposits and Provident funds as investment avenues. Investors preferred stability in return of investment.

S. Umambheswari, M. Ashok Kumar (2013) when one knows the existence of a new thing is known as awareness. External sources are responsible for creating, modifying and shaping investment decisions of investors. Television, Radio, Print media, personal consultation for experts, relatives, friends etc is responsible for decision investment decisions.

RESEARCH METHODOLOGY:

Research Methodology means specific procedures or techniques used to identify, select, process, and analyze information about a topic.

The research is based on a bank fixed deposit and investment avenue in the Mumbai region, and also different types of investment funds and benefits.

OBJECTIVES OF THE STUDY:

The objective of the study is to find out whether people have invested in fixed deposits and have invested in any of the banks.

- 1: To study on awareness of people to various investment avenues.
- 2: To understand investment habits of people with reference to banks.
- 3: To evaluate the fixed deposit, as an investment avenue in the Mumbai region.
- 4: To offer suggestions on various deposits and investment opportunities.

SCOPE/ SIGNIFICANCE OF STUDY

- 1: The scope of the study is also to know in depth the meaning and benefits of various types of investment, advantages and disadvantages of investing money in banks.
- 2: The research is confined to Mumbai region
- 3: The researcher has collected responses from investors and non-investors of Fixed Deposits schemes

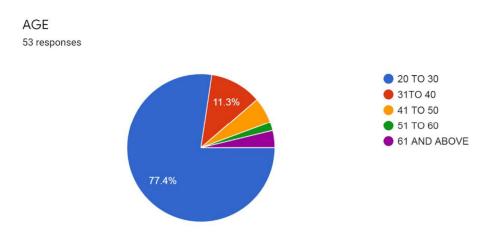
LIMITATIONS OF THE STUDY

- The study was limited to individuals of Mumbai Region only
- The sample size was 53 which did not cover the entire geographical area of Mumbai.
- There may be a possibility of variation in results obtained.
- During the collection of respondents opinion, they may be not genuine or responses may be inappropriate

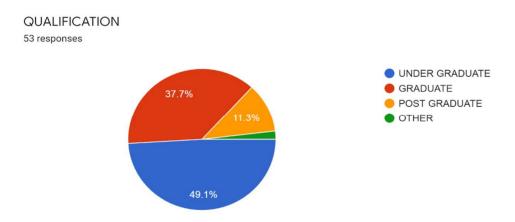
DATA ANALYSIS INTERPRETATION AND PRESENTATION:

According to the data received from the respondents about their fixed deposit invested, and investment avenues. The respondents are all about how many people have invested in fixed deposit, and for how many years.

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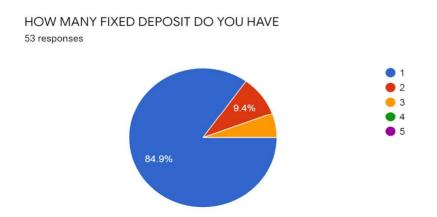


To conduct the survey it was important to know about the group of respondents who have invested in fixed deposits. According to the survey the highest numbers of people are at the age of 20 to 30 years of age with the percentage of 77.4% and then second come at the age of 31 to 40 years. And the percentage is 11.3% and last the age of 61 and above.



Most of the qualification of the respondent are graduates as we can observe 37.7%

And some are under graduate with the percentage of 49.1% and some are post graduate with percentage of 11.3%

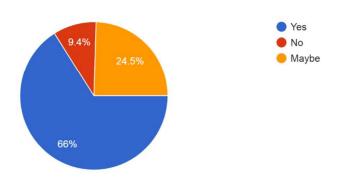


You can observe in this pie chart that 84.9% of people have invested in fixed deposits, and many people have only 1 account in fixed deposit. And only 2 people have accounts with the percentage of 9.4% and only one respondent 3.





53 responses

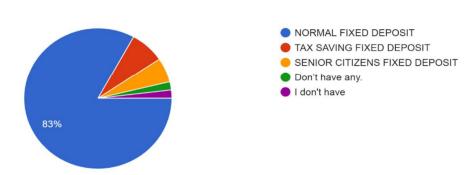


Many of the respondents have said Yes it is good to invest in fixed deposits with the percentage of 66% and 24.5% have no idea whether it is good or not. And last is 9.4% who have said no it is not good to invest in fixed deposits In this 83% of respondents have invested in normal fixed deposits. And some have invested in Tax saving fixed deposits and very less have invested as senior citizens.

