



Nirmala Memorial Foundation College of Commerce and Science

**Permanently Affiliated to University of Mumbai
Accredited by NAAC, ISO 9001-2015 Certified
Recognised under section 2(f) & 12(B) of the UGC Act 1956**

D.S. Road, Asha Nagar, Thakur Complex, Kandivali (East), Mumbai – 400 101. Tel.: 022 69436400

3.3

Research Publication and Awards



Nirmala Memorial Foundation College of Commerce and Science

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3.3.2

**Total number of books and chapters in edited volumes/books
published and papers in national/international conference
proceedings year wise during last five years**



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Index 3.3.2

Sr. No	Particulars	Document Link
1	List of Books published	Click Here
2	List of Conference Proceedings and ISSN	Click Here
3	Cover Page, Content Page and First Page of the publication indicating ISBN number and year of publication for books/ chapters	Click Here
4	Conference Proceedings and Research Paper ISSN	Click Here



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3.3.2.1: Total number of books and chapters in edited volumes/books published and papers in national/international conference proceedings year wise during last five years

Year	2018-19	2019-20	2020-21	2021-22	2022-23
Number	26	63	52	56	137

Percentage = $\frac{\text{Total number of books and chapters in edited volumes/books published and papers in national/international conference proceedings}}{\text{Total number of full time teachers during the last five years (without repeat count)}}$

$$\text{Percentage} = \frac{334}{65} = 5.13$$

List of Books published

Sr.N	Name of the Teacher	Name of the Book	ISBN No	Year
1	Ms. Swiddle D'Cunha	Services Marketing	978-93-5249-016-5	2018-19
2	Ms.Vaishali Mishra	Object-Oriented Programming with C++: A Practical Guide for Beginners	978-93-5833-972-7	2018-19
3	Ms.Bhakti Chaudhari	Mastering Enterprise Java: A Comprehensive Guide for Programmers	978-93-5833-210-0	2018-19
4	Ms.Bhakti Chaudhari	Enterprise Java	978-93-5833-114-1	2018-19
5	Ms. Aparna Panigrahy	Introduction to Embedded Systems: A Comprehensive Guide for Beginners	978-93-5833-267-4	2018-19
6	Ms. Shital Asodekar	Exploring Data Structure through C	978-93-5833-709-9	2018-19
7	Ms. Shital Asodekar	Building Foundation: Data Structure through C	978-93-5833-808-9	2018-19
8	Ms. Shital Asodekar	Beyond the Basics: Advance Python Development	978-93-5833-772-3	2018-19
9	Dr. Ponnam Kakkad	A study on the influence of Brand in the buying behaviour of Youth in Mumbai with special reference to selection to Ready Made Garments	978-81-946643-1-4	2018-19
10	Dr. Alpa Upadhyay and Dr. Vijaya Jacqueline	Commerce - V	978-93-8819-044-4	2018-19
11	Dr. Megha Juvekar	Export Marketing'- I	978-93-8819-401-3	2018-19
12	Dr. Vijaya Jacqueline	Connecting Dots: Multidisciplinary insights for research excellence	978-93-5833-700-6	2019-20
13	Ms. Vaishali Mishra	Business Intelligence	978-93-5833-319-0	2020-21
14	Ms.Bhakti Chaudhari	Core Java Fundamentals: A Beginner's Guide	978-93-5833-310-7	2020-21
15	Ms.Bhakti Chaudhari	Core Java Essentials: A Hands-On Programming Manual	978-93-5833-698-6	2020-21
16	Vinay Dukale	Formula Book Volume I	978-93-5883-961-1	2020-21
17	Dr. Poonam Kakkad	An empirical study on perception of students for online learning amid COVID - 19 pandemic	978-1-4834-3038-6	2020-21
18	Dr. Poonam Kakkad	Key to avoid pitfalls in Research	978-81-948321-7-1	2020-21

Sr.N o	Name of the Teacher	Name of the Book	ISBN No	Year
19	Ms. Vandana Singh	Hands-On Computer Networks: A Practical Guide	978-93-5833-275-9	2021-22
20	Ms. Rhucha Patil	Foundations of Software Engineering	978-93-5833-500-2	2021-22
21	Mr. Vinay Dukale	Formula Book Volume II	978-93-5833-394-7	2021-22
22	Dr. Alpa Upadhyay	The Art and Science of Effective Business Development and Service Marketing	978-93-5833-584-2	2021-22
23	Ms. Swiddle D'Cunha	Confluence of ideas: Navigating the multidisciplinary landscape in research	978-93-5833-120-2	2021-22
24	Ms. Vandana Singh	An Introductory Guide to Computer Networks	978-93-5833-547-7	2022-23
25	Ms. Rucha Patil	Practical guide to automated software testing: Tools, Techniques and Best Practices	978-93-5833-265-0	2022-23
26	Ms. Hiral Parakhiya	Database Management Systems: Concepts and Practice	978-93-5833-092-2	2022-23
27	Mr. Shivkumar Chandey	Let's see Cloud - Fundamentals of Cloud Computing	978-93-5833-536-1	2022-23
28	Mr. Shivkumar Chandey	Lab Manual for Web services and Cloud Computing	978-93-5833-321-3	2022-23
29	Mr. Vineet Khamrai	Mastering the hack: A tutorial journey into ethical hacking	978-93-5833-392-3	2022-23
30	Mr. Vineet Khamrai	The Excel Maestro: Unlocking the full potential of spreadsheets	978-93-5833-993-2	2022-23
31	Ms. Jyoti Chodhary	Advanced Web Programming	978-93-5833-616-0	2022-23
32	Mr. Vinay Dukale	Numerical Method in Scilab	978-93-5833-684-9	2022-23
33	Ms Swiddle D'Cunha and Ms Jyoti Dharmendra Maurya	A Newbie Intern's Collection of Discoveries	978-81-962977-7-0	2022-23
34	Mr Rahul Gaikwad and Mr Shubham Shah	Conquering Challenges and Excelling as an Intern	978-81-962977-6-3	2022-23
35	Dr Poonam Kakkad and Ms Krishna Narayanlal Choudhary	The Odyssey of an Intern	978-81-962977-8-7	2022-23
36	CS Harsha Wadhva and Mr Mayank Ashokbhai Gediya	A Kick Start to the Corporate World	978-81-962977-5-6	2022-23

Sr.N	Name of the Teacher	Name of the Book	ISBN No	Year
37	Ms Sneha Mishra and Mr Sravan Chandrakant Aausekar	From Classroom to Cubile	978-81-962977-3-2	2022-23
38	CA Diya Mukherjee and Ms Ivana Leo Mascarenhas	The Internship Chronicles A Journey of Growth and Learning	978-81-962977-4-9	2022-23
39	Ms Angel Christopher and Mr Mayank Bharat Parekh	Diary of an Intern Discovering the Professional World	978-81-962977-2-5	2022-23
40	Ms. Nilam Goradiya and Ms. Khushi Mukesh Tailor	Making a Foray in the Corporate World	978-81-962977-0-1	2022-23
41	Dr Poonam Kakkad and Ms. Nikita Dilip Thakur	The Journey of an Intern	978-81-962977-1-8	2022-23
42	Dr. Neha Goel	Consumer's Buying Behaviour towards green products: A study of Indian Market with reference to Mumbai region	978 - 91-988207-1-3	2022-23
43	Ms. Vandana Singh	Fingerprint based ATM Machine	978 - 91-988207-1-3	2022-23
44	Ms. Bhavana Singh and Prof. Minu Paul	Green practices at the workplace: A step towards sustainable development	978 - 91-988207-1-3	2022-23
45	Dr. Vijaya Jacqueline	The future of Higher Education in the light of Artificial Intelligence transformation	978 - 91-988207-1-3	2022-23
46	Ms. Michelle Menezes	A study on the use of industrial visit to enhance learning in self - finance courses	978 - 91-988207-1-3	2022-23
47	Prof. Aparna Jadhav	5G wireless backhaul networks: Challenges and Research on Internet Traffic	978 - 91-988207-1-3	2022-23
48	Dr. Jignesh Dalal	Financial Accounting - V	978-93-5725-654-4	2022-23
49	Dr. Poonam Kakkad	Fundamentals of Marketing Management	978-93-5515-311-1	2022 - 23
50	Ms. Vaishali Mishra	Programming principles with C	978-93-5563-168-8	2022 - 23
51	Dr. Megha K. Juvekar	Unveiling discovery: The Multidisciplinary Research Journey	978-93-5833-186-8	2022 - 23

Sr.N	Name of the Teacher	Name of the Book	ISBN No	Year
52	Ms. Swiddle D'Cunha	Good Documentation Practices for NAAC Accreditation Process	978-9198820713	2022 - 23
53	Dr. Megha Juvekar	Good Documentation Practices for NAAC Accreditation Process	978-9198820713	2022 - 23
54	Dr. Poonam Kakkad	Good Documentation Practices for NAAC Accreditation Process	978-9198820713	2022 - 23
55	Ms. Bhakti Chaudhari	Good Documentation Practices for NAAC Accreditation Process	978-9198820713	2022 - 23
56	Dr. Neha Goel	Good Documentation Practices for NAAC Accreditation Process	978-9198820713	2022 - 23
57	Mr. Shivkumar Chandey	Good Documentation Practices for NAAC Accreditation Process	978-9198820713	2022 - 23

List of Conference Proceedings and ISSN

Sr.No	Name of the Teacher	Name of the Publisher	ISSN No	Year
1	Ms. Sneha Mishra	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
2	Ms. Nikita Palav and Ms. Pratiksha Rai	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
3	Dr. Jignesh Dalal	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
4	Dr. Poonam Kakkad and Valerina Fernandes	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
5	Ms. Swiddle D'Cunha	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
6	Dr. Neha Goel	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
7	Dr. Megha K. Juvekar	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
8	Dr. Alpa Prashant Upadhyay	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
9	Dr. Vijaya Jacqueline	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
10	Mr. Thekkemannil Stephen George	Indian Academicians and Researchers Association	ISSN 2394-7780	2018-19
11	Dr. Poonam Kakkad	Indian Academicians and Researchers Association	Impact Factor 7.36 E-ISSN -2394-7780	2018-2019
12	Dr. Alpa Upadhyay	Aarhat Multidisciplinary International Education Research Journal	ISSN-2278-5655 SJIF Impact Factor - 6.236	2018-2019
13	Dr. Poonam Kakkad	Indian Academicians and Researchers Association	Impact Factor 7.36 E-ISSN -2394-7780	2018-2019
14	Dr. Poonam Kakkad	International Multidisciplinary E-Research Journal	E- ISSN – 2394-7780	2018-2019
15	Dr. Alpa Upadhyay	Think India Journal	ISSN 0971-1260	2018-2019
16	Dr. Poonam Kakkad	BVIMSR's Journal of Management Research	ISSN – 0976 – 4739 I2OR- PIF(2019=5.434)	2019-2020
17	Dr. Megha K. Juvekar	Indian Academicians and Researchers Association	ISSN NO: 2394 - 7780. IMPACT FACTOR 7.36	2019-2020
18	Dr. Vijaya Jacqueline	Think India Journal	ISSN 0971 - 1260	2019 - 2020

Sr.No	Name of the Teacher	Name of the Publisher	ISSN No	Year
19	Dr. Poonam Kakkad	Asian Economy - A cross country analysis	ISBN 978-93-89946-43-7	2019 - 2020
20	Ms. Swiddle D'Cunha	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
21	Ms. Swiddle D'Cunha	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
22	Dr. Alpa Upadhyay	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
23	Dr. Alpa Upadhyay	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
24	Dr. Vijaya Jacquiline	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
25	Dr. Vijaya Jacquiline	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
26	Dr. Megha K. Juvekar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
27	Dr. Megha K. Juvekar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
28	Dr. Poonam Kakkad	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
29	Dr. Poonam Kakkad	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
30	Dr. Neha Goel	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
31	Dr. Neha Goel	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
32	Dr. Monica John	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
33	Dr. Monica John	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
34	CA Diya Mukherjee	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
35	CA Diya Mukherjee	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
36	Ms. Vrushali Shinde	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
37	Ms. Vrushali Shinde	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
38	Mr. Rishabh Desai	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
39	Mr. Rishabh Desai	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020

Sr.No	Name of the Teacher	Name of the Publisher	ISSN No	Year
40	Mr. Binu Nair	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
41	Mr. Binu Nair	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
42	Ms. Priti Vishwakarma	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
43	Ms. Priti Vishwakarma	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
44	Ms. Kinjal Joshi	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
45	Ms. Kinjal Joshi	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
46	Ms. Venushri Shetty	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
47	Ms. Venushri Shetty	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
48	Ms. Deveeka Shetty	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
49	Ms. Deveeka Shetty	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
50	Dr. Dipti Parekh	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
51	Dr. Dipti Parekh	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
52	Mr. George Thekkevilayil	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
53	Mr. George Thekkevilayil	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
54	Ms. Vaishali Mishra	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
55	Ms. Vaishali Mishra	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
56	Ms. Sumathi Rajkumar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
57	Ms. Sumathi Rajkumar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
58	Ms. Bhakti Choudhari	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
59	Ms. Bhakti Choudhari	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
60	Ms. Aparna Panigrahy	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020

Sr.No	Name of the Teacher	Name of the Publisher	ISSN No	Year
61	Ms. Aparna Panigrahy	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
62	Ms. Jalpa Gohil	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
63	Ms. Jalpa Gohil	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
64	Ms. Prachi Pawar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
65	Ms. Prachi Pawar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
66	Ms. Sangeeta Nayak	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
67	Ms. Sangeeta Nayak	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
68	Ms. Sangeeta Shyamsundar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
69	Ms. Sangeeta Shyamsundar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
70	Mr. Vikas Agarwal	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
71	Mr. Vikas Agarwal	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
72	Ms. Prachi Pawar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
73	Ms. Deveeka Shetty	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
74	Ms. Venushri Shetty	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
75	Ms. Vaishali Mishra	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
76	Dr. Megha Juvekar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
77	Dr. Megha Juvekar	Lambert Publication	ISBN: 978-93-5833-700-6	2019 - 2020
78	Dr. Poonam Kakkad	International Journal of All Research Education and Scientific Methods	ISSN: 2455-6211 Impact Factor 7.429	2020-2021
79	Dr. Poonam Kakkad	International Journal of Advance and Innovative Research	ISSN 2394 - 7780 Impact Factor 7.36	2020-2021
80	Ms. Bhakti Choudhari	International Journal of Advance and Innovative Research	ISSN 2394 - 7780	2020-2021
81	Ms. Swiddle D'Cunha	International Journal of Research	ISSN 2231-6124	2020-2021

Sr.No	Name of the Teacher	Name of the Publisher	ISSN No	Year
82	Dr. Poonam Kakkad	NIU International Journal of Human Rights	ISSN - 2394-0298	2020-2021
83	Dr. Poonam Kakkad	Turkish Journal of Computer and Mathematics Education	Vol.12 No. 11 (2021), 284-291 Research Article	2020-21
84	Ms. Aparna Panigrahy	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
85	Ms. Aparna Panigrahy	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
86	Ms. Aparna Panigrahy	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
87	Ms. Bhakti Choudhari	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
88	Ms. Bhakti Choudhari	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
89	Ms. Bhakti Choudhari	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
90	Mr. George Thekkevilayil	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
91	Mr. George Thekkevilayil	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
92	Mr. George Thekkevilayil	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
93	Dr. Jignesh Dalal	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
94	Dr. Jignesh Dalal	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
95	Dr. Jignesh Dalal	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
96	Dr. Megha Juvekar	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
97	Dr. Megha Juvekar	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
98	Dr. Megha Juvekar	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
99	Dr. Megha Juvekar	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
100	Dr. Neha Goel	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
101	Dr. Neha Goel	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22

Sr.No	Name of the Teacher	Name of the Publisher	ISSN No	Year
102	Dr. Neha Goel	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
103	Dr. Neha Goel	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
104	Dr. Poonam Kakkad	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
105	Dr. Poonam Kakkad	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
106	Dr. Poonam Kakkad	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
107	Mr. Rishabh Desai	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
108	Mr. Rishabh Desai	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
109	Mr. Rishabh Desai	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
110	Ms. Swiddle D'Cunha	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
111	Ms. Swiddle D'Cunha	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
112	Ms. Swiddle D'Cunha	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
113	Ms. Swiddle D'Cunha	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
114	Ms. Vaishali Mishra	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
115	Ms. Vaishali Mishra	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
116	Ms. Vaishali Mishra	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
117	Dr. Vijaya Jacqueline	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
118	Dr. Vijaya Jacqueline	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
119	Dr. Vijaya Jacqueline	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
120	Dr. Vijaya Jacqueline	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
121	Mr. Vinay Dukale	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
122	Mr. Vinay Dukale	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22

Sr.No	Name of the Teacher	Name of the Publisher	ISSN No	Year
123	Mr. Vinay Dukale	Lambert Publication	ISBN: 978-93-5833-297-1	2021-22
124	Dr. Poonam Kakkad	International Journal of Advance and Innovative Research	ISSN- 2394- 7780	2021-2022
125	Dr. Neha Goel and Dr. Jignesh Dalal	International Journal of Advance and Innovative Research	ISSN : 2394 - 7780	2021-2022
126	Dr. Poonam Kakkad	International Research Journal of Humanities and Interdisiplinary Studies	ISSN - 2582-8568 Impact Factor 5.71	2021-2022
127	Dr. Poonam Kakkad	International Journal of Creative Research Thoughts	ISSN Number : 230-2882 Impact factor 7.97	2021-2022
128	Dr. Poonam Kakkad	International Research Journal of Humanities and Interdisiplinary Studies	ISSN Number: 2582-8568	2021-2022
129	Ms. Swiddle D'Cunha	International Journal of Creative Research Thoughts	ISSN 2320-2882	2021-2022
130	Dr. Poonam Kakkad	Learning community	ISSN - 0976 - 3201	2021-2022
131	Mr. Vinay Dukale	Lambert Publications	ISSN 2581 - 9429	2021-2022
132	Ms. Bhakti Chaudhari	Lambert Publications	ISSN 2581 - 9429	2021-2022
133	Mr. Rishabh Desai and Ms. Dedhia Riddhi Hitesh Hetal	Lambert Publications	ISSN 2581 - 9429	2021-2022
134	CA Diya Mukherjee	Lambert Publications	ISSN 2581 - 9429	2021-2022
135	Mr. Rishabh Desai	Lambert Publications	ISSN 2581 - 9429	2021-2022
136	Ms. Bhakti Chaudhari	Lambert Publications	ISSN 2581 - 9429	2021-2022
137	Mr. George Thekkevilayil	Lambert Publications	ISSN 2581 - 9429	2021-2022
138	Mr. George Thekkevilayil	Lambert Publications	ISSN 2581 - 9429	2021-2022
139	Mr. Geroge Thekkevilayil and Khadtar Suchit Vithoba Namrata	Lambert Publications	ISSN 2581 - 9429	2021-2022
140	Dr. Jignesh Dalal and Chhatbar Vishrut Pareshbhai Dharitri	Lambert Publications	ISSN 2581 - 9429	2021-2022