And very few who don't have any deposit..

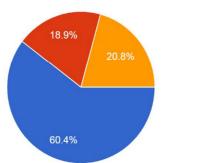
WHAT TYPES OF FIXED DEPOSITS DO YOU HAVE

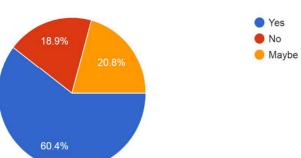
53 responses



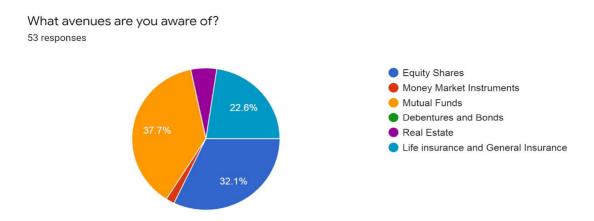
In this 83% of respondents have invested in normal fixed deposits. And some have invested in Tax saving fixed deposits and very less have invested as senior citizens. And very few who don't have any deposit.

Are you aware of, what is investment avenues 53 responses



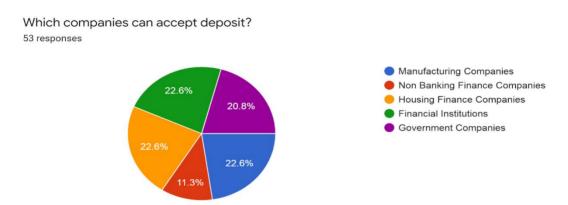


Many people are aware of investment avenues, with the percentage of 60.4% who have said yes. And who don't know is 18.9% and last is 20.8% who are saying maybe.



Many people are aware of mutual funds investment avenues where in future you can have funds. 37.7% are aware of mutual funds.

And second is Life Insurance and General Insurance with 22.6% and the last one is Equity Shares and the percentage is 32.1% who are aware of investment avenues.



In this you can observe at Manufacturing Companies, Housing Finance Companies, Financial Institutions have deposit 22.6%

Non Banking Finance Companies can deposit 11.3%

Government Companies can deposit 20.8%

CONCLUSION:

The researcher through this research has investigated that how many have invested in fixed deposit, Types of fixed deposit, Different types of Investment avenues.

The age group who invests in fixed deposit are above 20 to 30 years. It is found that investment among the people is highest. Female individuals are more compared to Male individuals. 84.9% people have invested in fixed deposit, and 66% people are saying fixed deposit is a good option to invest money in 83% fixed deposit is safe. 60.4% of individuals are aware of investment avenues. It is also safe to invest money.

Firms should keep options open under the conditions of uncertainty and irreversibility and develop a portfolio of investment opportunities. Firms can defer "commitment" under uncertainty and irreversibility. This way of thinking can make a big difference for firms' strategy, including portfolio decisions, mergers and acquisition decisions, governance choice, technology adoption decisions, and so forth.

To develop a portfolio of investment opportunities, firms need to keep monitoring risk, assessing market trends, and trying new things on a small basis of experimentation

To develop a portfolio of investment opportunities, firms need to keep monitoring risk, assessing market trends, and trying new things on a small basis of experimentation.

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SUGGESTION:

There are a lot of individuals who invest their savings in Life Insurance and General Insurance, Mutual Funds and many other avenues. To make fixed deposits more popular the following measures to be adopted by the Government and other concerned authorities.

- The Government should work on the rates offered to the investors of Fixed Deposits as there is drastic reduction in the rate compared to past 10 to 15 years.
- The rural population and some parts of urban population are still interested in investing FD's, therefore banks should take the benefit of the same and should not lose the vast market coverage of Fixed Deposits.

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OVERVIEW AND CHALLENGES OF SECURITY SCHEMES IN MOBILE COMPUTING

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ABSTRACT

Cloud computing is proving itself an emerging technology in IT world which provides a business model for organizations to utilize software, applications and hardware resources without any upfront investment. The broad development in technology leads to new expansion in cloud computing is being expected in the form of mobile cloud computing (MCC). Mobile cloud computing is one among the favoured technology in today's mobile environment run by using mobile devices in cloud environment. It combines the features of both mobile computing and cloud computing, thereby provides optimal services to the users of mobile devices. Mobile Cloud Computing is a popular fields of advance technology with of today's fast internet using and mobile world. The data of the cloud computing is accessing with mobile devices all the transaction goes through the network so it is vulnerable to attack. The use of mobile cloud computing minimize the performance, compatibility, and lack of resources issues in mobile computing environment. This paper presents a comprehensive review of mobile cloud computing and its security schemes.

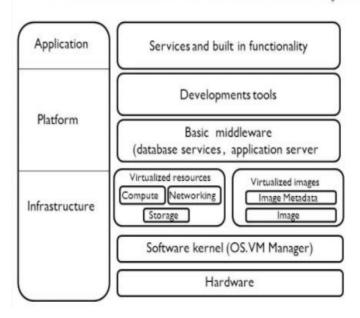
Keywords: Cloud Computing, Mobile Cloud Computing, Security Schemes.

INTRODUCTION

1. Cloud Computing:

Cloud computing is the delivery of computing services over the Internet on the pay-per-use basis. The cloud-computing model permit access to information and resources on anytime and anywhere basis. Cloud services are advance very useful as it includes online file storage, social networking, webmail, and online business applications etc. Cloud computing provides a resources, including data storage space, networks, specialized corporate and user applications also. Cloud computing based on computer science services and describes a type of outsourcing the computer services, without worrying about from where it is? And from how it is? One has to only pay for what they consumed. The idea behind cloud computing is similar, the user can simply use storage, computing power, or specially crafted development environments, without worrying about its internal working. Cloud computing is usually internet based computing which hides complex infrastructure of the internet. It is a style of computing in which IT-related capabilities and services are provided "as a service", allowing users to access their needed technology or services from the Internet without gaining knowledge of it, or control over the technology behind server providing services. Cloud computing delivers computing resources over the Internet, instead of keeping data on your own hard drive and offers us freedom to use a service over the Internet, at another location, to store your information or for using its applications.

Framework of cloud computing



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1.1. Cloud Service Delivery Models:

The cloud computing is predicted on three service delivery models and three cloud deployment models. The three service delivery models are:

Infrastructure as a service (IaaS): During this model the cloud providers offers the cloud services like hardware resources, storage and network infrastructure services. The virtualization is that the base of this model.

Platform as a service (PaaS): During this model the cloud service providers provide application development platform for the developers. They also deliver a gaggle of APIs for the developers to develop and launch their own customized applications. They're doing not need to install development tools on their local devices and machines.

Software as a service (SaaS): This model facilitates the purchaser to access the applications hosted on the cloud. Rather than installing the applications on their own machines, the users access these applications installed on the cloud using their own browsers. This model can be hosted directly on the cloud or could also be PaaS and IaaS.

1.2. Cloud Deployment Models:

The cloud has three different deployment models and every model has its own benefits and trade-offs. There's also another model called community model but it's utilized in rare cases.

Private cloud: This cloud is setup specifically for the corporation within its own data center. The corporation manage all the cloud resources which are owned by them. The private cloud offers more security as compared to other cloud.

Public cloud: This cloud is out there to all or any the external users through internet who can register with cloud and may use cloud resources on a pay-per-use model. This cloud is not secure like private cloud because it's accessible to the web users.

Hybrid cloud: This is kind of personal cloud which uses the resources of one or more public clouds. It's a mixture of both private and public cloud.

2. Mobile Computing:

Mobility has become a really popular word and rapidly increasing part in today's computing area. Fantastic growth has appeared within the development of mobile devices like smartphone, PDA, and laptops with a spread of mobile computing, networking and security technologies. Additionally, with the event of wireless technology and internet it becomes much easier and not limited by the actual office or home or organizations. Thus, more and more people have accepted those mobile devices and provides support to rise within the technology of mobile computing.