Sr.No	Name of the Teacher	Name of the Publisher	ISSN No	Year
141	Ms. Swiddle D'cunha	Lambert Publications	ISSN 2581 - 9429	2021-2022
142	Ms. Vaishali Mishra	Lambert Publications	ISSN 2581 - 9429	2021-2022
143	Dr. Poonam Kakkad	Lambert Publications	ISSN 2581 - 9429	2021-2022
144	Ms. NeelamPatil and Bangera Aditi Nithish Apolina	Lambert Publications	ISSN 2581 - 9429	2021-2022
145	Dr. Megha K. Juvekar	Lambert Publications	ISSN 2581 - 9429	2021-2022
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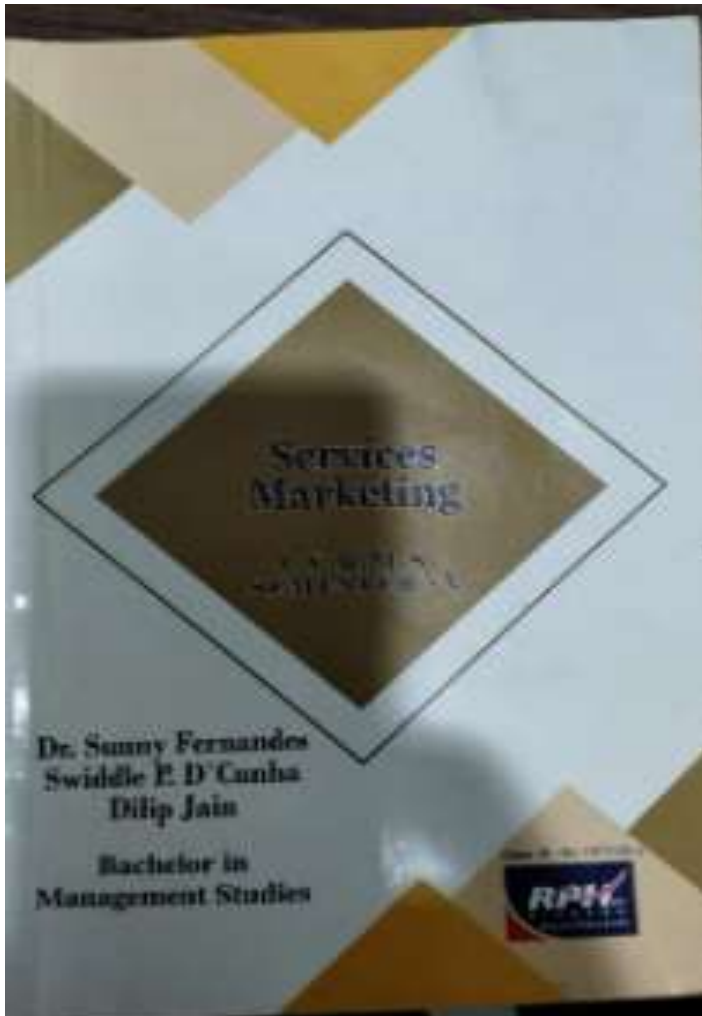
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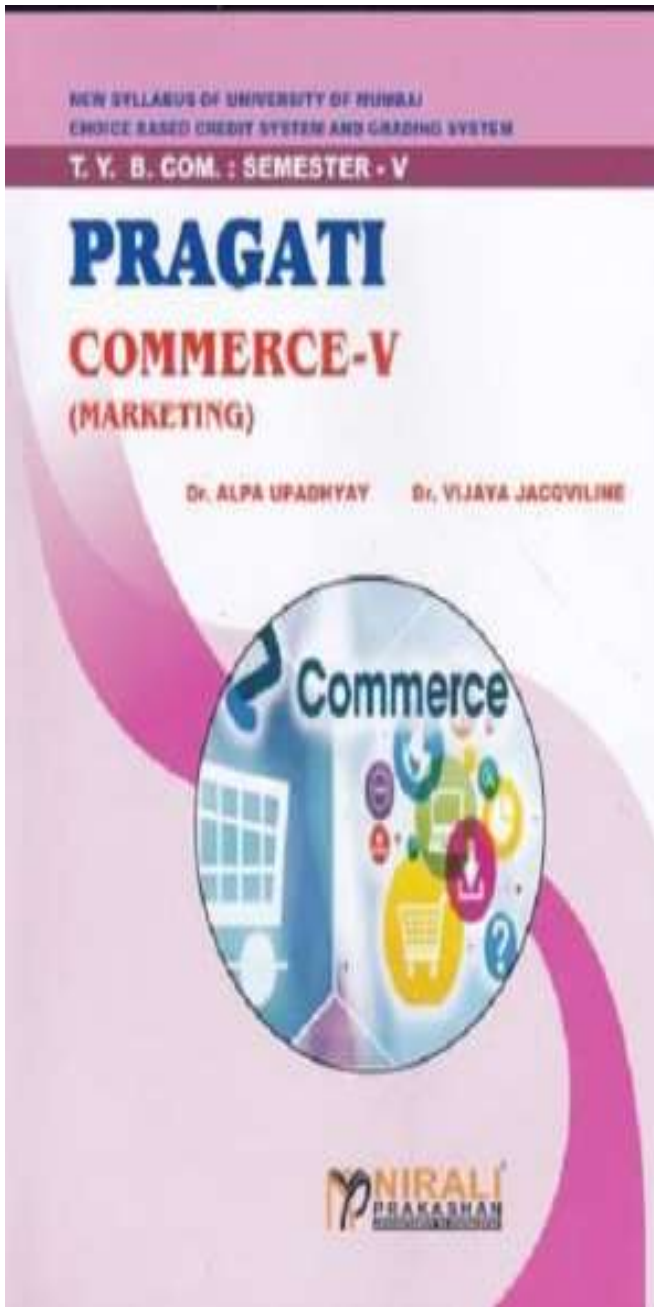
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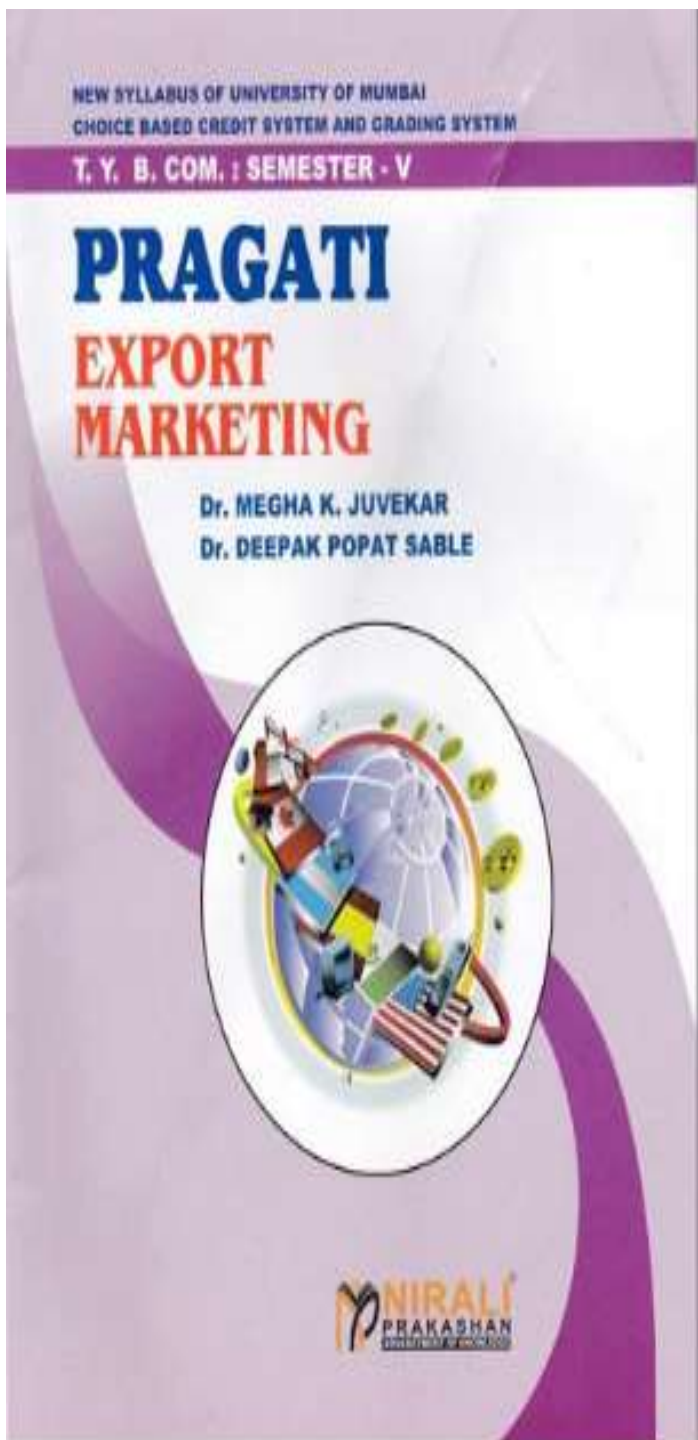
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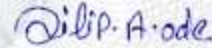
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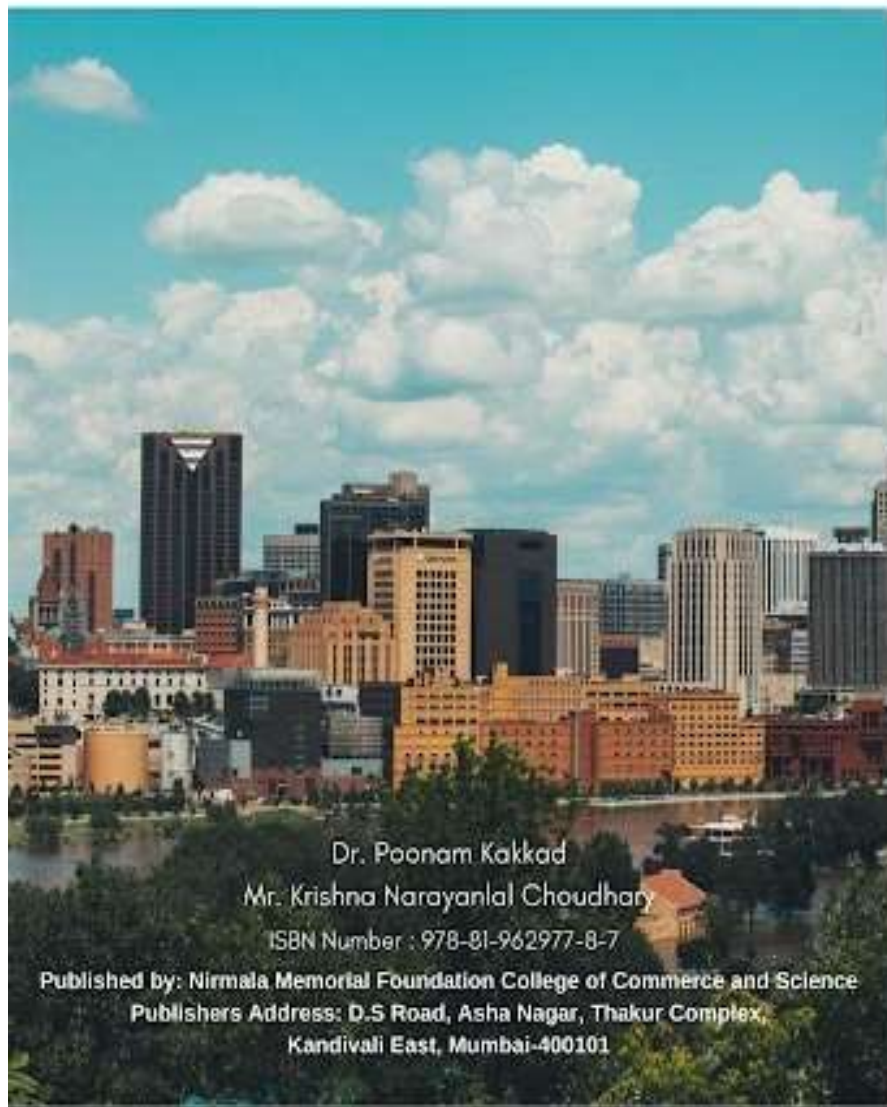
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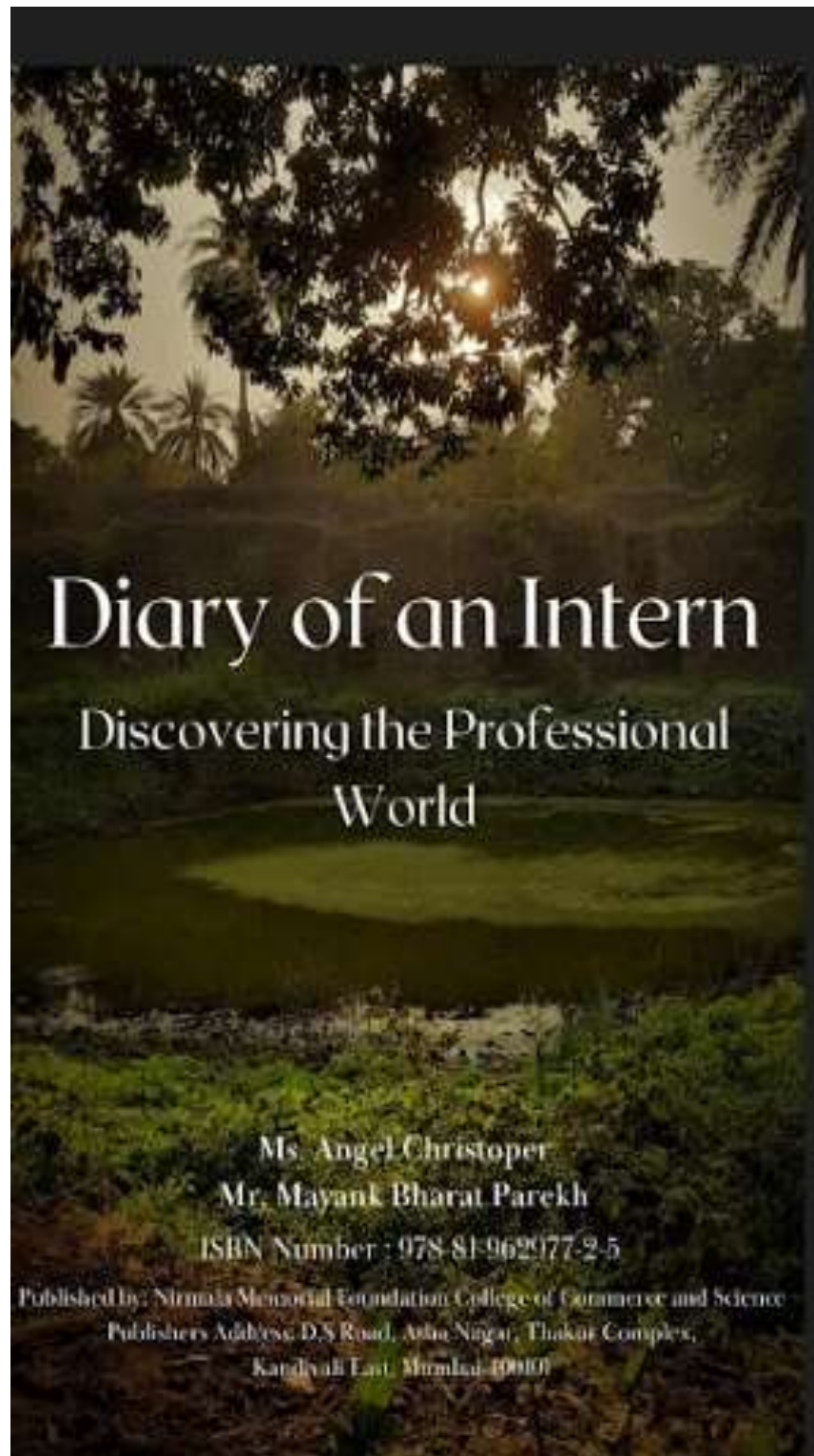
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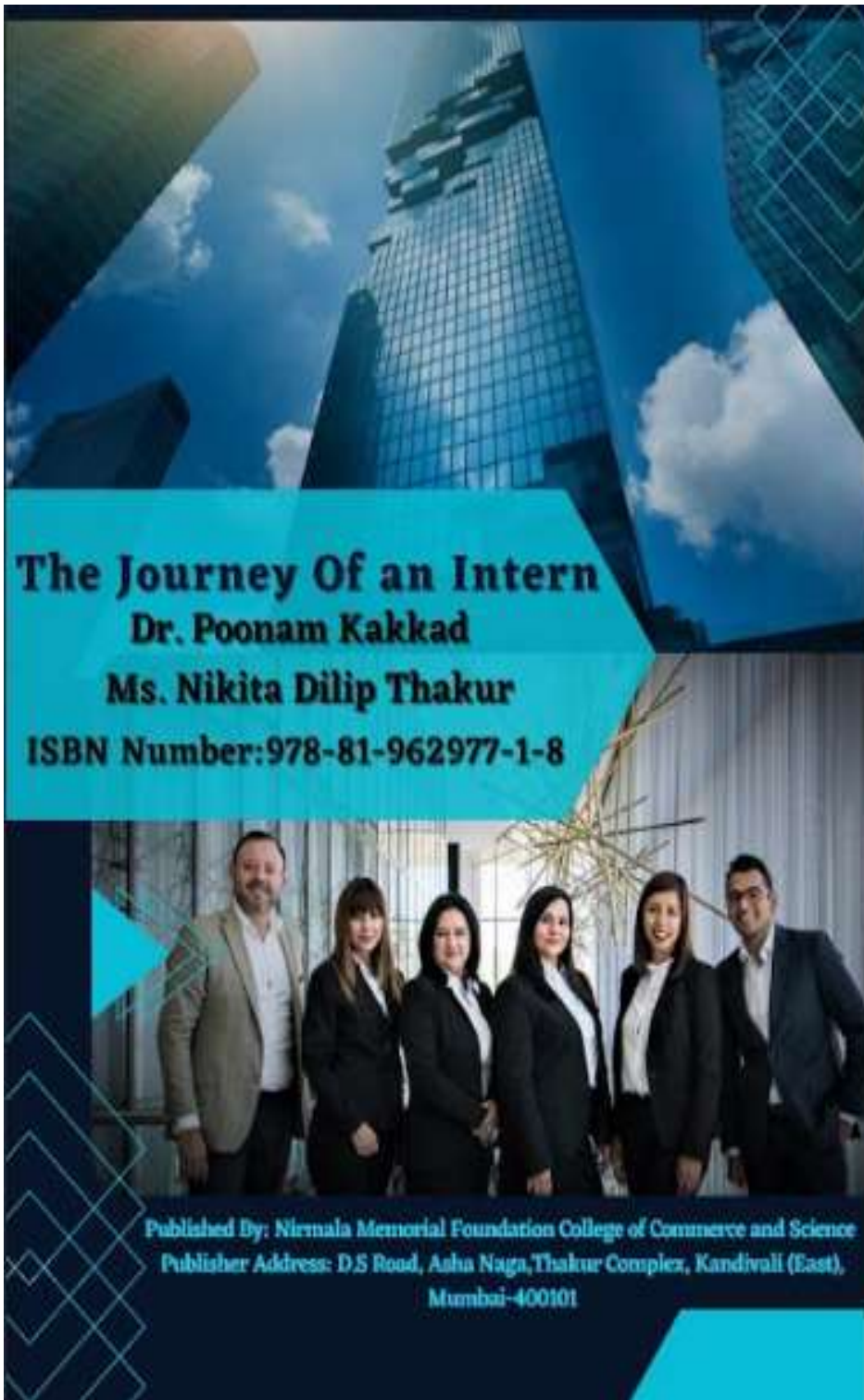
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CONSUMER'S BUYING BEHAVIOUR TOWARDS GREEN PRODUCTS: A STUDY OF INDIAN MARKET WITH REFERENCE TO MUMBAI REGION

Dr. Neha Goel
Assistant Professor
Nirmala Memorial Foundation College

❖ INTRODUCTION:

A **Consumer** is a person who decides on the purchase of good or a service for personal use, based on personal preferences, beliefs, and needs or the influence of advertising. **Consumer buying behaviour** is the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society.

A **Green product** that consumers prefer because it helps to protect the environment during the manufacture, use, and disposal of the product. Generally organic, ecological, recyclable, and energy-saving products are called green products.

Examples:

- a) **Environmentally friendly Products:** Daily products. Clothes made from recycled Fabric, Sustainable Shopping bags, Use a Stainless-Steel Water bottle, LED bulbs, Kitchen composter/ Compost pail, Refill capsule B-Cap.
- b) **Examples of Environmentbeneficial products and services:** Paper containing post-consumer wastepaper, Cereals sold without excess packaging, Shade-grown coffee beans, cleaning supplies that do not harm humans or environment, Wood harvested from sustainable forests, Energy-efficient light bulbs, Energy from renewable sources of energy such as windmills and solar power.

❖ GROWTH OF GREEN PRODUCTS:

The eco-friendly product market has grown over the last 7 years globally. A research study by TerraChoice, a global marketing company revealed

Good Documentation Practices for NAAC Accreditation Process

Page 8

FINGERPRINT BASED ATM MACHINE

Prof. Vandana Singh

Assistant Professor

Nirmala Memorial Foundation College of Commerce and Science

❖ ABSTRACT:

The main purpose of this system to make online transaction more secure and user- friendly. Now days Biometric technology is increasing rapidly. Biometric is used for personal identification. Here we are using Fingerprint scanning biometric to provide access to ATM machine. Data of a fingerprint is stored in database using the enrollment process through the Bank. Bank provide authentication to the customer that can be access while performing transaction process. If fingerprint match is found in data base then transaction take place. After verification if fingerprint does not match transaction will be cancelled. Using fingerprint based ATM system user can make secure transaction

❖ RATIONAL AND GAP ANALYSIS:

In future ATM will have biometric authentication techniques to verify the owner of ATM card at the time of transaction. To provide such type of facility we have studied different research papers and found some vital information. For ATM system we can use fingerprint biometrics scanner that capture the fingerprint and then follow certain algorithm for fingerprint matching. Crime at ATM has become a notion wide issue that faces not only customer but also bank operators and the financial crime case rises repeatedly. Criminal steal customers card, after stealing the card criminal use detail of card by illegal means. The fraud include like card Skimming and card Trapping and many more way included in ATM fraud. Above table and Pie chart gives the approximate Ratio of ATM card related Fraud. We can Say that card Skimming is most common type of Fraud. Once a customer card is lost and the password is stolen the user's account is able to hack. We can provide authentication of ATM system by using card like debit, credit and smart card and password or pin.

GREEN PRACTICES AT THE WORKPLACE: A STEP TOWARDS SUSTAINABLE DEVELOPMENT

Ms. Bhavana Singh
Assistant Professor
Nirmala Memorial Foundation College

Prof. Minu Paul
Assistant Professor

The effects of human activity on the environment, on people, and on organisations are profound. The effects of human activity on the environment have progressively gotten worse. As a result of this impact, more businesses are now willing to operate sustainably because they recognise the importance of sound business practises for both society and the environment. By providing incentives, NGOs and environmental organisations are also enticing businesses to go green. "Going green" is getting more and more popular. In an effort to improve the planet, this we need to look into the problems, solutions, and difficulties of implementing green management techniques at work. In order to create a better world, there are some tactics that businesses can use. It also looks for ways that staff members can contribute to the success of green management. Also how green management practises can come into effect, why doing so is a step in the direction of sustainable development.

(Ms. Sweety Gupta, February 2016)

In recent years, the vehicle industry has been substantially growing its market share globally. It is as a result of numerous business tactics used by automakers to target the largest market, such as a greater emphasis on tiny cars and fuel-efficient vehicles with cheap sticker prices. However, as the automotive industry's market share grows, a number of environmental problems—such as carbon emissions and global warming—are also emerging. Automobile manufacturers are under pressure to protect the environment while also maintaining the long-term success of the company in such a situation. The ability of the company to manage its finances, operations, and marketing can be used to evaluate its performance. This essay develops a strategy. There are different strategies for implementing

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THE FUTURE OF HIGHER EDUCATION IN THE LIGHT OF ARTIFICIAL INTELLIGENCE TRANSFORMATIONS

Dr. Vijaya Jacqueline

Assistant Professor
Nirmala Memorial Foundation College

Mr. Nikshit Suresh

Infosys.

❖ ABSTRACT:

This study discussed the potential effects of artificial intelligence on higher education at Prince Sattam Bin Abdulaziz University. To achieve this goal, a qualitative research methodology was used by asking an open question on a sample of academics. The results of the analysis showed that there is a decrease in the level of awareness of the mechanisms of applying artificial intelligence, and that there is a need to further spread awareness in The Saudi environment on the possibilities of using artificial intelligence applications in education

Keywords: higher education, artificial intelligence, education's future, educational leadership 1.

❖ INTRODUCTION:

Big Data is one of the most prominent modern applications of information systems as a field of modern knowledge that is interested in studying and understanding the nature of human intelligence and its simulations to create a new generation of smart computers that can be programmed to accomplish many of the tasks that need a high ability of inference, deduction and perception, which are qualities that people enjoy. It is included in the list of smart behaviors. Artificial intelligence applications are important in the fields of life, but they are more important for educational institutions and universities, which represent a great necessity that cannot be dispensed with, as universities today are no longer limited to education, but rather have become an essential part of the system of sustainable development in societies, as it stresses (Morin, 2018). The mission of universities today exceeded the traditional function of preserving heritage, identity and education. Rather, universities today are

A STUDY ON THE USE OF INDUSTRIAL VISITS TO ENHANCE LEARNING IN SELF-FINANCE COURSES

Ms. Michelle Menezes

Assistant Professor

Nirmala Memorial Foundation College

❖ ABSTRACT:

Self-finance courses are considered to be career-oriented and a big hit in the current education scenario. The demand for these courses rises due to the variety of specializations provided as per the needs of the students. Courses like BAF, BMS, BBI, BFM, etc. have a vast and complex syllabus. Colleges need to provide quality education and be able to keep up with the demands of the curriculum. Industrial visits are a link between students and industries. Hence, it is essential for students to have a positive outlook towards them. The current paper determines the extent of benefits students have gained through these visits so as to decide the next step in learning. Based on the results, it can be said that the majority of the students have gained positive experiences during industrial visits that have helped them in various aspects of their educational journey. Students believe that these visits enhance learning and should be made mandatory.

Keywords: Industrial Visits, Self-Finance Courses, Practical Experience

❖ INTRODUCTION:

In this competitive world, different and innovative approaches to learning have become the need of the hour. Providing only theoretical knowledge in classrooms is not sufficient for the overall development of the students especially in the case of self-finance courses. Hands-on experience is a must in supplementing classroom learning and this is where industrial visits come into the picture. The aim is not to replace the traditional methods of learning but to modify the pedagogies to provide better exposure. Educational institutions strive to impart quality content to the students to prepare them to face the challenges and demands in their professional careers in the future. Degrees/diplomas are vital but practical work provides an edge while applying for jobs. For this reason, selecting

5G WIRELESS BACKHAUL NETWORKS: CHALLENGES AND RESEARCH ON INTERNET TRAFFIC

Prof. Aparna G. Jadav

Assistant Professor,

Nirmala Memorial Foundation College of Commerce & Science

❖ ABSTRACT:

The 5G backhaul will need to support a large bandwidth of devices and data, up to hundreds of gigabits of traffic from the core network. Building an efficient backhaul is critical to 5G to enable high speeds, large capacities and opening up a high bandwidth for numerous connected devices.

Nowadays users demand faster speeds, quicker downloads, and quality internet connections everywhere they go. 5G backhaul enables devices to wirelessly connect wherever they are. Additionally, any type of device can connect including smart phones, smart cities, industrial equipment and medical devices.

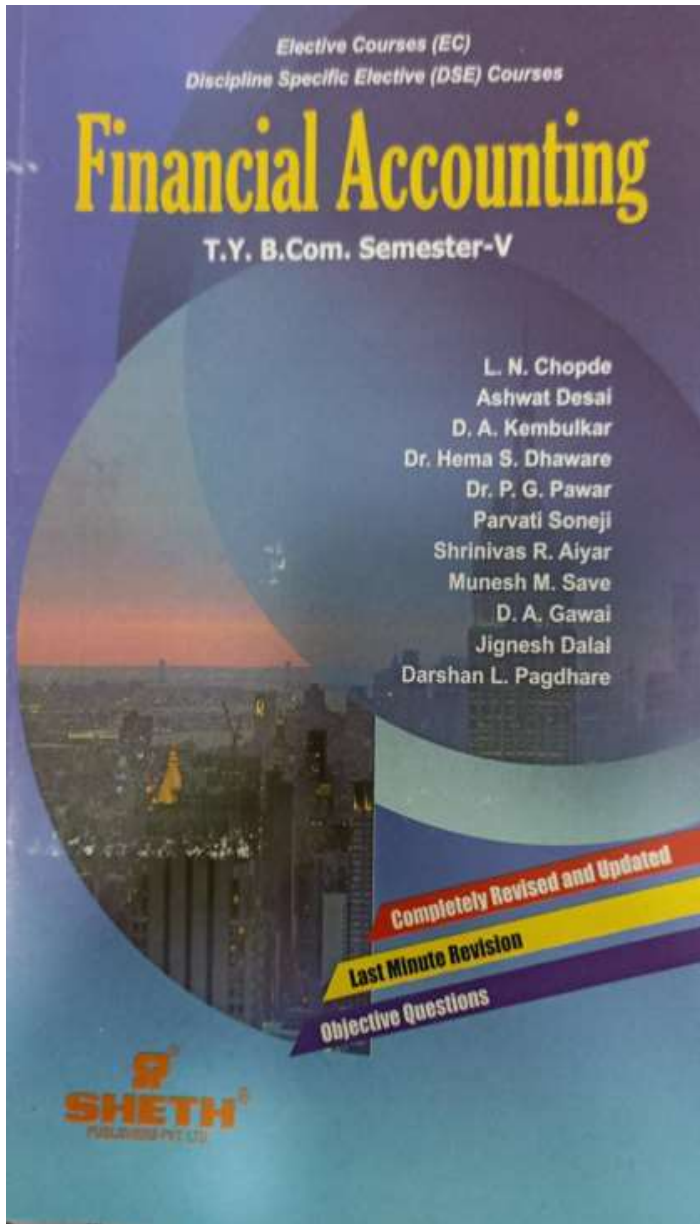
5G Wi-Fi backhaul, or as a few seek advice from it, Wi-Fi transport, is a method for connecting broadband web, websites to the middle community in a Wi-Fi manner. In the case of cell networks, it is not unusual to attach a radio to community (RAN) tail site (e.g. a base station, end or node/GB) to the middle of the cell community – without the want to install optical fiber. It is used whilst high-pace wire line connectivity to telecom web web sites (generally through fiber optics) is unavailable, whilst fast deployment is required, and whilst a cost-green answer is needed. In fact, in step with a 5G Microwave Report, approximately 38% of all worldwide telecom web web sites might be linked to the relaxation of the community through Wi-Fi backhaul, with the aid of using 2025.

❖ INTRODUCTION:

The opportunities of clever towns are interesting and might make our lives less complicated with the aid of saving time, being greater cost-efficient, and connecting greater structures together. Smart towns will join sensors and quickly trade statistics with computer systems, and could attach all forms of Internet of Things (IoT) gadgets and facts in special locations.