Mobile computing is described a type of human-computer interaction by which a computer is predicted to be transported during normal usage. Mobile computing are often said because the collection of three major concepts: hardware, software and communication. The concepts of hardware is contingent mobile devices, like smartphone and laptop, or their mobile components. The second concept of Software in mobile computing is that the numerous mobile applications within the particular hardware devices, like the mobile browser, anti-virus software and games stored at remote distance on some another servers. Communication issue includes the infrastructure of mobile networks, protocols and data delivery in their use, which must be transparent to end-users. With the utilization of the cloud-computing concept, it's easier to develop mobile computation somewhat easier.

3. Mobile Cloud Computing:

Mobile cloud computing is that the advanced version or it's maximum the combination of the most vital practical computing paradigm describe above that's cloud computing and mobile computing. MOBILE CLOUD COMPUTING defines by Aepona as a replacement distributed computing paradigm for mobile applications whereby the storage and therefore the data processing are migrated from the Smart mobile devices to resources rich and powerful centralized computing datacentre in computational clouds. As Mobile cloud computing is predicted on the cloud concept the centralized applications, services and resources are accessed over the wireless network technologies supported browser of the smartphones. Many of the business persons are attracted by. Mobile cloud computing as a profitable business option since reduces the event, execution cost of mobile applications, and mobile users are enabled to acquire new to accumulate new technology as an ondemand basis. It enables to realize rich experience of a selection of cloud services for Smart mobile devices at low cost.



Overview of Mobile cloud computing

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Architecture of Mobile Cloud Computing

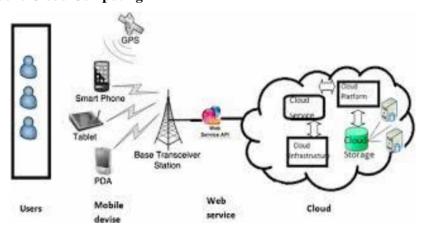


Fig.2 Mobile cloud computing architecture

Mobile cloud computing is a mixture of mobile computing, cloud computing and mobile Internet. It are often stated as availability of cloud computing facilities within the mobile environment. It integrates the advantages of all the three technologies and may thus be called as cloud computing for mobiles. Mobile cloud computing is also be a new model where the data processing and storage is moved from mobile devices to powerful and centralized computing platforms located in clouds. These platforms can be accessed via wireless connections through web browsers on the mobile devices. This is same as to cloud computing, but the client side has changed to form it viable for mobile phones, but the important concept behind it's still cloud computing. As shown is the Fig. 2, mobile cloud computing are often simply divided into cloud computing and mobile computing. Mobile users send service requests to the cloud through an internet browser or desktop application, then the management component of cloud allocates resources to the request to enable the connection, while the monitoring and calculating functions of mobile cloud computing will be implemented to ensure the quality of service until the connection is completed.

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A. Challenges Regarding Mobile Communication:

1) Low Bandwidth Problem:

In communication network bandwidth is one of the vital thing as the radio resource for wireless networks are transmitted over networks according to the amount of bandwidth is available for transferring the content in the network. As the bandwidth is restricted sharing the limited bandwidth among different mobile users located within the same area or workstation and doubtless involved within the same content to be transferred. This leads in the development of standard and this solution is applied mainly for the case when the users during in a certain area are have an interested within the same contents. It collects user profiles that are using the network periodically and creates decision tables, support which the users decide whether or not to help other users download contents that cannot be receive by them due to the bandwidth limitation.

2) Lack of Resource of Mobile Devices:

Comparing mobile device with older desktop PC shows that how the value features of mobility is being achieved. There is lack of resources makes it hard for the adoption of mobile cloud computing in generally conditions. For overcoming this limitation of mobile devices and the many resources, they are added to the cloud infrastructure so that they can be used on anytime on anywhere basis makes it easy for most of advanced applications. As per the mobile device performances, therefore the resource constraints of mobile devices going on increasing and fixed devices will remain and must be accounted for the types of application selected for mobile cloud computing.