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Dr. Poonam Kakkad, with Educational Qualifications of PhD in Commerce (Business Policy and Administration) from University of Mumbai, MBA in Commerce from Marathi University, PGDMM in Marketing from NMMU, M.Com from University of Mumbai, is an Assistant Professor and BMS, & Com (Accounting and Finance) and IGC Coordinator at Nirmala Memorial Foundation College of Commerce and Science, affiliated to University of Mumbai. Her contribution in Education has been significant. She is Member of Board of Studies for the subject Business Management of University of Mumbai and several other High Achiever Colleges. Dr. Kakkad has been the recipient of 17 Awards in field of Research and Education. She has been honored at Best Teacher Award in the field of Management at National Level. Also recipient of Award as Young Researcher Award of Maharashtra State Commerce Association. Her research interest is in the area of Marketing and Higher Education. Published Research Papers in reputed Journals having H Index. Dr. Kakkad has been Associate Person training many research scholars in the area of Research Methodology. Slides of the training program are available with just a click with Dr. Poonam Kakkad on Google search engine.

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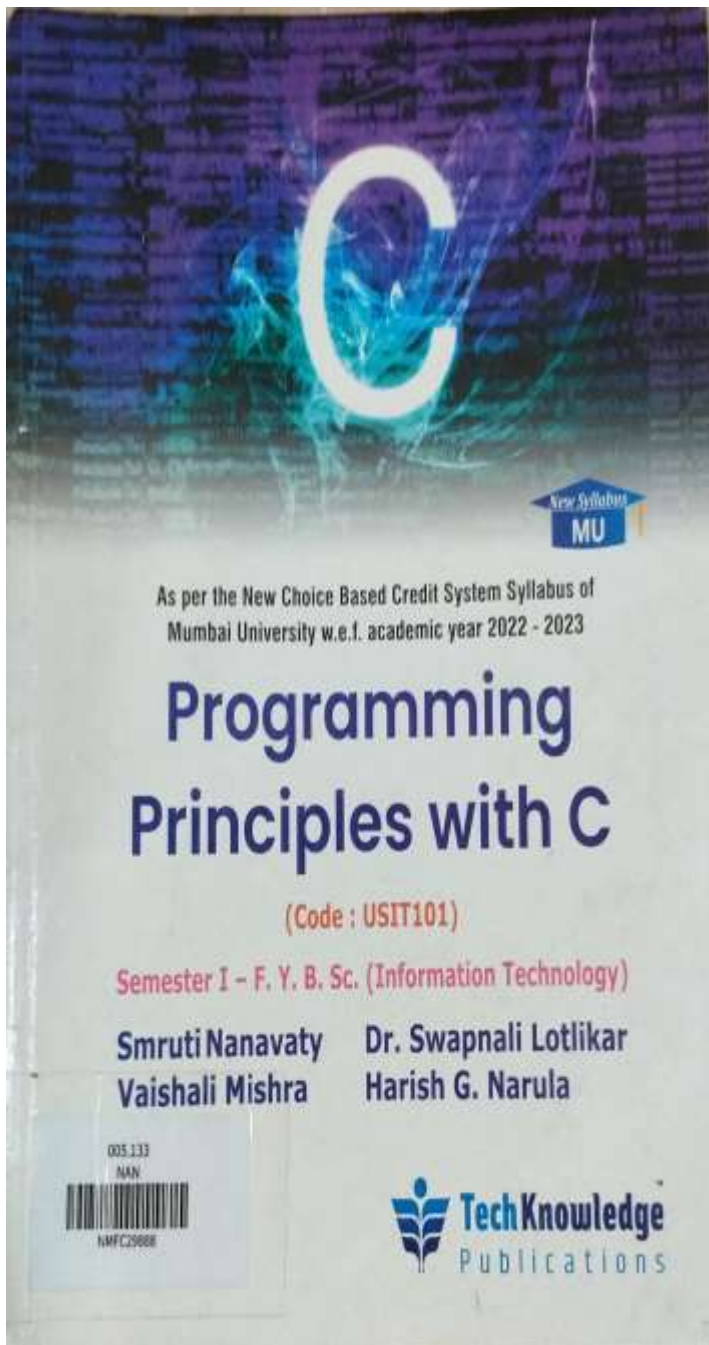


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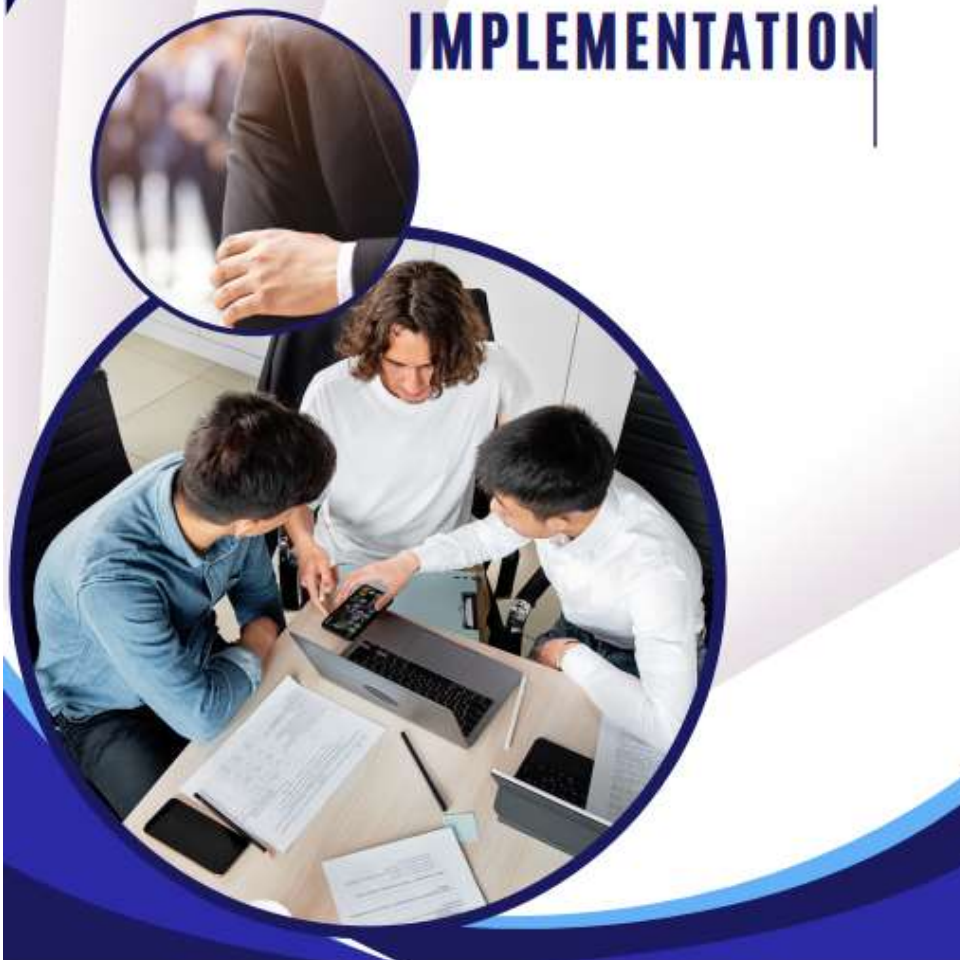
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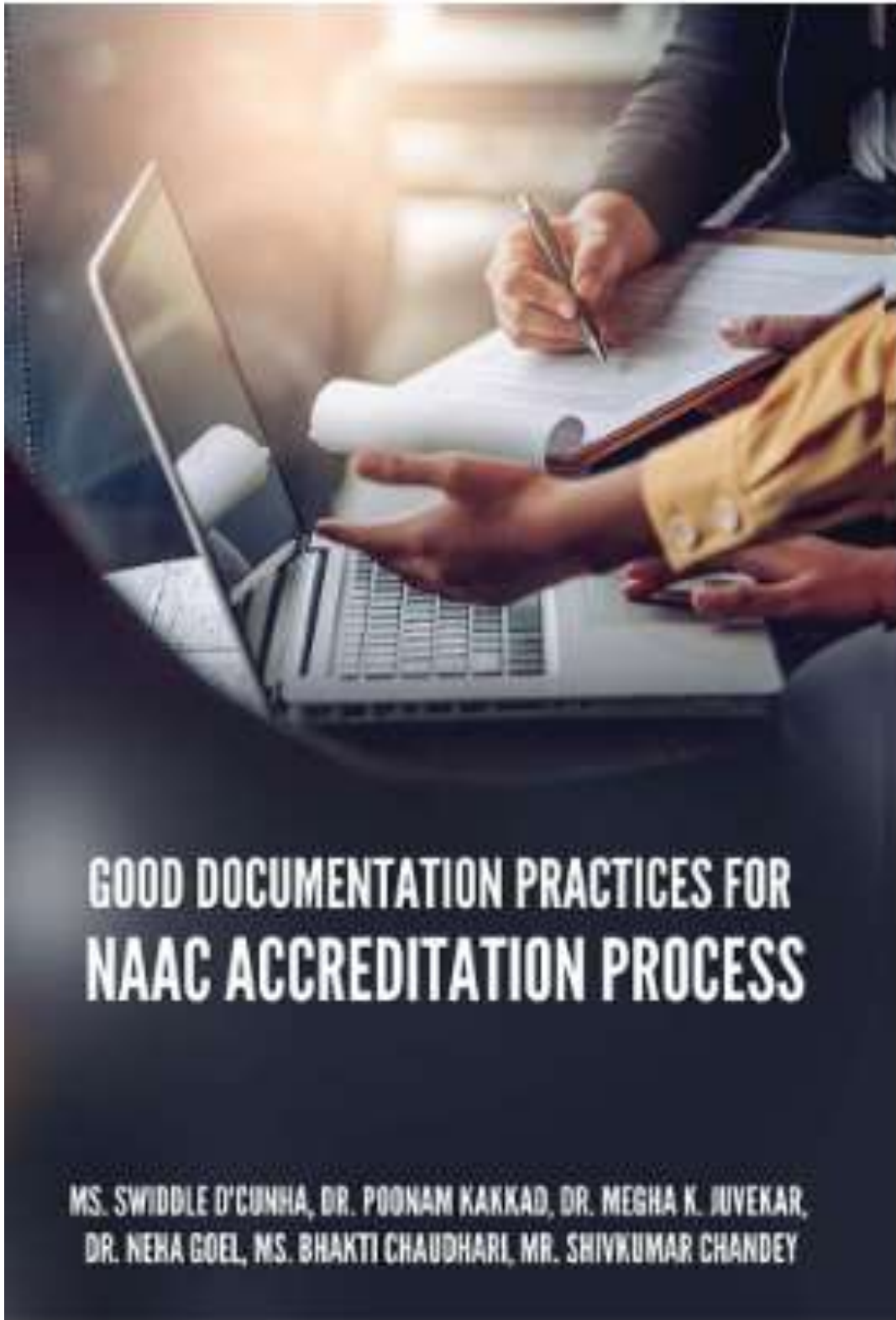
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RESEARCH PARADIGMS IN IT: FROM THEORY TO IMPLEMENTATION





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A STUDY ON WORK-LIFE BALANCE OF WOMEN EMPLOYED IN TEACHING PROFESSION
(JUNIOR AND DEGREE COLLEGE - MUMBAI SUBURBS)

Sneha Mishra

Nirmala Memorial Foundation College of Commerce & Science

ABSTRACT

In India changing societal attitudes, inflation and rising educational levels made more women than ever before to drive into the paid workforce. The Indian women, who were confined only to the socially acceptable jobs like banks, teaching, nursing etc., are now stepping into various sectors.

Irrespective of education, income and employment, professional women in India are still doing three jobs - office, housework and child care. Professional women hardly find space for themselves to accomplish basic necessity of life like adequate sleep, exercise and a healthy diet. Domestic pressure, stress at work, child mental or physical distress due to lack of attention adds on to the psychological effect among working mothers. They also find it difficult to make up for the loss of experience and hence maternity leave can cause a major setback to their career advancement and personal growth.

The purpose is to arrive at suggestions and recommendations to improve the work life balance among women employees in order to increase the efficiency level.

To know how working female teachers manage their work life and family life. To gain an insight into current working time policies and practices, as well as work-life balance issues in private colleges of Mumbai, India.

To understand the stress level of working female teachers at work place

Keywords: Work-Life Balance, Work Family Conflict and Family Work Conflict, Women in various roles, Career Advancement, Work Stress, Child care

INTRODUCTION

Liberalisation, extending Privatisation and Globalisation policy has created a drastic change in an Indian economy in the past twenty years. More women are venturing into areas that were traditionally dominated by men. Women have now become a visible part of the workforce. Work Life Balance of Women employee has become an important subject since the women are equally sharing the earning responsibility for the betterment of their family. Women are getting into jobs and they continue to work even after marriage. A married woman has more responsibility than man in taking care of young children and family. The working women efficiently overcome difficult situations by their commitment and perseverance. The participation of women in income generation activities lends them to satisfy their home needs to a greater extent. This paper aims to review the existing literature on Work Life Balance of Women Employee with an identification of various characteristics towards the achievement of WLB.

WHAT IS WORK LIFE BALANCE?

Work-life balance refers to the level to which an employee experiences feeling fulfilled and having his or her needs met in both work and non-work aspects of life. Through experiencing greater work-life balance, individuals details feeling better in general (e.g., greater job and life satisfaction) and tend to behave in favourable ways (e.g., lower turnover and absenteeism).

Need for ensuring work-life balance of female employees

- (a) Being able to effectively manage multiple responsibilities at home, work and in the community without guilt or regret.
- (b) Being part of a supportive workplace that values and trusts staff.
- (c) A good quality of life
- (d) An enjoyable work life and career progression

FAMILY PURPOSE OF THE STUDY

This project is based on the work life balance prevailing among women employees working in private colleges in the city of Mumbai. An attempt is made to analyse the company's performance through the employees' satisfaction about the work life balance. The purpose was to arrive at suggestions and recommendations to improve the work life balance among women employees in order to increase the efficiency level.

AWARENESS AND USAGE OF GREEN COMPUTING/GREEN IT IN HIGHER EDUCATION
INSTITUTIONS IN MUMBAI

Nikita Palav and Pratiksha Rai

Nirmala Memorial Foundation College of Commerce & Science

ABSTRACT

Technology is ubiquitous and the inception of technology has contributed positively as well as negatively into the life of individuals as well as in the development of mankind. IT is one field that has transformed human beings both in the way we reflect and perform in our institutions. It has brought many changes such as helping individuals to get their work done faster in an efficient manner. This research work "Awareness and Usage of Green Computing in Higher Education Institutions in Mumbai" will be highlighting on how green computing can help institutions to save energy consumption, with the help IT. Green Computing is the emerging computing technology. It is mainly used to save and protect environment as well as optimize energy consumption and try to keep green environment. The consumption of energy is the primary concern and Green Computing will lead to fall in energy consumption and e-waste. This research paper will analyze the factors related to awareness of Green Computing among students and teachers of higher education institutions. It will also analyze the initiatives taken by the colleges and university of higher education. This paper will help the institutions to have a clear understanding of Green Computing and benefits of using Green Computing. Research includes a survey questionnaire which takes all the major factors into consideration.

I. INTRODUCTION

Computer has become a fundamental part of our lives. Everyone is using computer for their daily works. Due to internet, usage of IT applications is increasing immensely in daily life. Due to tremendous usage of computers, the impact made on the environment is also significantly large. The aim of this research is to structure and integrate Green Computing/Green IT in our educational institutes and to explore Green Computing in particular to cloud computing and virtualization in the institutions.

What is Green Computing?

Green Computing is the term used to signify efficient use of resources. If we use all these resources efficiently it will reduce pollution and all environment problems. Green

computing refers to environmentally sustainable computing. Primary issues are energy efficiency in computing and endorsing environment friendly computer technologies. Green computing is the study and practice of using computing resources proficiently. Green computing is required to protect environment and save energy.

The Objectives of this research is to critically evaluate Green Computing, its awareness and usage in education institutions. This research will highlight how IT can help in different ways to improve our environmental sustainability and outlines a Green IT strategy for education institutions.

Green Computing practices such as Cloud computing can help in virtualization. Virtualization is defined as a foundational technology for installing cloud based transportation which allows a single physical server to run multiple application or operating system concurrently. Virtualization reduces the total physical server footprint, which has integral green computing benefits. From the efficiency perception, less equipment will be needed to run workload, which proactively minimizes data centre space and with less physical equipment plugged in the data centre in the institution will consume less electricity. Server virtualization is the most broadly incorporated green computing project, implemented globally since 2011.

DIFFERENT WAYS TO ACHIEVE GREEN COMPUTING IN EDUCATION INSTITUTIONS

A. VIRTUALIZATION

Virtualization results in more efficient use of resources, including energy. Virtualization can be defined as to make a single piece of hardware function as multiple parts. Different user interfaces segregate different parts of the hardware, thereby making each one behave and function as an individual, separate entity.

Benefits

1. For college or universities virtualization is an efficient way to deliver data and applications to students anytime, anywhere without exceeding current staffing and financial resources.
2. From the economic perspective, it would have been nice to control/reduce the power consumption of computer laboratories.

A STUDY ON DIGITAL TECHNOLOGY AND ITS IMPACT ON EDUCATION

Dr. Jignesh Dalal

Nirmala Memorial Foundation College of Commerce & Science

ABSTRACT

Earlier times education is focused on elements such as schools, colleges, faculties and books. The only way for the learners to approach the information is by tangled themselves with educational institutes, faculty members and educational libraries. Earlier when digitisation era was not much popular, people were not able to access the information easily, and even if they try to access, they were not able to get latest information as compared to today. The modern generation wants to get information as and when it happens, and the world is moving from an information society to a knowledge society. Thus education is given the maximum importance and intelligence quotient is becoming the most demanding asset of an institutes. Modernisation in digital technology has opened up many gateways of learning. Technology is now information accessible / transmitted from anywhere and by / to all. Education has reached almost every parts of the globe and ICT is an integral part of people's life. This paper tries to describe the process of generation, creation and acquisition of knowledge through the technology. Knowledge is highlighted through the use of ICT. This paper also shows how digitisation is used to access and apply such information. This paper is related to technologies used in education and its effect on the world.

INTRODUCTION

EDUCATION IN TRADITIONAL TIMES

In Indian context, formal education was earlier focused on schools and colleges, while non-formal education was focused in libraries at most of the places in the form of newspapers, magazines, journals and books. Teachers delivered a lecture for the formal education either by consulting textbook or dictating notes by using books and their experiences and learning. The learners registered themselves and roam around the places that offered formal education. The libraries use to offer loads of supplementary reading material to enhance their learning as well as reference facilities.

A faculty is mandatory to be well learned, educated and knowledgeable to be able to give education to others. As well, they should have to acquire the skills of retaining student's attention and deliver the content in an effective manner. Thus teaching is a responsible profession and people respect the teachers as they guided and assist the learners to become responsible citizens of the country. In traditional times, lot of respect was earned by the teachers in the society and they were considered as one of the social service activities. Also teaching was more of bookish knowledge where past data and incidents were taught. With the help of digitisation and modern education, people have moved out of small towns to cities for various forms of employment. With the increasing population the demand for learning also goes up and thus the traditional schools or colleges could not cope up with the demand for education. Thus new and modern schools and colleges had to be created and existing schools and colleges were expanded and new and learned teachers were appointed to deliver the education. But the issue was, to match up the demand inexperienced, under qualified and under trained teachers were employed and thus this occupation has changed from a social service to a commercial business. Business is backed up by employee's remuneration and when it is less than the expectation, the people tends to seek other employment offering higher remunerations. Government wanted to make it as an education prone sector but the irony is it turned out to be money earning sector.

ELECTRONICAL AND DIGITAL ERA

Electronic era is started with the usage of wireless communication over hundred years ago. Transmission of telegraph messages and the radio information into digital world are among the very important issues of this technology. The messages were transferred from the air, invisibly, on radio rays. Since then the technology has taken a giant step toward modernisation and moved from radio, to recordings, to movies, to television, to computers, to CDs, CD ROMs & the Internet, etc. This technology is very helpful to give instant messages and as well as to make people get aware of current national and international news. This has been an informal but quite effective form of education to provide knowledge, of almost each and everything.

LITERATURE REVIEW

- Terje Våljataga and Sebastian H.D. Fiedler in 2002 mentioned in his research paper that "Digital textbooks are now a day's becoming an important culture in formal education. While higher education is the main idea of findings on e-textbooks so far, the topic is also gaining importance in other areas of traditional education.

**AN EMPIRICAL STUDY ON AWARENESS AND PERCEPTION OF YOUTH FOR E-WALLETS
WITH REFERENCE TO MUMBAI CITY**

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ABSTRACT

The digital transformation phase that India is entering helps in bringing multiple alternatives to card/cash payment methods. The current study focuses on studying on the awareness and perception of youth for e-wallets . A sample size of 100 respondents of Mumbai city was taken for the study. The findings of the study show that youth are not fully aware about the mechanism of e-wallet mode of payment , it depicted that people in Mumbai city faces problems such as security concerns, rules, regulation and management while using e-wallet mode of payment.

Keywords : E-Wallets, reasons and challenges in use of e-wallet.

INTRODUCTION

The digital transformation phase that India is entering helps in bringing multiple alternatives to card/cash payment methods. Mobile payments have been suggested as a solution to facilitate micropayments in electronic and mobile commerce transactions and to encourage reduced use of cash at point-of-sales terminals (SHARMA, 2011). An electronic wallet, sometimes called a "digital wallet" or "e-wallet," is an electronic version of a payment card which is authorized to conduct transactions on your behalf. These wallets are usually on a mobile device, such as a smartphone, though desktops and laptops can hold an electronic as well. E-wallet in general is an electronic platform that enables commercial transactions and can be considered similar to debit cards which have pre-loaded cash for facilitating the transaction. The digital India drive of the Narendra Modi government has been given a boost with the manifestation of these e-wallets. These wallets have been made the part of Prepaid Instruments of India.

REVIEW OF LITERATURE

Sanghita Roy, Dr. IndrajitSinha (2014) stated that E- payment system in India, has shown tremendous growth, but still there has lot to be done to increase its usage. Still 90% of the transactions are cash based. Technology Acceptance Model used for the purpose of study. They found Innovation, incentive, customer convenience and legal framework are the four factors which contribute to strengthen the E- payment system. payment systems are important mechanisms used by individual and organizations as a secured and convenient way of making payments over the internet and at the same time a gateway to technological advancement in the field of world economy (Slozko & Pello, 2015).

Nitsure (2014) in his paper observed that the problem being faced by developing countries like India in the adoption of E-banking initiatives due to low dissemination of Information Technology. The paper highlighted the problems such as security concerns, rules, regulation and management. In India there is a major risk of the emergence of a digital split as the poor are excluded from the internet Balazs Vinnai, general manager, Digital Channels, Misys (April 25, 2016), says that It is critical for banks to consider new digital channels as part of an integrated strategy and evolve from first to second generation digital banking: switching digital from a supporting role, to the primary sales and communication channel for banks, says Vinnai. Reengineering processes around the customer is not easy, but banks must embrace digital banking to remain competitive and relevant.

Tahem Krunal, Sharma Rahul, Goswami Saurabh (2016), conducted a descriptive study to examine the factors driving use of digital wallets in state of Punjab. The study was conducted during the fourth quarter of 2015 by collecting primary data from 386 (Selected using snowball sampling) users of digital wallets in state of Punjab. The results of this study indicated that People in Punjab have been found using digital wallets due to the motives of controllability & security, societal influence & usefulness and need for performance enhancement. This study indicates that people of Punjab use any type of digital wallet due to one or all of these identified motives.

Kalyani Pawan(2016) in his paper studied the awareness and usage of paperless E-Currency transaction like E-Wallet using ICT in the youth of India. The paper elaborately explains features of various E-wallets in India. Researcher found that the most preferred modes of payment among the selected respondents are Cash on Deliver (COD) and credit card and debit card. It was found that respondents have good amount of information about the e-payment and e-wallet services available in India, but they know very little about the same types of

**GENDER PERSPECTIVE ON INNOVATIVE SMART PHONE UTILITIES AND ITS NEGATIVE
IMPACT ON THE YOUTH OF TWO TIER CITY**

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ABSTRACT

Many people are increasingly spending their time using smart phones as they do on computers. However, despite the convenience offered by smart phones, sometimes they might affect one's daily life in a negative sense. Among the most affected groups are the students, a generation which embraces technology with a lot of force. Students are highly influenced by technology and are thus vulnerable to the effects of smart phone overdose. Smart phones have various negative effects on youngsters, such as sleep deprivation and attention deficits. This emerging issue motivated the researcher to analyze the usage patterns related to smart phones. This study examines the negative impact of increasing use of smart phones by college going students.

INTRODUCTION

Mobile phone has affected almost every field of life but its effects on students' learning especially at university level are deep, multidimensional and multifarious. Youngsters have been completely mesmerized and hypnotized by this magical device.

OBJECTIVES OF THE STUDY

1. To explore the various smart phone utilities and applications influencing male and female youth to use smart phones.
2. To study the impact of use of smart phones on students.

REVIEW OF LITERATURE

Wilksa (2003) was of the opinion that a lot of consumers' choice may be having both functional/primary/rational features (eg.communication, time management) as well as emotional features (eg.games, music, camera, applications etc).the young consumers prefer emotional features rather than rational ones in mobile phones. There is a great connection between age, gender, marital status and usage of smart phones among college students (Iringa Lusekelo, 2015).The study also revealed that every student, irrespective of whether he/she is pursuing undergraduate/post-graduate studies, owns or is about to own a smart phone due to mob psychology or educational requirements. Baylor University researchers say they were astonished to discover that college students are spending an average of 8-10 hours a day on their smart phones. Almost 60 percent of the respondents admitted to being possibly addicted to their phones and said that they get "frantic" if they lose sight of their device. The findings also showed that messaging is the top activity averaging 95 minutes a

day.followed by email and time on Facebook.(Health eNews, 2014)

Uichin Lee, Joonwon Lee (2014) demonstrated that smart phone overuse is closely related to the content consumption function of smart phones. The results also provided detailed evidence of addictive usage behaviors. College students are considered to be vulnerable to technology overuse because of their developmental dynamics and independence from social roles.

Vandana Goswami (2016) Over usage of the mobile phone leads to physiological health issues like headaches, fatigue, earache, warmth sensation and musculoskeletal symptoms. Use of mobile phones while driving is one of the leading causes of accidents, and some controversy still exists in the over usage of the mobile phone whether it produces tumor or not. Mobile-addicts can be seriously affected at the psychological level. They don't show any physical and psychological symptoms, their disorder goes unnoticed by others.

HYPOTHESES

1. There is a negative impact of over usage of phones.

LEARNING BY THE LEARNERS IN THE DIGITAL WORLD ISSUES AND CHALLENGES

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ABSTRACT

Digital techniques are transmitting into human beings everyday life and all other factors that are related with grasping knowledge that may be linked with learners, various forms of learning & knowledge, and sources or ambience. Knowledge in digitisation world is a spontaneous and productive procedure instead of an indirect and constructive procedure; much concrete, 'data driven', authentic and substantial; and the concentration has now moved on 'knowledge building' rather than on 'knowledge gaining'. Researches, articles, reports, and etc. shows that in modern era 'informal education' is more engaging and effective than 'formal education'. Requirements of learner have also changed dynamically in digitisation era if we talk about social context – social values, social contacts, norms due to interference of new ideas, belongings and social psychologies, pressure and impact of media, communication technology and new creations. Learner is gaining knowledge through new ways of intellectual ideas, social networking and social communication. Innovation practices of learners such as ways of gaining knowledge; mode of learning; method of applying ideas and learning; and ways of linking knowledge has transformed drastically.

With this digital transformation in modern era, some issues and challenges like issue of skills; challenge of social responsibilities, educator & learner; challenge of data storing; issue of accessibility (anywhere and anytime); and issue of relevance and authentication of data. These problems need to be early improved, otherwise they will become giant issues which may go beyond control and make havoc in the atmosphere. In this paper the researcher tries to explain all these issues and challenges.

Keywords: Digitization, Flexible Approach, Digital Divide, Half-Life of Knowledge, Digital Vellum, Digital Dark Age.

INTRODUCTION

'Single class, single educator, single source, 1 subject and 1 topic in a stipulated time duration' - does work for a student in the modern digital era? The answer is of course – 'NOT'. Technology changes the pattern, how people live, how they exchange their thoughts with each other, intellect with other people, play, learn, gain knowledge, and exchange ideas. It has also changes the reference of learner i.e. how they get themselves educated?

Digitisation also means Computer age or Industrial Revolution. E- Kranti has begun in India from National e-Governance Plan (NeGP) in 2006 by (DeitY) Department of Electronics and Information Technology under (MeitY) Ministry of Electronics and Information Technology It gave more emphasis internet facilities ; e-Governance; e-services for government activities; digital lockers in banks; e-Education; e- Health etc. Government has also launched an umbrella programme i.e. Digital India Programme on July 01, 2015 for converting India into digitally prone society and knowledgeable economy. Some of the importance of this programme is as follows:

- Digital infrastructure and atmosphere created.
- E-Governance and digitals services
- Emphasis to digital education – for digital knowledge given to Indians
- (NOFN) National Optical Fibre Network Development and in rural areas Bharat Net is connected with quite high internet speed.
- Wide range of domains are covered

FACTORS AFFECTING LEARNING

Learning is affected by various factors – that may be related with learner; types of knowledge & experiences; and resources. Factors which are related to learners includes physical and mental health of the learner; his acceptance, willingness & determination to learn; capabilities; interests in new technology, attitudes & aptitude; aspiration level and motivation; and self-goals setting. Factors related with the various forms of learning and experiences includes nature of information, subject material or content for information, methods and techniques adopted for learning; till what extent the procedure of interrelation, and practice includes; feedback in proper level and at required schedules; and also taken the idea of 'what has been learned till now'. Factors affecting the

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**A STUDY ON IMPACT OF SIBLING RELATIONSHIP ON BEHAVIOUR OF AN INDIVIDUAL
WITH REFERENCE TO MUMBAI SUBURBAN**

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ABSTRACT

The focus of this study involves the study of sibling relationship and its impact on individual behaviour. Sibling relationships are authentic and makes a huge difference and change in the behaviour and attitude of people. The main objective behind the research was to understand their bond and relationship among them. To know how they treat each other hand to know which sibling relationship combination (two brothers, two sisters, one brother and one sister, or a single child) they think are the best in a family.

INTRODUCTION

Each of two or more children having one or both parents in common are stated to siblings. Then they can in any term like two brothers, two sisters or a brother or a sister. Sibling relationships are authentic. As suggested by Voor postel and Vander Lippe (2007), sibling relationships can be one of the most long lasting and enduring relationships of an individual. Often siblings grow up in the same environment; they share the same parents and also share common memories and similar experience. At very initial stage of their life enduring their childhood they are guided and guarded by their parents and so most of the parents want nothing more than their children to get along and have a secure life.

As they spend too much time with each other throughout their childhood, it helps in the child's development, it also benefits them in having healthy sibling relationship which then makes them first supportive friend to each other. The relationship or bond between siblings is different during different stages of their life (Different in childhood different among adults, different among teenage, etc). They might get too close to each other by sharing their private life, helping each other in solving the problems and motivating each other to do better. They might have clashes, disagreement or arguments with each other due to difference in opinion, perspective, standard of living of each other.

Their relationship also gets different when they have their partner, their own house, their children or sometimes due to transfer due to job. So let us see how an adult in today's world handles his/her sibling relationship. Siblings are a fixture in the family lives of children and adolescents, and a body of work documents their role in one another's everyday experiences as companions, confidantes, combatants, and as the focus of social comparisons.

REVIEW OF LITERATURE

Cole, A. K., & Kearns, K. A. (2001) were of the opinion that the quantity of research on the quality of sibling relationships was inadequate. Therefore, it could be recommended that sibling relationships should be examined in terms of various age groups and different variables, and their psycho social consequences should be subject to research. Moreover, developmental results of sibling relationships could be examined through longitudinal studies. Studies on the relation between sibling relationships and family relationships under various parenthood styles could be recommended.

Widmer, E. D., & Weiss, C. C. (2000) identifies in the research that female students who were first in birth order had lower life satisfaction, less positive attitude toward sibling relationships, and higher levels of loneliness than female students who were second in birth order. As for male students, no significant difference was observed between them in terms of the effect of birth order on life satisfaction and attitude toward sibling relationships.

OBJECTIVES OF THE STUDY

Following are the objectives of the study:

1. To know the relationship between siblings from adult.
2. To understand the impact of sibling relationship on an individual behaviour.
3. To identify the behavioural change in individual due to sibling relationship.
4. To suggest and conclude with the relationship and the bonding among siblings.

A STUDY ON FACTORS INFLUENCING STUDY HABITS OF STUDENTS IN SUBURBAN
COLLEGES OF MUMBAI

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INTRODUCTION

Study is an art and matter of practice. Academic achievement is given lot of importance today due to competition in the world. Success of a student depends upon his own study habits. Success of each student depends upon ability, intelligence and effort put in by him or her. There is no doubt that regular studies help in better academic performance. Study habits refer to the activities carried out by learners during the learning process of improving learning. Variables such as methods of study, family background, peer group, self concept and course of study enables the researcher to find out their influence academic performance.

REVIEW OF LITERATURE

1. Gudaganavar Nagaraj V. and Halayannavar Rajashekhar B. are of the opinion that study habits play a very important role in the life of students. Success or failure of each student depends on his own study habits. Study habits are the behavior of an individual related to studies.
2. Anwar Ehtesham has studied the degree of relationship between study habits and academic achievement of senior secondary students. He has studied the good and poor study habits of students and has suggested certain measures to improve academic performance of the learners.

OBJECTIVES OF THE STUDY

1. To examine the factors influencing study habits of students.
2. To examine the relationship between academic achievement and study habits of college students.

HYPOTHESES OF THE STUDY

1. Study habits are influenced by the attitude of students towards studies.

Research Methodology: The research is empirical and descriptive in nature.

(a) Sources of data collection: In order to conduct research inquiry, primary and secondary data is collected by the researcher. The sources to be used are explained below:

I Primary Sources

Responses from students of Commerce College in Mumbai Suburban.

II Secondary Sources

4. Newspapers and Magazines.
5. Internet Sources.

(b) Techniques of data collection:

For the purpose of present research, questionnaire is prepared to collect primary data. Questionnaire contained 13 questions which would give bird's eye to the research undertaken.

(c) Sample size of the study: The sample size of the study is 100 which are selected using judgment sampling method.

Data Analysis and Interpretation:

The researcher has collected data from 100 students and the interpretations are as under.

Graph 1



THE FUTURE OF ARTIFICIAL INTELLIGENCE INDUSTRY IN INDIA WITH REFERENCE TO TALENT MANAGEMENT

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INTRODUCTION

AI Industry in India – The Current Position

According to a report in The Economic Times in the month of October, "Start-ups is having a spectator 108% growth in funding in India in 2018." The news report further stated that it is Artificial Intelligence that is creating huge difference in India. Today we could see about 600 start-ups working on AI and machine learning domains. There has been a huge investment in India's AI sector by private players alone and this number has been increasing day in day out. Though there has been growth, but still India lags far behind other developed countries in terms of investment. With a bountiful pool of talent and with growing population of youngsters, India will be banking on AI for its economic growth and improvement in quality of life of its citizens.

In India it has been seen that there are several upcoming start-ups that are based in cities such as Bengaluru, New Delhi, Mumbai and Hyderabad that are uniquely working with a setup of artificial intelligence principles that are serving the consumers in a better and exceptional way. Their range includes chat bots online shopping assistance and automated consumer data analysis. The companies have been working in areas such as e-commerce, healthcare, edtech, fintech etc. Though in their blossoming stage, the performance of these companies has been exceptionally promising for the future.

Artificial intelligence (AI) is the talk of the town today it is all prevailing in our organisations and these technologies have, therefore, made our work and personal lives easier. But what exactly is it? The English Oxford dictionary defines it as "The philosophy, progress and technologies of computer systems that are able to perform tasks that generally require human intelligence, such as visual perception, speech identification, decision-making, and conversion between languages."

The modern concept of AI dates back to at least as far as Alan Turing, the English mathematician who proposed the universal Turing machine in 1937. It became the basis for today's programmable computer. He also introduced the famous "Turing Test" as a way of gauging intelligent behavior in computers.

Today the success of the organization depends on the implementation of Artificial Intelligence technology in order to recruit, retain and inspire the effective and efficient manpower this further helps in the growth of proprietor and worker. It is seen that almost every new companies today are implementing AI for conscripting activity which can reduce the inclusion time, reduces also cost and can find out and place the right talent at the right position.

Artificial Intelligence is a study in the field of computer science with concentrates on learning, reasoning, and self-correction therefore it is all about fast thinking with proportion of knowledge, leading to efficiency in problem solving by giving solutions.

Artificial Intelligence – The Road Ahead

The government of India with the introduction of National Strategy for Artificial Intelligence through NITI Aayog, has stated a sets the blueprint on how to develop AI in the country. According to the report it stated on how the AI can change the scenario in India also by analysing the strengths and the challenges that will come across on the way. In this process the government has identified few areas that it thinks AI will play an important and crucial role.

OBJECTIVES OF THE STUDY

- To observe how artificial intelligence is used currently in Human Resource Development recruiting process.
- To understand the importance of artificial intelligence in current and future scenario.

RESEARCH METHODOLOGY

For understanding this study, the data has been collected from both primary and secondary sources. The primary data collected through the investigation of various organizations with a structured questionnaire. The sample size chosen for the study is 100 respondents and they were selected through simple random sampling method. The organisations and the employers were requested to provide the information that are related to the presence

A STUDY ON CONSUMER PERCEPTION FOR CELEBRITY ENDORSEMENT

Thekkemannil Stephen George

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ABSTRACT

In today's world the celebrities are treated as a role model. People are changing their life style according with their favorite celebrity. This thing creates to a great extent an impact on the buying/ Purchasing behavior of the Consumer. This attracts the customers which leads to increases the company productivity which leads to increase in profit of the organization. Celebrities are not always creating any kind of effect on person's mind in terms of buying but giving the consumers information about the product. But mostly it gives a great impact on perception of choosing which product is the best in the market for the use. Now a Days celebrity endorsement plays an important role to market a product. A Brand is known by the celebrity who endorsed the same. Consumer perception is affected due to celebrity endorsement among youth in Mumbai. The area of research is in Mumbai.

INTRODUCTION

In today's world the celebrities are treated as a role model. People are changing their life style according with their favorite celebrity. This thing creates to a great extent an impact on the buying/ purchasing behavior of the Consumer. This attracts the customers which leads to increases the company productivity which leads to increase in profit of the organization. Celebrities are not always creating any kind of effect on person's mind in terms of buying but giving the consumers information about the product. But mostly it gives a great impact on perception of choosing which product is the best in the market for the use. Now a Days celebrity endorsement plays an important role to market a product. We always think that if our favorite celebrity is using them. Then we use that to be like them (Khatri 2006). From last 100 years advertising is changing in different phases from the classical to modern. Now a day it is one of the excellent strategy used by marketers to influence customers by showing celebrities with their products, it includes different appeals lie, exciting, absurdity, sexual, etc. which give a negative thought to the youth. Belch, G. and Belch, M. (2008) acknowledged that the main aim of formulating such strategies is to get high brand revelation, longing, concentration and curiosity and to earn maximum profit. Thus marketers attach famous personalities, celebrities with their products.

CELEBRITY ENDORSEMENT

Khatri (2006) studies that the celebrity endorsement is the Promoting strategy to attract the customers to a product. By analyzing the resent market, now it's become the need of the marketers to use the different famous personalities to relate with their brands to create unique identity of the brand and to do flourish his company's brand or product, which results high expenditure for the company to use that strategy, however nowadays it is used to be a powerful strategic tool to get maximum profit. It also shows that this can carry risk, because there is no sureness that the celebrity can come up with the sales generation of the firm. But it creates a humming voice and gives popularity to the company and the brand. This may increase the expectation of the customers in terms of real star by delivering the company promise. There are certain perspectives occurred where the real persons can work better than the celebrities' endorsement, but not always.

BRAND

AMA classifies that brand is a given name, indication, symbol, intend or blend of them that make one product or service different from other product or service which leads to Profit maximization. Brand is only about to create some associations with the customer, when it shows any characteristics of the brand we just recognize the brand. It's about getting people to know you as the only one that satisfy them the best way. The good brand includes, clears message delivery, assures your trustworthiness, attach with your target market, peruse the buyer and create loyalty. To make your brand successful first you need to understand the desires of your customers and then offer any brand in that manner according to the customer demand. Your brand should be in the minds of your customers. Once customers accept the brand, the brand gets more loyalty from the customers and stays for long in the market. According to Silvera & Austid (2004) brand is a set of insights and descriptions that signify a corporation's product or services, but many people think brand just a name or symbol but in real life it is beyond that and have larger definition and scope. It's the overall image of the product; it is the tools, which attach the customer's heart and mind.

A STUDY ON AWARENESS AND PERCEPTION OF COLLEGE GOING STUDENTS ABOUT
CASHLESS TRANSACTIONS

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ABSTRACT

The present research highlights the conceptual background of cashless economy in India. Besides, the study examines the awareness and perception of cashless economy to the college going students by collecting data with the help of questionnaire designed on a five point Likert scale. The sample size of the study is 100 respondents. The results revealed that cashless transactions are well accepted by future of tomorrow. Further improved privacy and security are the factors influencing this segment to make digitalise payments.

INTRODUCTION

Cashless economy is not the complete absence of cash, it is an economic setting in which goods and services are bought and paid for through electronic media. The word cashless transaction means stopping the people to use money through hands and making them to use it through electronic media or credit cards, bank transfers, checks etc. India is moving towards a digital revolution. The transition while drastic has been in cards for a long time now. Post demonetization, there has been a frenzy in the minds of the general public with regards to the whole digitization process. We have witnessed a major chunk of our population embracing this digital change.

TYPES OF CASHLESS PAYMENT METHOD

1. Cheque:- The cheque is one of the oldest methods of cashless payment. It is a known method to everyone. In this method, you issue a cheque for the specific amount to someone else. The cheque gets deposited in the respective bank. The bank processes a payment through a clearing house. The entire transaction done through cheque gets recorded and there is a proof of payment. However, there are instances where cheque payments, get dishonored due to signature mismatch or insufficient fund. In order to avoid such issue, you can use other cashless payment options.

2. Demand Draft:- Demand draft is another rudimentary manner of the cashless transaction. It's the safest choice to receive payment from anyone. Demand draft (DD) never gets defaulted because it is signed by the banker. The disadvantage of demand draft and cheques is you would like to go to a bank so as to deposit cheque and demand draft. The clearance of cheque or demand draft takes extra time.

3. Online Transfer:- NEFT or RTGS The third simplest method for the cashless transaction is online transfer using NEFT or RTGS. In order to do an online money transfer, you need an internet banking facility. Online transfer using NEFT or RTGS is comparatively faster than cheque or DD. Online transfer can be done from anywhere using internet facility.

4. Credit Card or Debit Card:- Credit card or debit card is another cashless payment method. The usage of credit card and debit card was limited in India. However, usage of credit card and debit card is increasing currently. The limitation of this payment method is an availability of swipe card facility (POs) at merchant end.

5. E-Wallets:- E-wallet could be a next cashless payment possibility. E-wallet will be accustomed purchase merchandise ranging from grocery to airline tickets. So as to use E-wallets client and bourgeois, each needs a Smartphone with active net affiliation. The foremost common example of E-wallet is PayPal. Aside from PayPal, you'll be able to additionally use Pioneer, Transferwise, Skrill, and PayZa. After registering for E-wallet, you need to link your credit card or debit card with your E-wallet id. You can use e-wallet for fund transfer or online shopping. It is a simple cashless method.

6. Mobile Wallets:- The next cashless payment methodology could be a mobile wallet. You haven't wanted an open-end credit, MasterCard or web banking countersign for creating payment employing a mobile wallet. Simply load the cash in your wallet via IMPS and use it on the move. You'll transfer a mobile wallet app from play store. A few samples of the mobile wallets area are Paytm, PayUmoney, Oxigen, Lime, MobiKwik etc.

7. UPI Apps:- UPI is a mobile payment system which allows you to do various financial transactions on your Smartphone. UPI allows you to send or receive money using a virtual payment address without entering bank information. Merchants can enroll with banks to accept payments using UPI. Like in the case of a push machine, the merchant would require a current account with a bank to accept UPI payments. The examples of few UPI Apps are SBI Pay, ICICI Pocket, Axis Pay UPI App, Union Bank UPI App, PNB UPI, PhonePe, TranZapp etc.

A STUDY ON FACTORS ENCOURAGING WOMEN TO TAKE UP SMALL ENTERPRISES IN MUMBAI SUBURBAN

Dr. Alpa Upadhyay

Introduction:

Mumbai is considered as a wealthiest city in the country. It is also considered as a financial hub of the nation. People come to Mumbai with a purpose in their footsteps. They know where they're going, what they're doing, why they're doing it and where they want to go. It is a city which is always in motion. This city also creates enormous opportunities for people to make their dreams not only reality but also enlarge their canvas.

When it comes to an entrepreneurship, one picture comes into our mind, and that is a handsome looking male in his late 20s wearing a nice suit. Well off-course our country graced with a parade of real male entrepreneurs, but there are some fantastic and sharp minded females too.

There was a time when women considered as weaker gender and our society filled with all those pathetic ancient taboos, but now women are completing the brands and competing males in a perfect manner India has always been the land of taboos and superstition it is a tough job for parents to encourage the girl child to make a career as a business owner. Mumbai is the City of Dreams; women here like to be occupied with some small enterprises in order to gain social status, financial independence and rewarding career and thus make their dreams turn into reality.

Review of Literature:

1. Rani Jyoti and Sinha Sanjay Kumar (2016) are of the opinion that women entrepreneurs do face lot of barriers in rural areas of India. The major problems faced are due to lack of knowledge, lack of family support, lack of awareness about financial credit available to women in rural India. Moreover the policies and programmes related to women are not implemented effectively.
2. K.Geetha and N.Rajani (2017) have highlighted that at present women are characterized by taking of financial risks in the hope of profit; entrepreneurial role in

IMPACT OF DIGITALISATION ON SENIOR CITIZENS

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ABSTRACT

The present study is on acceptance of technology by senior citizen. The Technology can be considered as a combination of techniques, skills, methods and process. However technology has evolved rapidly over the past years. In our modern day usage of technology is something which is unavoidable. It is widely seen that the young generation has adopted or accepted the changing technology at a very brisk pace. However the usage of technology among the senior citizens was looked upon as a concern. The purpose of the study is to understand the technology acceptance in senior citizens using a systematic literature review. Data was collected with the help of structured questionnaire. A sample size of 100 senior citizens with residing in western suburban area of Mumbai was taken for the current study. The findings of the study have been an eye opener for the researcher. Whatts app is the popular social media used by senior citizens. Digitalisation has positive impact on senior citizens. Use of social media platforms is majorly for building and maintaining social relations with friends, family and relatives.

Keywords: Digitalisation and Social media

INTRODUCTION

Digital revolution has boosted new avenues of communication empowering the economy and its consumers by providing them access to information at any point of time through its diverse platforms, such as, mobile internet, cloud-based technology, big data, IoT, nanotechnology, robots, and other digital technologies. While the growth in digital transformation continues to proliferate, it equally invokes revolution to the world of work. Therefore, digital revolution has paved the way for creation, communication, and collaboration resulting in fewer barriers and more efficiency for innumerable organizations.

Today, one's existence is linked to their presence on social media. Here is a tool, a channel of information so powerful that it has transformed the way we interact with our peers, our family and friends. It is often thought that social media is for the youth, the working population, the ever expanding businesses and the government agencies to reach out to the general populace, but the role of social media in the lives of senior citizens is sadly overlooked.

Senior citizens often fall victim to isolation, depression and loneliness. With children leaving homes for greener pastures and their productive years behind them, these elderly people are often left with ample time on their hands and are often bereft of familial support. Also their decreased mobility and dependence on people around takes a toll on their emotional and physical wellbeing. This is where the importance of social media surfaces; this is the balm that will soothe the lonely hearts and appeal to the intellect of an aging population. Social media helps these aging adults connect with their loved ones, long lost friends and also participate in several social causes which otherwise wouldn't have been possible.

REVIEW OF LITERATURE

Ashima V Gopal and Dr V Murale (2016) conducted a study on acceptance of technology by senior citizen and she has stated that. The Technology can be considered as a combination of techniques, skills, methods and process. However technology has evolved rapidly over the past years. In our modern day usage of technology is something which is unavoidable. We have widely seen that the young generation has adopted or accepted the changing technology at a very brisk pace. However the usage of technology among the senior citizens was looked upon as a concern. The purpose of the study is to understand the technology acceptance in senior citizens using a systematic literature review. Study focuses on incorporating the articles published recently on the topic and to identify the scope for future research.

R.W. Berkowsky (June,2017) conducted a study on technology adoption among older adults and the article says that there exist a number of technology applications with the potential to improve the quality of life of older adults (aged 65+) across numerous domains including transportation/mobility, health/wellness, socialization/communication, recreation, lifelong learning, and home support. However, despite the potential rewards use of technology applications can provide, older adults are less likely to adopt new and emerging technologies. They propose a model for technology adoption and investigate the potential factors associated with adoption specifically among older age groups. Their study is a two-phase study focusing on identifying



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A Study on Workplace Ostracism among Teachers of Unaided Colleges in Western Suburban Mumbai

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INTRODUCTION

Human beings are social in nature and their basic need to be accepted in groups, being excluded can be painful and unpleasant. This is especially true in workplace, where the frequency of team works has increased, thereby providing powerful needs to communicate with other colleagues. Consistent with this argument, research has showed that workplace ostracism is related to lower levels of satisfaction and commitment, and higher levels of anxiety, depression, and turnover intention. Workplace ostracism is a type of mistreatment that occurs when someone is made to feel excluded from the group of employees whom he or she works with. Usually as individuals we view workplace exclusion as harmless, but it actually has a significant and lasting negative impact on employee's well-being, work related attitudes, and actual turnover. The study is undertaken to highlight workplace ostracism among teachers of unaided colleges.