B. Challenges of Network:

1) Challenges of Wireless Network and Access Control Policies:

Wireless network is depends on the carrying out cloud computing and it has its own intrinsic nature and constraints. For better performance the consistent network bandwidth is vital but actually variable data rates, longer latency and connectivity with gaps in coverage are the main problems associated with network in the MCC. Some uncontrollable factors are also responsible such as weather for varying bandwidth capacity and coverage. For implementation of MCC, accessing the network with heterogeneous access scenario and different access technologies like WiMAX, WLAN, 4G, and so on, having their own policies and restrictions. As the wireless network is a vital thing to support MCC functioning there should be the proper mechanism for minimizing the latency, increasing the bandwidth and decreasing the connectivity gap. We should keep various access schemes for avoiding connection failure and connection re-establishment. In order to give the fastest access for mobile devices, most providers are offering 4G/Long Term Evolution (LTE) services. These services is depend on the basis of data storage capacity, plug and play features, low latency, etc. This provides download rates up to 100 Mbps and upload up to 50 Mbps.

2) Seamless Connection Handover:

Currently executing application is finished or it returns error message when one move from one access point of network to another point or one move from Wi-Fi network to 3G-based cellular network. Because this creates communication failure and connection reestablishment. So, for providing data communication using cellular network mobile operators are trying to set up WiFi Aps on street. This system is helpful to offload traffic of WiFi systems can be reduced, and is to provide seamless in reduced cellular traffic congestion.

C. Challenges Related to Mobile Applications:

1) Interoperability:

There are many of mobile devices running on different platform including iPhone, Android phones, BlackBerry and others also. This type of devices are used by people within the same organization or a gaggle of individuals sharing single network. And in such situation interoperability issue becomes a big challenge in pulling/ pushing data across multiple devices. An application that are run on mobile cloud infrastructure should be supported by perticular mobile cloud infrastructure which will be easily be judged possibly on the idea of its requirements against the cloud infrastructure characteristics. With the help of this device, network bandwidth and latency vectors should perform computation intensity, network bandwidth, and network latency properly.

2) Mobile Cloud Convergence:

Data distribution is a crucial issue for achieving advantage of mobility by making integration with cloud computing with mobile world. As for using this cloud computing application services with mobile devices there some issues with computation of knowledge, battery life and performance of this devices in distributed platform. Mobile cloud convergence is the that technique that gives performance improvement and solution to the computation power problem. For this there is a partition of application takes place such that parts that

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required more computation run on the cloud and run on the mobile device. Wireless technologies, advanced electronics and internet are important to meet pervasive and ubiquitous computing.

D. Challenges Regarding Security

1) Information Security Devices Privacy:

As cloud computing basically deals with all type of services, data storage and processing. As all this is often remotely, so security is an crucial concern for all who are using these services. This often is because there possibility of device stolen or misplaced, which result to crucial data to be compromised. Now days as many security threats are born, cloud platforms also offers many robust built-in security measures like SSL and digital certificates provides as to enable external security. Misuse of knowledge from stolen/ misplaced mobile devices can be avoided by wiping of those mobile device remotely. For detecting security threats on any mobile device is complete by installing and running security software's programmers called "Antiviruses" which are readily available in market.

2) Security Attacks and Hacking:

All networking activates are vulnerable to one or other sort of malicious attacks. As there is more use of internet sites that are sometimes accessing malicious code sites, for accessing the network and operational data of that specific person or organization. There are some event at that time after implementing best measures for providing the simplest security policies to data knowledge and information trained attackers with best surfing May creates incidents that normally inescapable as:

- There are various policies and schemes are now days available like Fair Information Practice Principles (FIPP) which require rigorous controls and procedures to guard the privacy of individual persons data as well as organizations also information.
- Encryption is technique that is best for providing most effective way to maintain integrity and confidentiality of information like data.
- Along with other internal servers Web 2.0 servers may further mitigate the threat of unauthorized accessing of information through social media, Websites and other internet sources.

CONCLUSION

This paper describe the review of Mobile computing. Mobile cloud computing is a hybrid model of mobile computing, cloud computing and mobile internet. Mobile cloud computing is model where that the data processing and storage is moved from mobile to powerful and centralized computing platforms located in clouds. Using this technique everyone can easily stored our documents, files using internet with the help of mobile devices. Along with this usage if internet is also increase the data storage is shifted in the cloud environment that lead to develop mobile clod computing all the transaction is done on mobile with the help of network, this leads to chances of different kinds of threats are increases. As mention in this paper the challenges that of mobile computing has to suffer. As I studied the mobile cloud computing is very important for todays advance technological world, creating or finding the solution to the possible threats of the mobile cloud computing technology

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