REVIEW OF LITERATURE

1. Inam Ul Haq (2014) is of the opinion that workplace exclusion (ostracism) is an interpersonal stressor and a painful experience that can lead to stress related outcomes. According to him, workplace ostracism affects job performance of an individual and also leads to turnover of the employee. The author wanted to check the theories developed in western societies and its implications in Pakistani job culture.
2. Longzeng Wu, Liqun Wei and Chun Hui (2011) have stated that people high in neuroticism are sensitive to rejection. They tend to perceive interactions with others as threatening and are inclined to interpret an ordinary unintended interpersonal ignorance as an intended rejection. The social nature of human beings creates a need for being accepted in a group and if ostracized it can be painful and unpleasant.
3. Chia-Huei Wu, Jun Liu, Ho Kwong Kwan and Cynthia Lee have highlighted that workplace exclusion (ostracism) is costly for employees and organizations because employees who encounter high levels of workplace ostracism are likely to have low levels of organizational identification and are less willing to engage in citizenship behavior. A direct approach is to reduce the occurrence of ostracism, which can be achieved by treating ostracism as any other act of aggression or hostility and encouraging employees to use face-to-face discussion to solve problems.

STATEMENT OF THE PROBLEM

Teaching is a profession which demands lot of communication between various stakeholders of the institution. When a new person joins the job, his basic fear is of being accepted by management, principal, students and colleagues. Colleagues or co-workers are the ones with whom he will remain for longer period of time as they work together. Thus, it essential that he is accepted by the group. Moreover, for the benefit of the institution, principal and management also wants that teachers working with them feel a sense of inclusiveness within the institution. This study will help the colleges or institutions to reduce its under-performance of teachers due to workplace ostracism.

Factors Responsible for Poor Attendance of Students in Higher Education with respect to Undergraduate - Commerce Colleges in Mumbai

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ABSTRACT: The attendance of the students in higher education is substantially decreasing in undergraduate – commerce colleges in Mumbai. Students' active participation in the class is necessary for their academic growth. The most effective innovative teaching methods will be of no meaning if there is low or poor attendance of students in the class. There is a need to identify the causes for the poor attendance of the students and suggest the measures to improve the students' participation in the class. Researchers have thus attempt to understand the factors responsible for poor attendance of students in undergraduate programs of commerce colleges in Mumbai. Exploratory factor analysis was conducted on 33 variables to identify the factors responsible for poor attendance. Total 8 factors were derived i.e., Students' Approach Factor; Quality of Teaching and Teacher Factor; College Environment Factor; Career Oriented Factor; Family and Health Problems Factor; Social Factor; Curriculum and Examination Factor and Miscellaneous Factors.

Keywords: Poor Attendance, Absenteeism, Higher Education

1. Introduction

Working on such topic is never a pleasant job for any academician. Many researches has been undertaken to understand relationship between attendance of students and their academic performance. Many strategies have been adopted at university and college level to enhance the quality of higher education. The well-developed strategies and methods for improving the quality in higher education will not be meaningful if the students do not regularly attend the college. The strategies and methods will be effective only with the active participation of students. Students with less attendance will not have a pleasant experience of classroom environment and will also affect the teachers for planning their lectures well. (Marburger, 2001). In the terms of quality absenteeism will result in waste of educational resources, time and human resources. (S. Mahmoud 2017). Fayombo (2012) highlighted factors that leads to student absenteeism such as lack of subject interest, poor teaching strategies by lecturers, unfavourable learning environment, too much socialization, job to support family and poor relations

with the lecturers. Student misses the important discussion that happens in the class and relies more on the information provided by peer and does not get the benefits of the examples used by lecturer to clarify any important topics. (Williams LL 2000)

Poor and low attendance poses great challenge for the lecturer. The poor attendance in the class not only demotivates the lecturer but also adversely affects the morale of the other students present in the class. In such situation it is difficult to implement the innovative Teaching - Learning Techniques such as Group Discussion, Case Study Methods, Management Games, Flip Classrooms, etc.

The colleges in Mumbai are facing a chronic problem of low attendance especially in regular B. Com. Program. The present study is an attempt to understand the highly influencing factors for poor attendance and absenteeism in commerce colleges in Mumbai.

1.1. Purpose of the Study

- The main purpose of the study is to identify factors responsible for poor attendance of students in

SHG – AN ENTREPRENEURIAL OPPORTUNITY FOR WOMEN WITH REFERENCE TO
PALGHAR DISTRICT

Dr. Megha K. Juvekar

ABSTRACT

Since 1980s the concept of SHG has been introduced in interiors of Maharashtra for collective growth of women. But, after 1991, SHGs became popular and showed remarkable change in the working of women in SHGs. The number of women involved in SHGs started increasing and thus it benefitted their family at large. The paper covers the work of SHGs located in Palghar district and also its impact on women members of the group. In order to earn an extra income, women started becoming a part of SHGs and it also encouraged them to initiate their own enterprise. This gave rise to SMES (Small and Medium Entrepreneurs) and forming a SHG made women independent and generated a habit of saving among women. The paper also throws a light on formation and challenges faced by women while forming SHGs and the support led by government. SHG also acts as a catalyst to bring the change among women, as it gives them platform to start their business collectively and develop various skills among them. Hence, the paper will also cover factors motivating women to be a part of SHGs and various positive changes that were developed among women. Finally, a paper will also include different case studies (success stories) of women and SHGs in starting their enterprise.

INTRODUCTION

The concept of SHG was widely introduced around decade ago but its implications are largely seen in rural areas. The formation of SHG maximizes the scope of job employment and introduction of small entrepreneurs. Though men and women both are allowed to be a part of SHG, it is commonly accepted by women. The main objective of forming SHG is to eradicate poverty, empower women and carry various social activities through such groups.

In rural areas, the male members earn and female members take care of their family. Hence, the introduction of SHGs have encouraged women to cross their threshold and support their spouses. MRLM and various NGOs have played an important role in shaping the groups to take certain entrepreneurial activities. Many women get an opportunity to start their own enterprise by getting financial support and guidance from SHG. Thus, it helps them to earn their livelihood. Being a part of SHG makes women more self-reliant and good decision maker, they also start gaining social status among villagers. However, SHG gives an opportunity to women for creating their own identity and improving their standard of living.

OBJECTIVES OF THE STUDY

Following were the objectives of the study:

1. To know the involvement of women in working of SHG.
2. To identify the role of SHGs in empowering women of the palghar district.
3. To assess the working of SHGs
4. To understand the role of NGOs and government in supporting SHGs.
5. To suggest measures to have better working of SHGs.

HYPOTHESES OF THE STUDY

1. SHGs make women independent by developing various skills and assisting them to take decisions on their own.
2. The participation in SHG has positive impact on women and their family.

RESEARCH METHODOLOGY

The present study is exploratory in nature in order to provide clear guidance for empirical search. This study is a qualitative research yet, it has its application in future. The researcher also presents it as descriptive research where focus is on fact-finding investigation with adequate interpretations. The method employed in this study is the evaluative and descriptive survey method.

- Primary (questionnaire and interaction with women) and secondary (reference books, newspaper etc) data collected
- Judgemental sampling technique is been used to collect the primary data from women associated with SHGs.

A study on impact of AI on the jobs in India special reference to Health and Education Industries

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ABSTRACT

Artificial intelligence (AI), driven by machine learning (ML), computer vision and the Internet of things (IoT), is very soon sprouting as a substantial general-purpose technology. This is no longer associated only to computer-based companies but also slowly moving to all major sectors, such as manufacturing, agriculture, healthcare, retail, banking and financial services, and public utilities. AI is also being considered by defense and security organisations. While an increasing number of industries have already embraced AI and started to reap its benefits, many others seem willing to explore the significant business opportunities and societal value offered by AI.

The push adoption and success of AI is due to the support, eagerness and initiatives taken by government authorities. This adhesion has already inspired visionaries to develop solutions that are assimilating human touch and machine aptitude. The implementation of AI is to enhance the human ability to perform tasks more effectively and efficiently with taking right decision with humans or with support from machines. Chatbots, connected worker spaces, predictive asset maintenance, smart agriculture and many other such business cases serve as precedents for successful human-machine interaction models. The introduction of AI, has created an exhilaration and also a perceived uncertainty with regards to future employability.

In this research, the researcher has given importance to current development of AI specially in India with respect to various key sectors. The researcher has further tried to identify the perception of industry professionals regarding the effect of AI on their businesses and also to find the reality of the hype created that AI will risk jobs and further will reduce the functional roles of human resource.

Keywords: Chatbots, Assimilating, Machine Learning (ML), Artificial intelligence (AI), employability, exhilaration

INTRODUCTION

This paper tries to review the available literature on technological change, automation, and further their influence on the future of work and, education and skills Artificial intelligence is composed to release the next trend of digital distraction, and companies should prepare for it now. It's been seen that few early adopting firms have made benefits and have progressed, so therefore others have focused on accelerating their digital transformations. Through this research the findings lead to focus on five AI technology systems: robotics and autonomous vehicles, computer vision, language, virtual agents, and machine learning.

The investment in AI is growing debauched, that is being conquered by digital titans such as Google and Baidu. Industries globally, are spending on AI R&D, placement, and also on its acquisitions. AI or Machine learning, as an empowering technology, has received the largest share of both internal and external investment.

Recent there was headline that specifies the growth and development of modern technologies will radically modify the jobs scenery in India, possibly dislocating large percentages of the workforce. While commotions are unavoidable, but it is not yet clear as how much automation and technology will have its influence on employment, job roles and skilling requirements. India has a growing youth population who require regular



UNIVERSITY OF MUMBAI
DEPARTMENT OF COMMERCE
Certificate

This is to certify that

Mr./Ms./Dr. POONAM KAKKAD *Kinnary* Of
Nirmala Memorial foundation College of Commerce and Science College
Participated / Presented a Paper Titled
Students Exchange Program – A Tool to Promote Cross Country
Study.

In Two Days International Conference On
"Asian Economy – A Cross Country Analysis"
On 17th And 18th February, 2020

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Conference Chairperson, Professor & Head
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An Empirical Study On CCTV Surveillance And Its Relation With Job Satisfaction of College Teachers In Mumbai

Dr. Poonam Kakkad

ABSTRACT

Surveillance has already gone distant beyond just CCTV cameras. The current paper studies whether surveillance at workplace have any relation with job satisfaction of college teachers. The paper measures the attitude of teachers towards CCTV Surveillance. To investigate further the researcher approached 228 respondents with structured questionnaire. Statistical tools like Means score, T test and Central tendency, Correlation and regression test was used to study the objectives and test the hypothesis of the study. The study reflected teachers have a positive attitude towards CCTV surveillance. However, the Correlation coefficient between the mean scores for Positive Attitude and Job satisfaction is 0.129. It indicates that there is a positive Correlation between Job Satisfaction and the Positive attitude of the teachers towards the CCTV Surveillance. The p-value is 0.052 (> 0.05) suggesting that it is not statistically significant.

Key words : CCTV surveillance , Job satisfaction

INTRODUCTION

Teachers build the future generation of the society. They are most closely in touch with human lives and their development. The job satisfaction of these teachers becomes vital for the fact that they are the architecture in building the nation. If a teacher is dissatisfied with his work, then both quantity and quality of this performance will suffer. These in turn will affect the development and growth of the country. So to improve the efficiency of the teachers, certain steps must be taken to satisfy their ambitions, objectives and need by evaluating their job satisfaction. A systematic evaluation of the job satisfaction of a teacher in an institution provides factors for refining his effectiveness and productivity of service by such an evaluation the factors affecting the job satisfaction of a teacher can be recognized for corrective action.

REVIEW OF LITERATURE

Fredrick (2015) conducted a study on MBA college teachers of Madurai city to analyse various factors that influence their job satisfaction level. The result of the study exposed that job satisfaction of faculty members is positively associated with various factors like career growth, financial reward, working condition, demographic variables and recognition. Any rise in these factors will lead to increment in job satisfaction level of faculty members.

Kishor and Suryawanshi (2015) conducted a study in Maharashtra state to measure university teacher's job satisfaction level. The researchers considered various factors into consideration and they are pay, promotion, supervision, fringe benefits, contingent rewards, operating procedures, coworkers, nature of work, and communication. The result of the study discovered that maximum faculty members had average level of satisfaction. They were satisfied with their job nature but not satisfied with its operating procedure.

Ahluwalia and Preet (2014) conducted a study on faculty members of colleges and University of Amritsar and Jalandhar to analyse how different factors affect their job satisfaction level. The study depicted that job satisfaction of faculty members is highly influenced by possibility of growth and administration, salary and monetary growth, hygiene and infrastructure, possibility of turnover, cooperation and coordination, interpersonal relationship, and unbiased administration.

Shetty and Gujarathi. (2012) conducted a study in management institutes of Nasik, affiliated to Pune University, to analyse firstly, factors affecting faculty job satisfaction and students overall satisfaction. The researchers studied various independent factors to measure teacher's job satisfaction level which were employment condition, work environment, teaching climate, professional development and institute's culture and value. Faculties were also asked to assign rank to six factors each associated with their attrition and retention. Attrition factors were no future growth, job security, lack of support and freedom by the director, low salary, poor relationship with colleagues, personal/family

AN EMPIRICAL STUDY ON POPULARITY OF SERVICE DELIVERY APP ZOMATO AMONGST YOUTH IN MUMBAI

Dr Poonam Kakkad and Mr. Milind Sawant

ABSTRACT

The paper, particularly examines the growth and relevance of digital apps in the food delivery systems run by the food providers particularly fast-food companies in India. The main purpose of this paper is to throw a light on popularity of service delivery app Zomato amongst youth in Mumbai. To study the objectives the researcher has used both secondary and primary data. A total number of 200 respondents were formed as a sample belonging to Mumbai. Data was accumulated through well-structured questionnaire.

Statistical tools like Central tendency, Cross tabulation and Chi Sq test were used to study the objectives and test the hypothesis of the study. The study reflected that There is no association between age and reasons to prefer food service delivery zomato app. Finally the paper suggests a few strategies which could be adopted by them for sustainable business in the days to come has been suggested in the paper.

Key words : Food delivery service app Zomato and popularity

INTRODUCTION

Food delivery assisted through digital apps has developed as one of the fast-growing sectors in the e-commerce space. The arrival of digital tools has conferred a different outlook on the food industry. Consumers have the pleasure to pick from a variety of cuisines, anywhere, anytime from a array of food providers listed in the e-commerce space.

Further pulls like no minimum order value and the host of payment options like net banking, digital wallets, and cash on delivery all have increased the consumer convenience. Reduction in urban-rural divide with easy access to smartphones has rushed the growth and acceptance of online food delivery systems. Companies have remodelled their business strategies on a modern digital platform to keep pace with the customer's changing needs and preferences.

OBJECTIVES OF THE STUDY

1. To study the reasons for preference of Zomato food delivery service app.
2. To study whether gender and age has any association with preference for use of Zomato app.

REVIEW OF LITERATURE

- Sehat Murat Alagoz & Haluk Hekimoglu (2012) Determined a clear growth in e-commerce with a similar growth in the online food industry. Use of Technology Acceptance Model (TAM) model to study the online food ordering system was made. Effortlessness and helpfulness of the online ordering and delivery services has been stressed as a key factor towards the acceptance and growth of these services and vital reason for consumer preference for these services.
- Dr. Gomathy Thyagarajan (2015) Published a study on the Zomato in the form of a case study. The study intended at an overall analysis of the brand by taking into consideration several parameters like marketing strategies, competitive strategies and global avenues.
- Aniruddha Deshpande (2016) Conducted a market and consumer analysis for Zomato with special emphasis on new and upcoming opportunities for food delivery services. This was done by conducting a SWOT analysis on emerging markets. Overall, the study projected Zomato as an excellent means of serving customers as it rated high on several consumer perception parameters as compared to its counterparts.
- Harshleen Kaur Sethi (2017) studied several factors like geographical coverage and customer support to analyze the responses. This was accompanied by a complete interpretation of usage of social media effectively by the brand. The positioning and communication strategy of the brand was associated, and a gap was found in terms of effective execution.
- Anshul Sharma (2017) made a comprehensive study on the infrastructure of Zomato including factors like Zomato treats, Zomato Gold etc. and successfully correlated it with the sales management techniques of the brand. Keeping in mind sales planning, automation and other key factors. The study concluded by pointing

AN ETHNOGRAPHIC STUDY OF DARKNET

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ABSTRACT

With the advent of the technical era, the tunnel of the World Wide Web became denser and more sinister. Some portion of the WWW is full of derelict URLs, stolen credentials, malware, phishing kits, forbidden drugs, weapons, and other illicit goods that are traded among anonymous buyers and sellers. It is notoriously known as "Darknet". Open exchange and the use of virtual cryptocurrencies made the darknet more popular among criminogenic users. Darknet requires the use of special browsers providing access to anonymous networks and the most popular browser among all to enter the darknet is TOR. An ethnographic study of this paper highlights the recent incursions of Darknet along with its existing dark shadows on society. It also accentuates the bright side of the Darknet that attempts to provide a think tank to academicians, researchers and many individuals of the society before they use any browser or services that supports anonymity and privacy. It will definitely help us to minimize the adverse impact of the darknet on society.

Keywords—Darknet, Anonymity, Cryptocurrencies, TOR, privacy

I. INTRODUCTION

Back in the 1960s, when ARPANET was flourishing with its glory of communications over the internet, two organizations in the US Department of Defence tried to develop a secret encrypted network that would protect the sensitive Communications of the US Spies. The ultimate aim to design such a communication network was to enable human activists and people to communicate and collaborate, remotely and securely. But soon in the 1970s ARPANET discovered an illegal use of this network when the students of Massachusetts Institute of Technology and Stanford University traded drugs using its Artificial Intelligence Laboratory. With a fear of losing privacy, ARPANET was divided into MILNET (Especially used for Military Operation and communications) and Civilian network (used by the general public). This civilian network took the form of the internet. After the release of the Internet in the 1980s, the world became more and more connected. In 2000, Ian Clark, a computer scientist implemented his project into a free software called 'Freenet' and made it available to the public. In a short period, several copies were downloaded. After a continual development of the software several versions were released, and slowly it became fundamental support for 'Darknet' [1]. When an internet user switches to pure darknet operations, Freenet becomes very difficult to detect from the outside world. The transport layer of this network uses a special routing mechanism termed as 'Onion Routing' [2,3]. It's a process in which a message is encrypted after every transfer through a node or a router. These layers of encryption are similar to the peels of an onion. Due to these multiple encryptions, the identity of the sender and receiver remains unknown. In 2002, Tor- The Onion Router, a private Internet browser, was finally released to the world. With Tor, people can freely browse online maintaining anonymity. The hidden imprints and anonymity led many Nation-State Actors, State-Sponsored Hackers, pornographers, scam artists, drug, and gun dealers to find their home for some clandestine activities. And slowly the Darknet became the hub of international criminal activities [4,5].

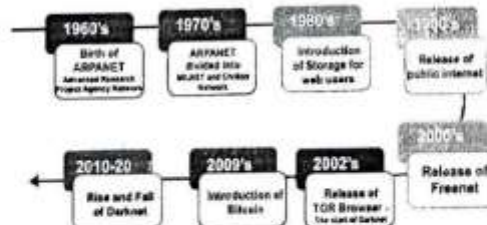


Fig 1: Timeline of Darkweb

II. LAYERS OF INTERNET

The Internet is an ocean of information. Every individual read topics according to their interest and gain information. It's a mesh of variety of networks (some are guided by VPN whereas some are open) and many

Gender Perspective on Influence of Social Media on Holiday Planning Process of Generation Y in Mumbai

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Abstract

Tourism is a thriving industry in most parts of the world. People love travelling to different destinations and exploring the unknown. This aspect of human nature has boosted research in this area to understand what tourists do for planning and managing travelling and how they use social media to manage their travel plans. Research studies have indicated that social media impacts holiday travel decisions, although it varies across geographical boundaries. Few studies have suggested that social media is used during the planning stage of a holiday.

In contrast, a few indicated that it is used after a holiday. However, these studies have not been conducted in Mumbai. This research has attempted to explore the role and impact of social media on Generation Y's (currently between 25 and 40 years old) travel decision-making process in Mumbai with a clear indication of gender preferences. Descriptive research has been conducted to conclude the research. Though the relationship between social media and holiday planning has been established, there was no bearing on gender.

Keywords: Generation Y, Social media, Travel planning

Introduction

Social media is emerging as an informative tool for business. India is witnessing exceptional growth in the number of users on social media. Travellers' use various information sources to plan their holidays, and social media is actively used by them in different stages of holiday travel. Mintel (2013) emphasized that destination travel reviews influenced 80% of Generation Y, and 40% would not book accommodation without referring to online reviews first. This research aims to explore the studies that indicated a correlation between social media's level of influence and the travel decision-making process of Generation Y at different travel stages, that is, before, during, and after the consumption of a holiday.

While several studies discuss the travel behaviour of senior travellers', there is little discussion of the travel habits of generation Y. This paper aims to profile Generation Y based on their travel attitudes and behaviour to understand this segment better.

Interdisciplinary Relevance

Hospitality and tourism companies can benefit from this research to understand how to monitor what was being said online and interact with the customers, especially if they have expressed a negative opinion.

The Ministry of Tourism can benefit from the data generated from this study by promoting Incredible India on the social media platform in a structured manner to generate awareness about Tourism destinations in India. It would be especially helpful for foreign tourists who are major social media users to know more about India and its tourist destinations.

Educators can stress the importance of digital presence and marketing of companies online to grow their business as 80% of companies have opted in for the digital marketing platform. This research will give insights into the impact of social media on the tourism sector in India.

Researchers can conduct cross-cultural studies based on this research to generate more data on the impact of social media on travel decisions of various age groups outside Mumbai.

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MEMES – A NEW LANGUAGE OF MARKETING

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ABSTRACT

The current paper examines the awareness and perception of Memes as a marketing tool. With the help of structured questionnaire 262 respondents were surveyed. The study has showcased that 156 respondents have moderate level of Perception and 27 respondents have high level of Perception of MEMEs as an Advertising tool. Statistical tools like Anova, F test, Means Score is used to test the hypotheses. The tests revealed that there is a significant impact of meme comments on buying decision of consumers. Further for statistical interpretation non parametric Binomial test is applied and the results stated that there is a significant impact of negative comments of memes on buying decisions of consumers.

Key words – Memes, Perception and Influence on buying decisions.

INTRODUCTION

The marketing of products and services via social media platforms may be regarded as an easier means to reach out to target customers than the need to engage them face-to-face as often the case in conventional marketing strategies. The tough part is to ensure the content designed or produced for social media marketing and stand out amidst thousands of postings appearing on each page.

A meme, is a visual in the form of pictorials and video content that communicates a matter along with a humorous caption. A meme is primarily an image based of some cultural reference. But other pictorial designs like GIFs and videos are also appealing and popular in the world of meme-lords. Today, memes travel faster than news or tweets. Memes are seen when casually surfing on social media feeds like whatsapp app Twitter, Facebook, or Reddit. Memes are rising in popularity worldwide. Memes also deliver a standpoint and outlook on a given issue. People, especially from the Gen Z cohort, love memes because they offer an entertaining analysis of everything—from the childhood trauma to the latest current affairs around the globe.

In the world of marketing, brands are adopting the meme passion (often called meme marketing) because memes are fun, easy, and entertaining to create. Of late Meme marketing is a social media fodder because they are great at refining brand engagement. It supports the social media managers to build and enhance page engagement, build a community of fun-loving audience, and improve branding.

REVIEW OF LITERATURE

Fong Ngai Yan et.al (2017) studied that most brands twig to traditional methods of advertising, such as adopting a highly stylized way of showcasing their products, bringing into line their brand to definite ideologies and values, and lashing out competitors from the market.

Chan Sum et.al (2017) in their study the researchers projected that of late many Business-starting brand (or "small" brands) adopt meme marketing to speak the "meme language", to approach consumers in a funny and friendly manner.

Lam Chi Yin et.al (2017) their study reflects that marketing memes create effect in influencing consumption patterns (especially memes that speak ill of certain brands), they delicately and indirectly influence brand preferences and consumer-brand relationships.

Economic time Brand Equity (2020) states that the reason for the rising popularity of meme marketing is the presence of vibrant pop culture. Many popular memes revolve around popular movies and shows.

Han Shen Chen et. la (2019) their study have stated that marketer utilised internet memes to strategies their promotional activities with an aim to significantly improve their internet exposure.

Study on Service Quality of Insurance Companies -A comparative study.

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Abstract: Quality of service matters a lot in retaining existing business as well as getting new business in the service industries. Insurance being a service industry, it is needless to add that service quality is important. Today's complex business environment makes it an imperative to maintain high quality service, come what may. Insurance sector is not an exception to the above rule. This study makes a simple attempt to compare service quality in both the Public and Private sector insurance companies. A sample of 107 responses from the existing policy holders belonging to both Public and Private sector insurance companies have been elicited to estimate the quality of service in them. Parameters such as Reliability, Confidentiality, Accuracy, Receptiveness to customer complaints, Quick complaint resolution, Receptiveness to customer suggestions, Innovations in products and services have been considered to estimate the service quality. Non probability sampling method and convenience sampling technique has been used in this study.

Key words: Service quality, Reliability, Confidentiality, Accuracy, Receptiveness to customer complaints, Quick complaint resolution, Receptiveness to customer suggestions, Innovations in products and services, respondents.

Introduction

Insurance is an insulation against unforeseen and unexpected events in life. The protection given by Insurance has become very important in the present day complex living environment. Insurance companies design variety of products and offer them to the needy people. Because insurance sector today is not in a monopoly, Competition has become very fierce. Both Public sector and Private sector insurance companies approach people with their product varieties and to sell and service them, they use their unique strengths. One such unique strength is service quality. This study makes a simple attempt to compare the quality of service offered by Public and Private sector insurance companies in Bangalore City. To estimate the quality of service, parameters such as Reliability, Confidentiality, Accuracy, Receptiveness to customer complaints, Quick complaint resolution, Receptiveness to customer suggestions, Innovations in products and services have been used in this study.

Scope of the Study

The study takes seven different parameters of service quality viz., Reliability, Confidentiality, Accuracy, Receptiveness to customer complaints, Quick complaint resolution, Receptiveness to customer suggestions, Innovations in products and services for consideration. These parameters have been used to test service quality in both Public and Private sector insurance companies. The study will attempt to bring out which particular parameter

A Study on Artificial Intelligence Neural Network Development

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Abstract: *A false brain organization (ANN) is a worldview for data handling that follows how natural sensory systems, similar to the mind, capability. The imaginative design of the data handling framework is the central part of this worldview. It is comprised of a few, unpredictably connected handling units called neurons that participate to resolve specific issues. ANNs learn by means of impersonation very much like individuals do. Through a growing experience, an ANN is custom fitted for a specific reason, like example acknowledgment or information characterization. The synaptic associations between the neurons in natural frameworks change because of learning. This additionally applies to ANNs. This article gives a blueprint of how fake brain organizations (ANNs) work and are prepared. Moreover, it makes sense of the purposes and advantages of ANN.*

Keywords: ANN (Artificial Neural Network), Neurons, pattern recognition

I. INTRODUCTION

The study of the human brain has a long history. It was only logical to try to control this way of thinking with the development of contemporary technology. When neurophysiologist Warren McCulloch and a young mathematician named Walter Pitts published a paper on the potential functions of neurons in 1943, it was the first step toward the development of artificial neural networks. They used electrical circuits to model a straightforward neural network. Neural networks can be used to identify patterns and detect trends from data that is too complex for either people or other computer systems to pick up on, thanks to their extraordinary capacity to infer meaning from complex or imprecise data. You might think of a trained neural network as an "expert" in the field of data it has been given to analyse.

Other advantages include:

1. Adaptive learning, the capacity to learn how to do tasks according on the data provided for training or initial experience.
2. Self-Organization: An ANN can organise or represent the data it receives during learning time in a way that is unique to it.
3. Real-time operation: ANN calculations may be performed in parallel, and specialised hardware is being created to take use of this potential.
4. Fault Tolerance via Redundant Information Coding: Performance is impacted when a network is partially destroyed. However, even with severe network degradation, some network functions may still be available.

Unlike traditional computers, neural networks approach problem solving differently. Traditional computers employ an algorithmic strategy, i.e., solves a problem by adhering to a set of instructions.

The computer cannot resolve the issue unless the precise procedures it has to take are known. Because of this, the ability of conventional computers to solve problems is limited to those that humans currently comprehend and are familiar with. But if computers could perform tasks that we are unsure of how to execute, they would be so much more beneficial. Similar to how the human brain processes information, neural networks do the same. The network is made up of numerous, intricately connected processing units called neurons that collaborate to address a particular issue simultaneously. Using examples, neural networks can learn. They cannot be made to carry out a predetermined task. The examples must be carefully chosen to avoid wasting time or, worse yet, having the network operate improperly. The drawback is that the network's operation can be unpredictable because it figures out how to resolve the issue on its

A Study on Challenges and its Effects of Globalisation Faced by Business Industry

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Abstract: *Affected by globalization and internationalization, new firms are framing and competition is expecting a worldwide person. Organizations should adjust their old strategic policies to the modified climate and new market possibilities, bringing about the presentation of new administration procedures and innovations. The exploration foundation depends on the consequences of an overall overview, which will permit us to look at the worldwide status of contemporary administration patterns. This article's essential goal is to look at the utilization of recent fads in business the board used by directors around the world, as well as in Slovakian organizations, as far as execution the executives devices and their effect on organizations.*

The article is dedicated to the discoveries of global studies intended to screen the way of behaving and mentalities of administrators, as well as the pace of use and level of fulfillment with different administration procedures and devices. Fruitful execution includes information on their assets and deficiencies along with the capacity to coordinate the fitting devices in the proper way imaginatively..

Keywords: management, globalisation, busuiness trends, digital tools

I INTRODUCTION

Every organisation working in the current unstable economic environment must be able to adapt in order to survive. In recent years, the rate of change has accelerated substantially, and change has become a daily reality for businesses and organisations. In today's complicated and competitive global business climate, firms must adapt to constantly changing external conditions in order to remain profitable and competitive. Extreme competition is a fact of life. The market has evolved, new competitors have arrived, and competition has increased. Also Slovak enterprises must carefully track market changes and respond to domestic and international market demands. To remain competitive, it is essential to respond quickly to a variety of stimuli, including environmental turbulence, innovation, and both external and internal changes. Inactive organisations frequently run the risk of losing their competitive advantage and are at a high risk. Companies must therefore monitor developments, appraise them, and respond appropriately through the management apparatus. As a result of the changes, the demands on company management are always expanding, leading to the growth of managerial theory and practise, which is enriched with fresh information. The conditions produced by the new contemporary society, which necessitated the introduction of new management methods and tools, frequently make it impossible for previously successful approaches to be implemented. It is the innovative management practises and tools that enable firms to adapt to current market conditions and are crucial to guaranteeing corporate efficiency, profitability, and ultimately competitiveness. The implementation of managerial trends is a complicated procedure in which managers play a significant role. To introduce and utilise new methods and tools, managers must have the necessary knowledge as well as the capacity to pick and implement the most suitable method.

Globalization and internationalisation processes, advancements in information technology and telecommunications, as well as substantial socioeconomic shifts, exert great demands on the improvement of management. This is reflected in the search for new, more effective management strategies and procedures, as well as the dissemination of practical information. Methods, procedures, and instruments that are out of date are being replaced with ones that are more adaptable to shifting situations and presumptions. The surrounding environment is subject to rapid change, frequently occurring from one day to the next or from one hour to the next. Companies are also impacted by changes that are typically so rapid, disruptive, and revolutionary that they can hardly keep up and others are already preparing for them.

A Study on Challenges and Opportunities in SME'S of Rural Area due to Usage of ICT Tools

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Abstract: *This study examined into three significant obstructions — ecological, authoritative, and innovative — that influence how created ICT is adjusted to or incorporated. It likewise took a gander at how SMEs in less evolved countries could investigate the numerous ICT improvement stages by moving starting with one then onto the next. Innovation has developed into a cutthroat device in current strategic policies, making ICT coordination in SMEs vital. In light of a study of 322 SMEs in Nigeria, this report was confirmed utilizing the SmartPLS3 program. The quantitative examination zeroed in on the three speculated deterrents to measure the degree to which interior and outside variables might restrict SMEs' capacity to contend with regards to corporate development and company extension. In spite of the writing's earlier accentuation on the impacts of ICT on the SMEs' development and extension, the examination explained a portion of the significant snags looked by provincial SMEs in an arising nation like Nigeria. The making of a novel model to help SMEs in understanding the significance of created ICT and recommending a procedure for SMEs to go through the phases of created ICT is one of the review's huge commitments.*

Keywords: ICT; SMEs; less developed nations (LDNs); developing nations

I. INTRODUCTION

In the corporate world, technologies have significantly increased the competition for competitive advantages. Small and medium-sized businesses (SMEs) are not exempt from this dynamic, especially those operating in emerging nations that are vying for market share internationally. Small and medium-sized businesses (SMEs) have been claimed to have made a substantial contribution to the growth of emerging economies [1]. Previous research has concentrated on the variables (barriers) affecting ICT adoption success [2, 3] and their impact on SMEs' performance [4], demonstrating the significance of ICT not only for SMEs' organisational performance but also for their business expansion both inside and outside the local market [5]. Small businesses have been urged to include ICTs into their organisational structure by focusing on owner-manager characteristics [6,7], employee ICT knowledge and abilities [8,] and its advantages [9]. These studies have drawn criticism, nevertheless, because the majority of ICT models were created to address problems with effective ICT adoption among SMEs from the perspective of an advanced economy [10–12], which is different in the context of developing nations [13–14]. The obstacles preventing the proper integration of developed ICTs, particularly those operating in the rural context in less developed nations that have been long disregarded, must thus be identified. Such research can offer suggestions for lessening the effects of these difficulties [16].

Although many of these difficulties have been noted in the literature, the majority of these obstacles do not only affect SMEs in developing nations [17]. According to the study provided by [18,19], SMEs in less developed nations have greater obstacles that prohibit them from utilising modern ICTs to their full potential. For instance, the development of SMEs is influenced by the national economic strategy of each nation, which tries to find long-term solutions to problems with low GDP, low per capita income, unemployment, and income distribution [20]. International Monetary Fund (IMF) [21] claims that the majority of nations categorised as low-income economies frequently follow more stringent policies that are harmful to the expansion of SME. According to certain sources, the limited integration of developed ICTs among SMEs, and more notably in rural areas, is directly tied to these restrictive measures [22]. The degree of ICT integration among SMEs is typically influenced by the country's economic development, which affects SMEs more than large businesses [23, 24]. Weak government regulations often have an impact on the level of developed ICT adoption, especially among SMEs, which helps them gain a significant competitive edge in the markets

A Study on Cyber Security and ICT Developments

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Abstract: *The detecting component networks as one of the critical mechanical patterns for the resulting many years has given scholastics various exceptional deterrents. These organizations are conceivably comprised of hundreds or even a huge number of minuscule detecting hubs that work freely and, in specific circumstances, need admittance to sustainable power sources. Little-sized, asset obliged detecting component hubs could result from esteem limitations and the requirement for pervasive, imperceptible organizations. Despite the fact that there are many issues in detecting component organizations, in this exploration we decide to zero in on security of Remote detecting component Organization. We like to recommend a couple of safety targets for remote detecting component organizations. The reception and usage of detecting component networks for some applications rely upon security, consequently we have fostered a broad danger examination of remote detecting component organizations. As a general rule, we like to likewise give a few safeguards against these risks for the Remote Detecting Component Organization.*

Keywords: Wireless Sensor Network (WSN), Security

I. INTRODUCTION

With the advent of wireless networking technologies, every aspect of our daily lives has altered substantially. One of the technologies that is developing the quickest in the future is the Internet of Things (IoT). By incorporating IoT, electronics may be connected to the physical environment, which essentially modifies our daily lives. As a result, there is an urgent demand for communications everywhere and at all times, particularly in industries with high activity. The Internet of Things has been described as the fusion and communication of sentient objects (things). IoT's dominance fosters the development of new technologies and applications. These types of sensors and actuators (like home appliances, security cameras, and environmental monitoring sensors) are often equipped with a variety of the transmission of control and sensor data, there are transceivers, microcontroller gadgets, and protocols. They are depicted as having a significant part in a vast array of contexts, beginning with applications for critical military police investigations, fire prevention, and building security monitoring the soon-to-be future e an excessive number of sensing element nodes are placed in these networks to Keep an eye on a huge field where the operational circumstances are frequently difficult or even hostile. However, due to their limited processing power, constrained memory, and other factors, the nodes in WSNs have significant resource limitations. memory and stamina. These networks need to be protected against threats like node capture, physical change of state, eavesdropping, denial of service, etc. because they are sometimes placed in foreign locations and left unattended. Regrettably, outdated security measures with substantial cost don't appear to requires resource-forced sensing element nodes to be feasible Wherever recharging or replacement wouldn't typically be possible, battery boosted nodes are a regular component of the numerous WSN applications and are regarded as disposable. Although there are various potential power sources for these gadgets, including solar energy, they are still mostly thought of as "one-use" items. If eventual failure is expected, then it is vitally important to maximise their time and productivity. This idea of battery saving also applies to the basic desire of WSNs to impose security. To assist in achieving this, security protocols make an effort to be lightweight in terms of code size and processing requirements while maintaining their functionality. Security should be built into each system node in order to provide an extremely secure WSN. Any area of a network without any protection may easily come under assault. As a result, this requires a high level of security in every aspect of the development of a wireless detection network application that could gather or expose critical information.

A Study on Development in Blockchain Technology and Future Trends

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Abstract: *Blockchain, the foundation of Bitcoin, has recently acquired a ton of consideration. Blockchain goes about as a rigid count, permitting arrangements to occur in a decentralized way. Blockchain-grounded tasks are emerging in an assortment of tirelessness, including monetary administrations, character frameworks, and the Web of impacts (IoT), among others. In any case, various obstacles of blockchain innovation, including as adaptability and security issues, must be replied. This paper gives an inside and out look of blockchain innovation. To begin with, we present a clarification of blockchain armature prior to contrasting vivid normal understanding ways used in various blockchains. What's more, innovative obstacles and ongoing headways are minimalistically quibbled. We additionally quibble certain blockchain future patterns.*

Keywords: Blockchain, decentralization, consensus, scalability

I INTRODUCTION

Cryptocurrency is presently a buzzword in both assiduity and academics. Bitcoin has been one of the most successful cryptocurrencies, with its capital request surpassing\$ 10 billion in 2016(1). Deals in Bitcoin use a specifically erected data storehouse structure. The network may take place without the involvement of a third party, and the introductory technology used to develop Bitcoin is blockchain, which was originally suggested in 2008 and stationed in 2009(2). Blockchain may be allowed of as a public tally, with all married deals kept in a series of blocks. This chain expands as fresh blocks are regularly added to it. For stoner security and tally thickness, asymmetric cryptography and distributed agreement ways have been employed. Decentralization, continuity, obscurity, and auditability are all abecedarian aspects of blockchain technology. With these characteristics, blockchain may significantly reduce costs and enhance effectiveness. Blockchain may be utilised in a variety of fiscal services, including digital means, remittance, and online payment, since it allows payments to be completed without the involvement of a bank or a conciliator (3), (4). It may also be used in other sectors similar as smart contracts (5, 6), public services (7, 8), the Internet of effects (IoT), character systems (9), and security services. These diligence profit from blockchain in a variety of ways. To begin with, blockchain is incommutable. Once a sale is stored in the blockchain, it cannot be altered. Blockchain may be used to attract guests for businesses that demand great trust ability and honesty. Likewise, blockchain is distributed and may exclude the single point of failure. Situation with a single point of failure. Smart contracts, on the other hand, might be executed automatically by miners once they're put on the blockchain. Although blockchain technology offers enormous pledge for the development of unborn Internet services, it faces a number of specialized obstacles. To begin with, scalability is a major challenge. Bitcoin block size is presently limited to 1 MB, and a block is booby-trapped every 10 twinkles. As a result, the Bitcoin network is limited to 7 deals per second, making it unable of managing with high-frequency trading. Larger blocks, on the other hand, need further storehouse space and slower network propagation. This will precipitously lead to centralization as smaller people choose to keep their accounts. This is a massive blockchain. As a result, balancing block size and security has proven to be a delicate task. Second, it has been demonstrated that miners can earn further than their fair share of income by employing a selfish mining approach (10). Miners conceal their booby-trapped blocks in order to earn further plutocrat in the future. As a result, branches might do frequently, impeding blockchain growth. As a result, some remedies to this problem must be proposed. likewise, it has been demonstrated that sequestration oohing may do in blockchain indeed when individualities solely use their public and private keys to conduct deals. likewise, current agreement styles like as evidence of labour and evidence of

A Study on Digitalization Brought in India and its Impact on Insurance Sector

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Abstract: *The utilization of data and correspondence advancements (ICTs) in the plan and improvement of monetarily designed extra security strategies and monetarily designed disaster protection business processes in India's life coverage industry development is assessed in this exploration paper. The assessment study explores the usage of ICTs in various thing improvement periods of fiscally planned debacle assurance courses of action and the use of ICTs in security processes. This paper, specifically, presents a hypothetical examination that all the while considers the impacts of these connections on the Insurance Business, Monetary Designing, and Protection Business and the extension of the Protection Business in India, as well as the job and commitment of ICTs in the Monetary Designing Applications in Monetarily Designed Life Contracts and Cycles. It depicts how ICTs are utilized in FE applications to make Monetarily Designed approaches and safety net providers' business processes, including management.*

Keywords: ICTs, insurance policies, insurance business, financial engineering

I. INTRODUCTION

We can't envision the ongoing time of way of life without ICTs commitment and job in every single field of human existence particularly the fields like Banking, Protection areas. " Technologies that enable telecommunications-based access to information are referred to as information and communication technologies (ICTs). Although it focuses primarily on communication technologies, it is similar to Information Technology (IT). According to Tech Terms (2010), this includes the Internet, wireless networks, cell phones, and other means of communication. The aforementioned two fields are incomplete without the role and contribution of information and communication technologies, and they are unable to effectively provide their customers with complete and effective services at all life stages in time. ICTs also play a significant role in the day-to-day operations of businesses in these sectors across the entire business life cycle.

ICTs, for instance, play a significant role in all aspects of an insurance company's endeavor to introduce a new financially engineered life insurance policy to the market. Beginning with an understanding of the precise requirements and needs of customer expectations, current market conditions, competitors, and other factors, related research studies must be completed before the newly designed products or services can be introduced to the target market and effective after-sales services can be provided to customers. This makes sense exhaustively in the approaching segments.

Financial engineering is the process of creating an innovative new financial model or life insurance product to meet customer needs and provide innovative policies that offer innovative solutions to the fields' existing financial issues. The following is a definition of FE that can be used to explain the concept in insurance terms. It is the process of combining existing life insurance policies to design a new, innovative life insurance policy or model with innovative financial features that satisfy all of the industry's most important stakeholders. Customers (policyholders), the insurer (the seller or service provider of the life insurance coverage), and the government are the primary stakeholders here. Regulatory Organizations (IRDAI)

II. IMPORTANCE

This study aims to investigate how ICTs are used and contributed to financial engineering applications, with a focus on the life insurance industry's product design, development, and insurance business management processes.

A Study on Influence of Digitalization in HRM Manufacturing Industry

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Abstract: Each component of human existence has been affected by innovation. The effect of ICT has spread to each industry. It likewise altogether affects the business and confidential areas. It offers enormous opportunities to reduce expenses and accelerate the advancement of organizations. The substance of HR has totally modified these days from regular HR strategies to innovation based HRM methodology. All ventures are in rivalry with each other and are attempting to expand their administrations and diminishing their costs to acquire piece of the pie. This paper looks at what data and correspondence innovation has meant for HRM rehearses in a couple of Western Zone fabricating areas. The utilization of ICT has been found to goodly affect HRM methods by bringing down expenses and time, further developing straightforwardness, convenience, and wellbeing and security of all Western Zone enterprises.

Keywords: Western Zone, cost and time, transparency, ease of operation, safety and security, and information and communication technology

I. INTRODUCTION

ICT development has changed how we see the world today. Every corporate organisation is aware of how important ICT is to the success of their enterprise in the current economic climate. The majority of businesses use ICT to improve their HRM procedures so that they may work more quickly, easily, accurately, efficiently, save time, and make decisions that are transparent. ICT offers decision-makers with accurate and sufficient information that aids in getting the correct information at the right time for making any type of strategic decisions. Various HRM techniques Human resource planning, employee payroll and compensation, training and development, performance evaluation, and so forth. ICT helped the company reach a greater level of communication and productivity. IT decreased the cost and duration of operation while increasing the efficacy and efficiency of human resource practises (Mete and Una, Khadim et al. 2012). HRIS is particularly helpful for HRM practises that are both operational and functional (Saleem, 2012). Electronic technology improves HR practises' productivity and effectiveness (Geetha and Sheriff, 2011). According to Moomal and Masrom (2015), ICT improves HRM strategies and has a favourable effect on e-business. IT consistently satisfies the goals set by the firm, improves productivity, and raises the value of human capital (Mamoudou and Joshi, 2014).

According to Ali and Shanfari (2019), ICT improves HRM's competitiveness and develops all facets of the human resource department. The innovation process in every organisation depends on the creation of new technologies. ICT has a significant impact on company and increases productivity.

The industries of western Zone employ ICT for HRM practises in this context to improve their operations and effective management and to survive in this cutthroat economic environment. Western Zone is still in the development stage, however many manufacturing industries have just opened up shop.

II. LITERATURE REVIEW

HRIS assist HRP, payroll, benefit management, decision-making, placement, and pension plans, according to Gerardine De Sanctis (1986). Bukley, et al. (2004) investigated the use of HRIS at US universities and discovered that its implementation can reduce personnel costs and employee turnover while also improving the effectiveness of the recruitment and selection process. In their 2012 study, Kundu and Kadian looked at how HRIS was used in Indian organisations. They discovered that HRIS was mostly used for technical, strategic, and performance-related HRM

A Study on Information Technology with Reference Marketing Research

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Abstract: *The objective behind this study was to distinguish and examine the capability of data innovation in Nigerian promoting research as an establishment for savvy navigation. It was endeavored to feature a portion of the writing survey on data innovation and showcasing research. For this review, an enlightening examination technique was picked. The outcomes show that advertising scientists are significantly helped by data innovation devices like the web, web based promoting research, PC organizations, data innovation parks, and so forth. to direct examinations that give the board applicable, exact, substantial, and exceptional data for cool headed navigation. The administration, organizations, or patrons of any advertising research study ought to give sufficient financing to the specialists to guarantee substantial, significant, and precise outcomes for dependable direction, the respondents ought to be enough educated about the planned reason and utilization of the exploration concentrate on embraced by the promoting analysts, and the scientists ought to be given admittance to the most cutting-edge data innovation apparatuses.*

Keywords: Information technology, marketing research

I. INTRODUCTION

Marketing research has benefited greatly from information technology. No sensible manager would want to make important decisions in the current business climate because it is so complicated (Anyanwu, 1993). It should be understood, though, that not all information is pertinent.

In order to give the researcher full and pertinent information, information gathering in marketing research must be methodical and impartial. Making decisions will be aided by this.

According to Adeleke (1985), information technology is the branch of technology that supports processes involving the production, storage, manipulation, and exchange of information as well as their associated management, application, and procedures.

The pace of information technology development will undoubtedly alter how marketing research is conducted in Nigeria. However, marketing research will alter and advance quickly as a result of the growth of information technology.

The lifeblood of both an individual and an organisation is information. It is crucial and necessary for every organization's development and existence. Information plays two roles in marketing: it acts as a catalyst and a conduit through which the organisations' goods, services, and concepts reach their intended audience (Onuoha, 1998).

A major benefit of marketing research has been the globalisation of information technology. Information technology will help marketers, academics, and decision-makers readily identify marketing opportunities and difficulties.

Researchers in marketing now have access to millions of pages of data online, including electronic books, journals, abstracts, etc. There are electronic library resources available, like the African Digital Library, the Nigerian Virtual University Library, online resources, etc. This paper aims to define and analyse the function of information technology in Nigerian marketing research.

II. REVIEW OF LITERATURE

The introduction of the internet as a source of information technology has greatly aided marketing research in Nigeria. With the development of information technology, computer and telecommunications technology would allow business

A Study on Opportunities Created by ICT in Online Banking Services

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Abstract: *In India's financial industry, Web banking administrations are extending everyday. This exposition means to explore India's financial areas' Web banking contributions. Information from essential and auxiliary sources, including bank chiefs, sites, and different sources, were accumulated for this review. Web banking administrations such email banking, telephone banking, and versatile banking, as well as ATMs (Robotized Teller Machines). The analyst reaches the resolution that compelling guideline and bringing purchaser mindfulness up in banking are key variables.*

Keywords: Customer satisfaction in the banking industry, Internet banking services, and advantages and disadvantages of Internet banking

I. INTRODUCTION

An electronic payment system called Internet banking, commonly referred to as internet banking, e-banking, or virtual banking, allows customers of banks or other financial institutions to carry out a variety of financial transactions via the financial institution's website. In contrast to branch banking, which was the conventional method through which customers received banking services, the Internet banking system will typically connect to or be a component of the main banking system run by a bank. A consumer with internet connection must register with the financial institution for the service, create a password, and provide additional information for customer verification in order to utilise the Internet banking facility. Typically, the login information for Internet banking differs from that for phone or mobile banking. Financial institutions now assign client numbers on a regular basis, regardless of whether a customer has shown a desire to use their Internet banking service. Due to the possibility of connecting many customer accounts to a single customer number, customer numbers and account numbers are typically different. Technically, the customer number can be connected to any account that the customer has with the financial institution, but the financial institution may only allow access to certain types of accounts, such as checking, savings, loan, credit card, and similar accounts.

1. THE LATEST DEVELOPMENT OF INDIAN BANKING SERVICES

Numerous private sector banks have been established as a result of the liberalisation of the Indian economy in the early 1990s. In the last two decades, this has fostered a boom in the nation's banking industry. 4. Over the period 2001–105, the income of Indian banks increased by four times, from US\$ 11.8 billion to US\$ 46.9 billion, while their profit after tax increased by almost nine times, from US\$ 1.4 billion to US\$ 12 billion. These two variables were the main drivers of this increase. First, a surge in Foreign Direct Investment (FDI) with limits of up to 74% 4. The Reserve Bank of India's (RBI) conservative policies, which have protected Indian banks from the global economic crisis and the recession. The country's Banking Index (Bankex) is compared to the Sensex in Figures 1.1 and 1.2. The Bankex is an index that measures the performance of significant stocks in the banking sector. It increased at a compound annual growth rate (CAGR) of about 20% between 2003 and 126. The graph below demonstrates how the Sensex and Bankex have experienced comparable growth patterns over the past ten years.

2. EXTERNAL DETERMINANTS OF INTERNET BANKING SERVICES.

Security and safety safeguards are Ghanaian bank clients' top worry while using internet banking. Concerns about PIN security, personal data protection, confidentiality, and hacking are all major barriers to clients using internet banking. Many and more customers are apprehensive to place their trust in the non-person services highlighted by

A Study on Sustainable Retail Industry of India and Correlation with ICT

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Abstract: *It is suggested that advancement and maintainability will be urgent elements for enormous business dispersion later on. Likewise, the improvement of Information and Correspondence Advances (ICT) plans, and especially those associated with Man-made thinking (i.e., Essentially Leave, Shrewd Retail Lab) and digitization, are particularly relevant components in the continuous pandemic circumstance in which retail associations work. To manage the subsequent changes in business connections, especially among organizations and buyers, these devices are totally important. Because of these elements, the reason for this work is to research the effect of ICT as a driver of development as well as its immediate and circuitous effect on retail supportability. Furthermore, this exploration considers the possible varieties in these connections between store designs. A hypothetical model is proposed and observationally tried utilizing an example of 510 customers from three staple retail designs (hypermarkets, stores, and bargain shops) in Spain to achieve the previously mentioned objective. The Multigroup Examination and the incomplete least squares (PLS) relapse technique were used for the information investigation. The got results affirm that ICT in a roundabout way affects staple retailing development and maintainability. In addition, the results show that buyers conflicting see the creative headway of associations. Bargain retailers have a greater amount of these distinctions than hypermarkets and grocery stores do. As far as advancement, the pervasiveness of ICT is higher the bigger the store design. Thus, it is fundamental for consider ICT, where Man-made reasoning is fundamental for the improvement of long haul upper hands in retail organizations.*

Keywords: Artificial intelligence, innovation, sustainability, retailing, and ICT

I. INTRODUCTION

Progresses in the market digitization process because of natural changes have been recognizable as of late. One of the main factors that has altered the way businesses interact with customers is the development of information and communication technologies (ICT), particularly AI (Rodgers et al., 2021). Additionally, the global crisis brought on by COVID-19 has accelerated the digitization of businesses and is currently one of the top priorities for the majority of managers. The pandemic has undoubtedly tested thousands of conventional businesses; With the intention of remaining operational and simply surviving, they were forced to resort to new strategies for attracting customers and marketing their products after closing their doors to the public. Yet, digitalization is a cycle where various retailers might be at an alternate degree of development, and where the consolidation of Man-made consciousness is an extra step that can get new open doors the relationship with clients. As a result of the foregoing, numerous businesses find themselves in a position to incorporate new, more advanced, and creative tools into their day-to-day operations, many of which are directly connected to ICT and include Artificial Intelligence (Dubey et al., 2019; Mahmoud and other, 2020; Rogers and co., 2021). According to the Instituto Nacional de Estadística [INE], 2021, the retail industry in Spain, one of the most affected by the COVID-19 economic crisis, sees the incorporation of ICT into its operations as an environmental opportunity. In this sense, these tools are set up as a strategic axis to lean on if you want to stay in business and win more battles. Some studies suggest that the future of retail must be approached from a dual perspective that is innovative and sustainable, using this new approach as a reference (Marcon et al., 2017; Mar-García and coworkers, 2020, 2021). Restructuring retailing must be based on innovation and sustainability, according to experts. Furthermore, these variables are recognized as key components for the improvement of upper hands and for the endurance of

A Study on the Advantages and Disadvantages of Online Marketing in 21st Century

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Abstract: *This paper generally examines the elements of email showcasing and internet shopping. Quite possibly of the most state of the art strategy and advertising methodologies utilized these days is email showcasing. Current data and correspondence advancements additionally make it more straightforward to send and flow electronic interchanges with the best degree of exactness and quality. Email promoting endeavors additionally help in supporting deals in electronic stores and successfully and legitimately focusing on clients. Indeed, even yet, there are various downsides to email advertising that make it hard to sell and advance utilizing this interchanges stage. To break down the achievement parts of this showcasing by staying away from these disadvantages and acquiring from every one of them, this study centers around inspecting the main advantages and detriments of email advertising.*

Keywords: online shopping, communication, targeting efforts

I. INTRODUCTION

Email is regarded as the most modern and reliable marketing and e-commerce channel.

On the internet, this method for exchanging digital communications is the fastest. Additionally, users may choose to save the messages they have received in their message boxes for later viewing. Given that the use of networks on the internet has increased, including the use of email sites—the most significant of which are Yahoo and Google Gmail—here, one of the best, oldest, and most effective techniques of marketing through email has just come to light. Email marketing is becoming more widely acknowledged as a powerful internet marketing tactic. Among proponents and the worldwide electronic corporations, product promotion via electronic mail is a superior commercial marketing strategy. The international reports in this subject confirm that the new wealthy in the globe may use social media or email to advertise to and draw in clients. Each advocate or organisation that used legal and professional electronic communications to promote their goods and services online made thousands of dollars every month on average. Email marketing is often seen as fantastic marketing strategy to draw clients and the demographics that their e-mails are aimed to, as well as to persuade people to purchase a certain product in accordance with their requirements and preferences. decision about the. The most crucial considerations when selecting a company are their client database and email addresses. interested category to the website or the advertised goods. Moreover, it might be responsible for running the commercial advertising of a certain product to specific data groups, by the system of affiliation or partnership or to the middleman of a commission granted offer a product personally to a suggested buyer who is looking for it. If utilised appropriately, in the right context, and at the right time, email campaigns may be a powerful marketing tool. Because so many customers keep in constant touch via email apps on portable devices like mobile phones or workplace computer automation to stay updated on the electronic communications they receive, email marketing is regarded as one of the most crucial instruments of communication on the internet. Targeting clients and encouraging the greatest number of them to engage in a purchase of a product involves skills and organisation in the selection of the database that enable successful outcomes. Every person in the world has unique problems and goals in certain areas. As a result, each person's product is well-defined and has a clear aim. It is well known that email is quite popular among the various internet user demographics; thus, it must function properly in order to protect the recipient from irritation from receiving promotional emails and messages. It must thus make a distinction between random and bothersome e-mail marketing. Kaur R. and Singh G.'s (2017) innovative method to internet marketing in electronic commerce demonstrates the necessity of this innovation for advertisers. E-marketing aids in marketing via e-mail and wireless

A Study on the Application of AI on Global Stock Exchange Post COVID 19

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Abstract: *The examination explores the effect of the Coronavirus actuated closure period on the Indian stock trade. The audit looks at the degree of the lockdown's impacts on the Indian monetary trade and whether Coronavirus' pre-and post-lockdown market responses would have been very comparative. The Market Model Occasion has an emphasis on procedure approach. To direct the assessment, 31 organizations recorded on the Bombay Stock Trade (BSE) are utilized for instance. 35 days are utilized as the model time span for the survey (24 February-17 April, 2020). A 35-day event window was picked, with 20 days preceding and 15 days during the occasion. The lockdown was announced by the experts on this specific event (t1). The outcomes show that the market responded powerfully and conclusively during the current lockdown time frame, and that monetary supporters expected the lockdown and answered strongly. Notwithstanding, during the pre-lockdown time frame, monetary benefactors froze, which was reflected in frustrating AAR. The examination searches for proof of a positive AR around the momentum lockout period and affirms that the closure fundamentally affected stock exchanging till what is going on India was settled.*

Keywords: Coronavirus; Event study; Lockdown period; Stock Market; Abnormal Return

I. INTRODUCTION

The COVID incident has resulted in a pandemic of the respiratory infection (COVID-19), for which there are no available therapies or antibodies (Wang et al. 2020). The pandemic created major problems for both global economic growth and public health. The Corona Virus Disease for 2019 is referred to as COVID-19. This illness causes a mysterious pneumonia that was initially identified in Wuhan, China, and reported to the World Health Organization (WHO) on December 31st, 2019. On February 11, 2020, the World Health Organization announced that this lethal sickness had been given legal authorization.

On March 11, it declared COVID-19 a pandemic, citing more than 118,000 cases of the illness in 110 different countries and areas throughout the world as well as the substantiated risk of additional global spread. (Time 2020)

The second-largest nation in terms of population is India. According to World Bank data, India is home to 176 million people who are in need of assistance and also has the most low-paying jobs in hygienic facilities and medical offices worldwide. If COVID-19 spreads to its population, it would be a tragedy.

In any event, India was not far behind, and the main case was resolved on January 30, 2020; by April 17, 2020, 14,376 people had passed away. The government of India, led by Prime Minister Narendra Modi, proclaimed and requested a cross-country lockdown for 21 days on March 24, 2020, in order to stop the spread of the sickness. On April 14, the Prime Minister extended the cross-country lockdown until May 3 of that same year.

II. LITERATURE REVIEW

There haven't been many research done on the COVID-19 influence on the securities exchange since the WHO declared it to be a pandemic, as it is yet another global occurrence. The impact of COVID-19 on various economies has been examined in some detail, although the amount is still small.

In their study of market reactions to the COVID-19 on the firm's international exchange and monetary strategies, Ramelli and Wagner (2020) found a disappointing outcome for globally positioned US firms, particularly those with China openness and the US; markets moved quickly as the infection spread throughout Europe and the US. The author

A Study in Enhancing Education System with Help of Online Facility

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Abstract: *Data and correspondence innovation has been taken on as a positive mechanical change in pretty much every industry; also, training industry has not been rejected from this upheaval. Instruction is thought of as a significant key to the change and in general advancement of human existence. In the present serious world; it isn't sufficient to be educated; examining advanced education is sought after. The nature of schooling can be upgraded when instructive organizations embrace the inventive and quality ways for educating and growing experiences. ICT represents 'new time' in the development of schooling. Utilization of ICT in schooling industry incorporates utilizing data and innovation as equipment, programming and applications in gathering putting away understudies' information, conferring information through general media helps, leading assessment and assessment of understudies and so forth. To summarize, ICT can truly be demonstrated invaluable to improve nature of advanced education. In view of essential information; this paper targets empowering the utilization of ICT to upgrade the nature of schooling by understanding the ongoing status of ICT practice in instructive foundations and distinguishing key advantages and difficulties of ICT with unique reference to organizations in Mumbai rural areastled.*

Keywords: ICT, education industry, Quality, teaching & learning, revolution

I. INTRODUCTION

A good higher education system is required for overall prosperity of a nation. A tremendous growth in the higher education sector had made the administration of higher education institutions complex. India has always been valued in education more than merely considering it as a means towards earning a good living. Right from pre-historic days, education, especially higher education has been given a predominant position in the Indian society. The rapid changes taking place in the field of education are the consequences of various types of electronic information technologies. Computer technologies which need to be applied in education sector can help to remove inequalities between the institution of developed and developing nation, between inner cities and suburbs and between rural and urban areas. It will have an increasingly positive impact on the teaching, learning and administrative function of educational institution. The rapid developments in technology have made tremendous changes in the way we live, as well as the demands of the society. Many researches reveal that the integration of ICT helps to reduce the complexity and enhance the overall administration of higher education

The use of ICT in education lends itself to more student-centered learning settings and often this creates some tensions for some teachers and students. It is in realization of this fact that many higher learning institutions in India have invested heavily in acquiring ICT to support teaching, learning and communication inside and outside the institutions. Higher learning institutions acquire funds from different source to make sure they don't miss the advantages of ICT especially the internet as an important tool in this competitive world and teaching computer related subject to equip users with IT knowledge. Recognizing the impact of new technologies on the workplace and everyday life, today's teacher education institutions try to restructure their education programs and classroom facilities, in order to minimize the teaching and learning technology gap between today and the future.

The ICT Policy in higher education aims at preparing youth to participate creatively in the establishment, sustenance and growth of a knowledge society leading to all round socio- economic development of the nation and global competitiveness. The introduction of ICT in the higher education has profound implications for the whole education

A Study of Impact of ICT in the 21st Century and Growth in Pharmaceutical Industry

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Abstract: *Advanced media has been spread in practically every one of the circles of business and ventures. Perceiving the advantages, the use of digitalisation has been supported plentifully by the business people in their endeavors and strategic policies. Knowing the promising eventual fate of digitalisation, Legislature of India has additionally started 'Computerized India' battling. In such situation, no industry has left immaculate structure digitalization.*

Drug organizations which work in a very managed climate with various special and promoting requirements; additionally plunged into web selling. Be that as it may, Pharma organizations not at all like of others manage the items related with individuals' wellbeing, infirmity and all in all their endurance. Selling drug items fall under the sharp cautiousness of authoritative body. This is the motivation behind why drug business isn't widely advanced through internet based channels; as individuals are as yet helpless towards the genuineness of medical services items bought on the web. Nonetheless, the idea of e-drug store accompanies a few benefits like the comfort of conveyance, online record of e-remedy, merchandise exchange and input instrument and so on. This paper targets examining sees and counter perspectives on the act of digitalisation in medical care business in order to decide how digitalisation is effective for drug industry.

Keywords: Digital media, Pharmaceutical industry, e-pharmacy, Digital India, success

I. INTRODUCTION

Digital media is an ever-evolving concept which has brought in the positive technological changes in almost every industry. With its plethora of benefits, digitalisation has amended the techniques & methodology of how any task; be it personal or professional can be performed in faster, convenient & cost-effective manner. Knowing this significance; every industry today is adopting digitalisation as a predominant tool for accomplishing work.

Let us first understand what digitalisation is exactly, and what are its various forms & merits –

Digitalisation encompasses both the internet-enabled sphere as well as the mobile one powered by wireless networks. Digitalisation is sometimes used synonymously with IT (for information technology); however, digitalisation is generally used to represent a broader, more comprehensive list of all components related to computer and digital technologies than IT.

The list of digitalisation components is exhaustive, and it continues to grow. Some components, such as computers and telephones, have existed for decades. Others, such as smartphones, digital TVs and robots, are more recent entries. Digitalisation commonly means more than its list of components, though. It also encompasses the application of all those various components. It's here that the real potential, power and danger of digitalisation can be found. Digitalisation's importance to economic development and business growth has been so monumental, in fact, that it's credited with ushering in what many have labeled the Fourth Industrial Revolution. Digitalisation also underpins broad shifts in society, as individuals en masse are moving from personal, face-to-face interactions to ones in the digital space. This new era is frequently termed the Digital Age.

For all its revolutionary aspects, though, digitalisation capabilities aren't evenly distributed. Simply put, richer countries and richer individuals enjoy more access and thus have a greater ability to seize on the advantages and opportunities powered by digitalisation.

A Study on Product Development Tools to Increase User Inclusivity

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Abstract: *Due to late mechanical and social headways, client association in item improvement is a higher priority than any time in recent memory. This part looks at the hierarchical difficulties of ICT use as well as the different ICT apparatuses that can work with client contribution in the new item advancement process. It has been found that the application and execution of ICT are not driven by similar precursors, which additionally influences the new client contribution in the item advancement process.*

Keywords: User Inclusion, Product Development, NPD, User involvement

I. INTRODUCTION

The Western world transitioned from an industrial to an information society during the early 1990s due to the commercial expansion of the Internet, which was characterized by the rapid development and adoption of new information and communication technologies (ICTs). Data openness and creation keep on turning out to be quicker and more straightforward as new ICTs are created at a fast speed.

The shift away from information presentation and toward content collaboration through online posting, commenting, and writing is another aspect of ICT advancement. Users communicate directly with one another and search for, read, and write information together, regardless of group affiliation. As a result, the information society is now a knowledge society. The information society

addresses a tremendous change in the power relationship of clients and enterprises. Companies' traditional control over the information their customers could access has diminished. Technology and markets have traditionally been the two divisions of the corporate environment.

However, according to Moore and Slotegraaf (1999), the most profitable strategy for new product development (NPD) has recently been proposed to be a combination of the two. Users are viewed from this vantage point as a subset of markets. Users have become an independent aspect of company NPD thanks to advances in ICTs. Clients impart across business sectors, share encounters, and refine items outside the control of organizations. When looking for new product ideas, the "corporate playground" has transformed into a three-dimensional space composed of technology, markets, and users.

Companies now have strong competitive advantages in both product development and production as a result of the use of ICT (Bayo-Moriones&Lera-Lopez, 2007; Bayo-Moriones&Lera-Lopez). Ozer, 2000). When a product is launched, greater market success will result from greater use of ICT in the development process. Barczak, Sultan, &Hultink (2007) found that the commercial success of new products is positively impacted by ICT use.

Companies can boost their social capital in relation to users and markets by incorporating users into their NPD. Companies that give their users a variety of roles in NPD and, through these roles, tighten their relationships with them, will gain an advantage over companies that treat users only as end-users.

Inside the setting of client association in NPD, this part expects to investigate the determinants of ICT use on the off chance that investigation of Danish Global working organizations. Five groups of factors are used by us: imaginative environment, vital accentuation on ICT devices, ICT champions, skills and execution assumptions. With observations from actual applications of ICT tools in new product projects, the presented study adds to existing research on ICT adaptation and user involvement.

A Study on Sole Proprietary Audit Firms with Reference to Implementation of Digitalization

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Abstract: *The essential target of this study is to explore the intervening impact of data correspondence innovation (ICT) preparing on the linkage between ICT certainty and ICT challenges in SPPAFs with less than 100 clients. A bunch of polls in light of a Likert scale were made for the review to gather 165 usable information from Indian evaluators of SPPAFs. Shrewd PLS and SPSS were utilized as measurable devices to analyze the information. SPPAF and ICT precursors (ICT certainty and difficulties) are connected through ICT preparing, as indicated by the discoveries. The sensible model of the survey can be useful to understand ICT harbingers of SPPAFs to grow the suitability of assessing. In this way, practicing monitors could comprehend ICT sureness and ICT challenges to chip away at firm amplexness.*

Keywords: Proprietary, Audit firm, SME'S

I. INTRODUCTION

Sole Proprietary Practicing Audit Firms (SPPAFs) are companies that have been registered as a sole proprietorship by individuals who are licensed to practice and are members of the Institute of Chartered Accountants of India (ICAI). The authors have limited knowledge of the number of sole proprietary audit firms compared to audit firms registered as limited liability partnerships. According to Goel and Nelson (2019), sole proprietorship businesses were more likely to bring innovations. SPPAF might offer fitted support to their clients (Comprix and Huang, 2015). According to Declich li et al., the majority of Small and Medium-Sized Enterprises (SMEs) rely on SPPAFs for accounting services and auditing their financial statements. 2020; 2016 (Carey and Tanewski). The most recent technology is used in SPPAFs (Lowe et al., 2018) and inspires customers to operate their businesses more effectively (Rikhardsson and Dull, 2016). According to Ganesan et al., SPPAF can offer advice on how to make a business more secure and profitable. 2018). SPPAFs can provide their clients with more targeted audits and related services. According to Okpara ., SMEs typically outsource their accounting duties to SPPAFs. 2017). Small and medium-sized businesses (SMEs) can outsource a variety of accounting and auditing tasks abroad. According to Cahyaningtyas and Ningtyas (2020), if this works, SPPAFs could offer it to small and medium-sized enterprises (SMEs) in the home nation. SMEs ordinarily have restricted assets and can offer types of assistance exclusively by SPPAFs in a practical way (Bills and Stephens, 2016). One of the major obstacles before SPPAFs has been the client's excessive reliance on non-human resources or information technology . Audit risks can be reduced and audit management improved with increased technology confidence (Salijeni et al., 2019). Maldonado et al. emphasized the significance of technology training and awareness of big data in the accounting or auditing profession. 2020). The majority of SMEs are opting for paperless transactions and investing in accounting software as a result of recent rapid ICT changes (Oktaviani, 2017; Kramer et al., 2016), which may raise audit risks in addition to business risks (Chen et al., 2019). The reception of ICT in SMEs thusly urges SPPAFs to take on and use ICT in their review firms (Thottoli et al., 2019a). According to Singh et al., the current "Fourth Industrial Revolution" or "Transformation Economy" encourages businesses to adopt technologies like blockchain, data automation, and artificial intelligence. 2020), and these modifications also have an impact on the accounting practices of clients and the manner in which audit services are rendered (Smith, 2018). The adoption of audit software by SPPAFs is boosted by technology's exponential growth According to Mokhitli and Kyobe (2019), the use of technology in auditing is essential in this day and age. SPPAFs will be affected by technology and artificial intelligence, requiring close monitoring . For expanding efficiency and decreasing expenses, SPPAFs are executing ICT to serve their clients what they need most (Pedrosa et al., 2020). Some of SPPAFs utilizes manual approach to doing

A Study on the Development on Women Organised Mini Businesses and Limited Scope

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Abstract: *This is introduced as the need might arise for thorough effect appraisal in ICT4D. We created two hypothetical models that anticipate connections between business development, ICT use, and those precursors. We utilized underlying condition displaying (SEM) to test the models with information from a multistage likelihood overview of ladies miniature business people in Mumbai, India. The two models expected a quantifiably significant, but limited causal association between induction to ICTs (as the free component) and business improvement (as the dependent variable). The hypothetical model and insightful techniques recommend that future investigations ought to zero in favoring the particular factors that intercede the effect of ICTs on the development of tiny organizations.*

Keywords: Microenterprises, urban women, development, limited growth

I. INTRODUCTION

Challenging the long-held claim that information and communication technologies (ICTs) enable development is now a central premise of ICT4D scholarship. In fact, a lot of researchers have called for thorough studies that look at the effect of ICTs that are more and more spread out (Donner, 2008; 2010 by Donner and Escobari; 2009 Duncombe; Heeks, 2010a; Molla and Heeks, 2009). We chose a research site that we believed would be especially fruitful for probing the role of ICTs—namely, microenterprises owned by women in Mumbai, India—and the research that is reported here is a partial response to the need for studies that investigate whether, to what degree, and under what conditions ICTs enable microenterprises to grow. With information gathered through a multistage probability design, we tried two models of ICT influence on business development using structural condition demonstrating (SEM). The two models anticipated a statistically significant, causal connection between admittance to ICTs (as an independent variable) and business development (as the reliant variable). However, only a small portion of the variation in business growth could be explained by these independent variables. In this manner, these findings offer one setting specific illustration of the restricted effect of ICTs on microenterprise development and consequently provide a more nuanced image of ICTs as empowering agents of development

II. LITERATURE REVIEW

ICTs and Financial Development From a macroeconomic viewpoint, ICTs have been shown to have positive ramifications for the economies of non-industrial countries. In the nations of Africa, for instance, a 10% expansion in the availability of cell phones brought about a 0.59% increment in per capita Gross domestic product (Waverman, Mesci, and Fight, 2005), while across the Worldwide South, a 10% increment in broadband entrance was projected to deliver a 1.38% increment in per capita Gross domestic product. At the miniature level, there is little proof about the effect of PCs on microenterprises, largely because paces of PC and Web dissemination are low, and the expenses of PC use make it an economically ugly choice for most microentrepreneurs (Chinn and Fairlie, 2010). On the other hand, it does appear that mobile phones have a positive economic impact on small businesses. Two comprehensive literature reviews (Donner, 2008; Donner and Escobari, 2010) finish up that mobile telephones might work with the quest for price information, lessen business-related travel, and aid in correspondence with existing providers and customers, however proof that cell phones also make it feasible for micro entrepreneurs to expand their base of providers and clients — key components of financial development — is blended. Abraham (2006), Jensen (2007), and Aker (2008) provide the strongest evidence that using a mobile phone by microentrepreneurs helps correct information asymmetries and creates

A Study on the Disadvantages and Implications of Using Smart Phones in Public WiFi Network

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Abstract: A remote organization is utilized to interface different wired primary designs and give property inside the organization to laborers to move openly by bypassing the impediment of an actual organization. Since WLANs are straightforwardly attached to the center association's organization, keeping up with region unit network (WLAN) remote fidelity (Wi-Fi) neighborhood (LAN) security is basic to a firm. The expanded accessibility of public remote passageways (areas of interest), as well as the development of remote figuring gadgets like tabletop mobiles, have simplified it for individuals to get to information on the web. The primary objective of this paper is to inspect the clients' consciousness of security run openly areas of interest from exercises, for example, web perusing, PC program questioning, and utilize Long range interpersonal communication. The second objective of this paper is to help college chiefs in considering the interests of public Wi-Fi clients to open or close those regularly looked through locales inside the college's space and to shape the best utilization of college assets.

Keywords: Public Wi-Fi · Privacy · Websites · Leakage · Network

I. INTRODUCTION

Nowadays, the internet has become a fundamental need of human life and is used for employment rather than entertainment purposes; however, it aids in routine activities such as fund transfer, bill payment, price ticket reservations, instructional analysis, learning perspectives, business trade, media coverage, and so on. If we have a propensity to, we have a tendency to the net in an incredibly single sentence then it needs to be, "net-work of networks termed internet". If we merely quote a network, what exactly is it? Where did it come from? As a result, the answer is two or more nodes (also known as system or PC).

Public Wi-Fi hotspots are becoming increasingly common across the world. Most users connect to hotspots since they are free of charge (in comparison to mobile cellular connections) and ubiquitous. The number of public Wi-Fi APs (Access Points) spread globally has reached 94 million and is expected to increase to 549 million by 2022. Over the previous ten years, mobile gadgets such as smartphones and tablets have become implausibly common. Over three.3 billion smartphones and 230 million tablets were used in the previous several years, according to the New Zoo Research Organization. Wi-Fi may be a vital component of mobile devices that allows them to connect to the internet.

In computer networks, nodes or hosts are computers, mobile phones, and servers, each with their own unique code known as raincoat address. Initially, variety emerges when network suppliers sell products such as switches, routers, and alternative products to the market. To prevent wires into a structure, a strategy by which house, business, and communications networks establish property was required; one is that the expensive and lengthy approach, which is why to consider as lengthy method. It enables the development of various wireless connections such as wire-less native space networks (WLAN), mobile phone networks, wireless sensing element networks, satellite communication networks, and microwave networks.

II. RELATED WORK

Wireless networks provide a handy way for customers to connect to the internet, and many companies find it beneficial to provide free Wi-Fi. In 2016, there were almost 269,000 free Wi-Fi hotspots in the United Kingdom [16], and over 200 London subway stations still provide free Wi-Fi, allowing individuals to find other transport options in Disconnection. However, there are square measure security risks associated with the use of public Wi-Fi. The release of

A Study on the Economic Growth and Employee Performance Improvement in Banking Industry

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Abstract: *The financial area in India contributes altogether to the country's monetary extension. Subsequently, the exhibition of banks fundamentally affects how rapidly the country's economy creates. Banks' presentation, thus, is subject to the exhibition of their HR (HR), which are the most delicate and important of an association's assets. Strong organization of HR close by suitable gathering and use of mechanical advances particularly those in the field of Information and Correspondence Advancement, (ICT) has transformed into a reason for banks for their perseverance and improvement. Also, giving top notch client care couple with the advancement of bank items, especially using state of the art ideas like e-CRM, is another goal. HR (HR) are at the core of everything, since just a labor force that is thoroughly prepared and proficient about innovation can give client support that addresses the issues of the present knowing clients. This paper plans to explore the overall presentation of Old Age Private Area Banks (OPBs) situated in Kerala with an emphasis on their HR efficiency and unified HR-related execution boundaries considering India's financial area's present status of VUCA (Unpredictability, Vulnerability, Intricacy, Ambiguity).*

Keywords: ICT, CRM, HRM, Old Private Sector Banks (OPBs), and Employee Productivity

I. INTRODUCTION

Every nation's banking sector contributes significantly to its economic development, and India is no exception. As a result, the rate at which the economy of the nation as a whole develops is significantly influenced by the performance of banks. Banks' performance, in turn, is dependent on the performance of their human resources (HR), which are the most dynamic and sensitive of an organization's resources. For banks' survival and growth, HR management as well as the appropriate adoption and utilization of technological advancements, particularly those in the field of information and communication technology (ICT), have become essential. Traditional models like Customer Relationship Management (CRM) have already given way to its ICT variant, viz., because of the rapid proliferation of ICT in all aspects of banking. Electronic Client Relationship The board (e-CRM). Thus, push on the advancement of bank items utilizing present day ways of thinking like e-CRM and it is one more reason to give superb client assistance. In point of fact, HR is the fundamental element that ultimately determines success. In today's banking sector in India, which is characterized by VUCA (Volatility, Uncertainty, Complexity, Ambiguity), well-trained and technologically savvy employees who are able to provide services that meet the needs of today's discerning customers are essential to the success of banks. The growing demand for ICT-based products and services adds another dimension to this complexity.

II. BACKGROUND

The economy as a whole has benefited from VUCA (volatility, uncertainty, complexity, ambiguity), but it also faces new challenges. The impact of VUCA can be felt in all economic sectors. The Indian economy at present faces what is going on where there is less homegrown interest and low commodity interest. Positively, the country's CAD (Current Account Deficit) levels have significantly improved as a result of the falling crude oil prices. Additionally, the Indian economy is being affected in a way that has never been seen before by global events, as the stock market's recent performance demonstrates. The impacts of VUCA on the economy overall and the financial area specifically needs further review, the financial area being a fundamental development driver for an economy like India. The scene of the

A Study on the Effects of Digitalization in Accounting and Performance Improvement in 21st Century

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Abstract: *ICT has us of late been a huge supporter of phenomenal hierarchical execution and a viable bookkeeping framework. Bookkeeping information's dependability and an association's presentation have both worked on because of ICT. The essentials of PC equipment and programming for recording bookkeeping information are remembered for bookkeeping frameworks. In this review, there was a connection between's hierarchical presentation and monetary capacity, the ability to accomplish set goals, and activities. Notwithstanding, the suitable execution and reception methodology should be continued to augment the advantages of data innovation frameworks; in any case, these advances affect the previously mentioned factors. This study analyzes tentatively the impact of information advancement on accounting systems and progressive execution. This study utilizes optional information, and SPSS was utilized to examine Pearson's connection for an example of twenty Contract College representatives who work in monetary administrations and other bookkeeping divisions that are connected with them. The experimental discoveries exhibit that there is a huge positive connection between the ICT framework and the bookkeeping framework, as well as a critical positive connection between the ICT framework and the presentation of the association*

Keywords: ICT, Bookkeeping Data Framework, Associations, Execution, Benefits

I. INTRODUCTION

The use of Data Innovation has been a test to certain clients and organizations. This is because technology is always changing and new things come out every day. In addition to technicality, language presents a challenge because some of this computer software is written in languages that are difficult for users to comprehend, and some of its features involve codes and other computer languages. In order for employees to reap the benefits, a certain amount of training must be completed prior to use. The difficulty in adapting to such frequent changes is another obstacle. Some workers might lose interest, which could hurt morale at work. On the other hand, others might see it as a task that keeps them relevant and gives them a focus for the job. Because ICT is a broad qualitative factor that cannot be easily quantified, it is difficult to measure the cost and benefits of ICT on organizational performance. However, demonstrating that data innovation has achieved positive changes in associations, acclimation has not been the most straightforward.

II. LITERATURE REVIEW

In recent years, there has been a lot of interest in the impacts of information technology on accounting systems and organizational performance. In order to obtain information for this study, it is necessary to not only gather new information but also become familiar with previous knowledge that has been made available in order to provide a solution to the problem under review (Linus, 2012). Organizations must follow the trend, be up to date, and invest as much as they can. The term "IT" is not new because, in recent years, it has attracted so much attention and engaged the majority of humans. It appeared to be a means by which some activities were taken over and resulted in better outcomes. As previously stated, the accounting system is the method by which accounting records are kept and managed. The addition of information technology to accounting operations is essentially accounting information system. It's the evolution of the accounting system. The effect that information technology (IT) has on accounting

A Study on the Emerging Trends of ICT in Development of Business Management

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Abstract: Innovation is turning out to be an ever increasing number of significant in our regular routines. Individuals, people group, organizations, and eventually the nation are undeniably influenced. effect of innovation on the corporate area is extremely perfect. It has made administration, creation, and deals of correspondence items and standard arranging a lot simpler. ICT alludes to all computerized innovation utilized by people, gatherings, or undertakings to control information. It incorporates any mechanical gadgets that affect information in a computerized structure. ICT accordingly manages the capacity, recovery, and transmission of computerized information. ICT assists organizations with being considerably more proficient, savvy, and speedy to fulfill client needs. ICT will uphold business activities including plan, creation, Research and development, conveyance, deals, and criticism. This issue includes a careful assessment of what information and correspondence innovation have meant for totally divergent features of development and improvement. It covers monetary, mechanical, and financial subjects and puts accentuation on the job that ICT plays in empowering a large number of administrations and exchanges, including web based banking and corporate administrations. The significance of data and correspondences innovation (ICT) in business is found by they way it will assist your firm with turning out to be considerably more useful, increment execution, set aside cash, further develop client skill, speed up interchanges, and reinforce social control navigation. Furthermore, it assumes a part in helping organizations with their worldwide extension and in giving representatives admittance to corporate information at whatever point and any place they need it

Keywords: Information, technology, communication, management, and business environment are key words

I. INTRODUCTION

Since the 1990s, ICT technologies have been used and applied. Computers, laptops, tablets, mobile phone systems, fixed phone systems, communication network software, and even wearable technology are all part of the data and communication technology system. Your company will use ICT systems to benefit from improvements like cost reduction, increased productivity, increased decision-making, and increased market competitiveness. The business world has evolved to rely heavily on data technology. Regardless matter how little the firm, it has assisted the company, manager, and employees across many economic management processes to query about certain specific issues, imagine its quality, and develop new products and services; consequently, increasing their productivity and output. Additionally, technology increased the U.S.'s business potential.

Some areas where technology is essential to business operations include the use of sales systems, the use of ICT in management, accounting systems, and other complex elements of routine corporate operations. Technology was responsible for even something as simple as the invention of the calculator, which was groundbreaking at the time. It's difficult to envision returning to manual performing arts work. It might send the United States back roughly 100 years. Data technology refers to the use of computers and coding for data management. It alludes to things having to do with computers, such as networking, hardware, software, the web, or the people who are still using these technologies today. The management of computers, networks, and other technical aspects of enterprises, including data storage, protection, processing, transmission, and retrieval when needed, is handled by many corporations today through the use of IT departments. Data Services (or IS) or Management data Services (or MIS) are common terms used to describe this.

A Study on the Evolution of International Trade in the 21st Century due to ICT

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Abstract: *E-upset is one of the prominent and persuasive pattern in business, showcasing and IT area over the new years. E-showcasing otherwise called internet advertising represents selling labor and products utilizing advanced innovation. While conventional promoting actually proceeds; web based promoting offers an upper hand to the brands through additional channels and high level showcasing component accessible on the web. Since we are in the period of globalization, web based advertising is showing its promising varieties in the space of worldwide showcasing as well. The terms e-showcasing has acquired prominence in specific nations including India. In USA, web based advertising is alluded to as Web promoting. In the UK and around the world, but computerized advertising has turned into the most well-known term, particularly after the year 2013. Many organizations in neighborhood and global business sectors are hence acquiring positive outcomes with web based showcasing; its more extensive reach, ease at doorstep, adaptability and savvy nature makes it reasonable for all organizations. Late years have seen quickest reception of Internet advertising which permitted neighborhood and global organizations to interface, share and team up with their clients more than ever. Web based promoting characterized more up to date and inventive advertising climate with brimming with difficulties. What's more, with incredible difficulties come extraordinary open doors. This article centers momentarily around outline on web based advertising and significantly on challenges presented by internet showcasing in a developing worldwide climate. Thinking about the answers for conquer difficulties ahead; end is given*

Keywords: E-revolution, Online marketing, e-marketing, competitive edge, international environment, challenges & opportunities

I. INTRODUCTION

Online marketing, e-marketing, web marketing or digital marketing refers to the adoption of marketing principles and techniques via electronic media and more specifically the internet. It encompasses wider series of marketing elements over the traditional marketing practices.

E-revolution or digital revolution created new avenues for marketing worldwide. In USA, online marketing is referred to as Web marketing. In the UK and worldwide, however digital marketing has become the most common term, especially after the year 2013. Many businesses in local & international markets are thus procuring positive results with online marketing; its wider reach, ease at doorstep, flexibility and cost-effective nature makes it suitable for all businesses.

Various companies across nations use the following 5s framework for developing effective online marketing objectives:

- Sell - using internet to sell product & services.
- Serve - using internet to serve customers.
- Speak - using internet to communicate with existing & potential customers.
- Save - using internet to save cost.
- Sizzle - using internet to build brand equity.

Thus, the development of online marketing is one of the noted & influential trend in business, marketing & IT sector over the recent years. It has revolutionised the manner in which businesses market their products and the advent of social media offers promising potential to how businesses worldwide interact with their clientele & customers.

A Study on the Significance of ICT in Development of Sustainable Indian Markets

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Abstract: *ICT addresses Information and correspondence progresses including generally the Internet and laptops. Since it assumes such a significant part in our everyday lives, data and correspondences innovation (ICT) is creating at the speediest pace of the multitude of advances. Not just has this changed our everyday lives, except it has additionally modified our points of view on life and our lifestyle. According to a business viewpoint, it has impacted each part of business, including showcasing, human asset the executives, money, and any remaining divisions. One of the main business regions that has been fundamentally affected by the Web and has been developing consistently since its origin is internet showcasing. ICTs are additionally contributing fundamentally to the extension of the Indian showcasing scene in underdeveloped countries like India. All then again, economical advertising alludes to promoting that meets its objectives without endangering the capacity of people in the future to address their own issues. Subsequently, reasonable promoting is a critical necessity. Thus, the objective of this paper was to make sense of how the Web developed rapidly from a PC organization to the primary worldwide market. Which jobs does ICT play in contemporary promoting techniques? How can organizations use this with the goal that it can progress practical showcasing? How is India endeavoring to create and extend maintainable showcasing using the web?*

Beside that, this paper has moreover endeavored to examine what will be what the future holds prospects of Legitimate Exhibiting in Indian advancing circumstance. The essential and relevant information has been all assembled from an assortment of government organizations, distributed papers, diaries, and magazines for this general survey and engaging review. furthermore, not represented entrances and a couple of course books that give hypothetical data regarding the matter.

Keywords: Information & Communication Technology(ICT), Sustainable Marketing, E-Commerce, etc

I. INTRODUCTION

e-Commerce is today's cutting-edge technology for businesses. E-commerce is already having an impact on every aspect of business, from customer service to product design. It makes it easier to use new information-based business processes like online ordering, customer service, and advertising to reach customers and interact with them. Management of orders and interactions with a wide range of suppliers and trading partners, which typically add a lot of overhead to the price of goods and services, are also reduced as a result. In today's online buying and selling environment, marketing plays a significant role as part of the entire e-commerce team. Previously pushing forward we should comprehend what's really going on with feasible showcasing?

The process of creating, communicating, and delivering value to customers in such a way that natural and human capital are preserved or enhanced throughout is known as sustainable marketing. Marketing, like almost every other business function, is undergoing a significant shift toward social and environmental sustainability. Because it serves as the primary point of contact between a company and its clients, marketing plays an especially significant role. It is the promoting capability that distinguishes client needs and values and imparts them to the remainder of the association. On the other hand, India currently has the best chance to expand its market on a global scale thanks to information and communication technology. A perpetually open market with no geographical barriers prevents any business from reaching customers all over the world via a virtual market where trade, transactions, cash, and commodities flow as electronic consumption through this network of computers and information. The way businesses produce and market

A Study on the Increase in Trade and Fitness Industry due to Usage of AI

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Abstract: Tablets and cell phones are step by step however consistently changing our thoughts of wellbeing and wellness. Clients and wellbeing experts may now get to a plenty of utilizations that cover the entire medical care continuum. Getting data, forestalling, diagnosing, treating, and checking are all important for the method. Besides, our group created myFitnessCompanion®, a portable wellbeing and wellness application that has been open on the Android Market since February 2011. This article's motivation is to examine our experience building and showcasing a wellness and wellbeing application. This article analyzes the acknowledgment of wellbeing applications among clients and the medical services business, as well as how portable wellbeing applications will be dispersed soon. IBM Watson, IBM's man-made reasoning machine, has dominated human keenness (at certain levels). Watson not just beat past Risk! champs, however he was likewise acclaimed as a legend after precisely recognizing a woman with leukemia. We've gathered a rundown of the best GPS following applications for Android underneath. 1. It depends on the creators' seven-year mastery as a versatile wellbeing and wellness programming designer. Individual Wellbeing Record (PHR) frameworks (Microsoft HealthVault) and FDA limitations might have an impact.

Keywords: Individual Wellbeing Record

I. INTRODUCTION

Automation is a relatively new discipline that has seen both amazing accomplishments and equally spectacular failures. The failures were mostly the result of underestimating the intricacy of seemingly simple problems, as well as the notion that raw computer power can solve any problem. It is based on the authors' seven years of experience creating mobile health and fitness apps. Part of the research examines the influence of Personal Health Record (PHR) systems (Microsoft HealthVault) and FDA regulations on the future of mobile health apps. makers, and we talk about the problems and opportunities for app developers in the health industry. Engineering principles are emerging from all of this knowledge, and they may be used to guide engineers. who must cope with more complex difficulties in an increasingly competitive environment, and who may be used to advise engineers

- [1] The increased number of clients who use smart phones and tablets, as well as access to health and fitness applications, has driven the healthcare industry to incorporate them.
- [2] By 2015, more than a third of the world's 1.4 billion smartphone users would be using mobile health apps. At the time of writing, there are thousands of health and fitness apps available for download on Google Play (December 2012).
- [3]. Three hundred and ninety-six of them use a sensor to obtain or derive physiological data (e.g., weight scale, blood pressure monitor, accelerometer, GPS). The applications are either free or have a little fee.
- [4]. MyFitnessCompanion®, an app created by our team, does just that. care delivered from a distance as consumer demand for self-monitoring develops, the possibility for digital behemoths to create mHealth applications grows.
- [5] It employs wireless sensors (Bluetooth, WIFI) or manual input to collect physiological data. Users may track their weight, food consumption, blood pressure, asthma, blood glucose, HbA1c (glycated haemoglobin), cholesterol, temperature, respiration, oxygen, intraocular pressure, bowel movement, and heart rate using Android phones and tablets. Some of the therapeutic areas include fitness, diabetes, asthma, obesity, and hypertension. utilises technology to extend healthcare practitioners' clinical contexts It's a wide word that refers to how the healthcare industry is utilising

A Study on the Influence and Importance of ICT in Education Sector

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Abstract: *ICT has as of late high level decisively, particularly in business college, where paper section has been supplanted by PCs.*

ICT offers the two instructors and understudies numerous useful ways of expanding their adequacy, acquire insight, and increase the value of business training. On account of cost reserve funds and functional efficiencies, the framework recognizably replaces fundamental human-carried out roles, raising utilitarianism for significantly more heathen renewal. Top to bottom examination is being finished to survey the impacts of utilizing ICT in the Purulia area of West Bengal, India's business training educating learning system. The nature of the exhibition of instructive obligations is pompously dazzled by ICT application. In spite of the fact that there is a huge connection among ICT and business training, the two educators and understudies should be more mindful of its utilization, as per the review's key discoveries, which were gotten through the conveyance of polls to 200 business schooling understudies and educators in Purulia who were picked aimlessly. The archive makes a few proposals, including the requirement for exceptional ICT offices at instructive establishments and ordinary instructional courses for teachers on the most proficient method to utilize ICT successfully in the study hall..

Keywords: Institutions, Learning, Teaching, ICT, and Commerce & Business Education

I. INTRODUCTION

ICT, or Information and Communications Technology, provides the most up-to-date teaching methods and atmosphere for business subjects. The traditional method of teaching business education still suits the needs of modern students. New technologies affect pedagogy, learning methodology, and information appropriation by extending the feasibility to perceptibly surpass schooling. Application for business administration and management, teaching and learning of ICT-related proficiency to strengthen the presentation of classroom tasks, teaching/learning of intellectual, problem-solving aptitudes, inciting creativity for research and communication tool by teachers and students are all examples of how ICT is used as a tool within the academic environment in business education. The teacher standing near to the student and imparting knowledge to them without the pupils showing any discernible interest falls short in the teaching and learning of business education courses [1]. Business education has made quick work of adapting its curriculum to the most effective global strategy. In order to determine the extent to which the use of ICT in the teaching and learning of business education could encourage students' intellectual development, the researcher decided to conduct the current study.

II. CONCEPT FOR BUSINESS EDUCATION

The skills needed to manage business affairs and use the services of the business world are taught in business education. Business education at colleges primarily focuses on the growth of relevant expertise and knowledge that enable a person to function productively in the workplace [2]. Beneficiaries of business education acquire the skills needed to manage business affairs and utilise industry services [3]. A business education student can readily develop the capacity for entrepreneurial endeavours, particularly during the current period of economic distress.

ICT-CONCEPT: ICT refers to a technology that gathers, assesses, feels, manages, and offers digital information communication. ICT thinks more about communication, including the internet, wireless networks, and other forums across a wide range of domains, to improve the effectiveness of information. ICT refers to computer-based tools that

A Study on the Influence of Audit Quality Checks on Interpersonal Interactions

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Abstract: Efficiency impetuses have as of late pushed reviewers to carry out and utilize an assortment of PC based devices to assist them with going about their responsibilities. With regards to affirmation administration, the motivation behind this study is to understand how and why efficiency impetuses can disturb relational association and connections between examiners of different positions. A context oriented examination was finished with evaluators auxiliary with Danish helpers of Tremendous 4 survey firms to look at the execution and utilization of overall survey system (GAM), which is the ICT-based stage that guides subordinate monitors through the audit cooperation. The results highlight that preferable analysts tend over experience normal trust in ICT contraption over subordinate commentators, where such conditions decline the opportunity for experiencing comfort by subordinates, while supervisors really see comfort due to being alright with frameworks that are coordinated by the gadget. Finally, this framework further causes conditions under which the requirement for spreading out affiliations and relations between commentators of different situations to become decreased..

Keywords: Methodology for global audits; Technologies for information and communication Review quality; Interactions

I. INTRODUCTION

A ceaselessly interlacing pressure between cuts of review expenses, motivating forces to build efficiency, proficiency, and viability and guaranteeing great nature of review reports, describes the present universe of the confirmation administration. To alleviate conceivable adverse results of monetary tensions because of higher review charges yet to hold institutional authenticity, review firms will generally progress evaluating strategy by coordinating data and correspondence advancements (ICT). Be that as it may, the ubiquity of the ICT in review firms and use of PC helped review devices and methods (CAATs) has created an expansive scope of outcomes on the transporters of a calling too to the calling thusly. Throughout the last many years, two examination transfers were isolated regarding jobs and effects that ICT brought to review calling and evaluators as transporters of the calling. On the one hand, research has shown that auditing firms frequently use ICT to improve audit report quality and efficiency.

Additionally, research has shown that socially designed technology (Berg, 1998) offers a wide range of audit tools that can be used to support almost any audit task, from data extraction to data analysis (Pedrosa & Costa, 2012), which not only increases productivity but also alleviates burdens on auditors and reduces the scope of their duties. The second gathering of studies uncovered that usage of examining apparatuses during review commitment could direct the construction and succession of evaluating strategies.

In this way, ICT-based review devices can possibly work with evaluators' viewpoints (Pieptea and Anderson, 1987) through which the ICT produces a rundown of undertakings that holds examiner's concentration to those that are assessed to be fundamental for a specific commitment (Abdolmohammadi and Usoff, 2001). Glover, Prawitt and Spilker (1997) contended that ICT loosens up the requirement for proficient help for rookies as devices empower moderately unpracticed examiners to robotically approach errands. However, in addition to the simplification, the literature has emphasized that technology may influence auditor judgment and final reasoning quality (Bonner, 1999; Chime et al., 2002) as inspector's judgment might be directed by innovatively foreordained methods, which subsequently may compel appearance of numerous conclusions (O'Leary and Watkins, 1989) and put proficient conversations down. Since profit incentives, gains in efficiency and effectiveness, and cost reductions notably affected

A Study on the Significance of Artificial Intelligence in the Progress of Finance Management Sector

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Abstract: *Machines that have been prepared to think and act similarly as the previously mentioned square proportion of registering (man-made intelligence). for example the recreation of human insight, any machine that exhibits qualities of an individual's psyche, such as learning and critical thinking, may furthermore be considered a "machine mind". Man-made brainpower's capacity to reason and select activities that have the best gamble of prevailing in an exceptionally express goal is its optimal quality. The idea that PC projects will precisely gain from and adjust to new information without human assistance is considered AI (ML). That could be a bunch of computations. Profound learning calculations manage the cost of this independent advancing by ingesting enormous amounts of unstructured information along with text, photographs, and recordings. Frameworks with hearty processing capacities are equipped for performing undertakings viewed as human-like. These have a tendency to be extremely refined and muddled frameworks. They're modified to adjust conditions once critical thinking is fundamental, yet not human intercession. These kinds of frameworks are gifted in applications to improve the Monetary Administration framework and make its practices more straightforward..*

Keywords: Artificial Intelligence, Machine Learning, Financial management system, accounting, Auditing

I. INTRODUCTION

Artificial neural networks are being utilized in the healthcare industry as clinical decision support systems for medical diagnosis. Additionally, the usage of computer-assisted and automated testing as well as patient evaluations is growing. The use of speech and facial recognition helps to ensure the safety and security of the home and business. By using AI technology to create self-driving cars, companies like Tesla, Apple, and Google are attempting to overhaul the automotive business. With the development of computers, accounting information systems migrated from the realm of paper journals and ledgers into computer-based representations. Unfortunately, in many instances, little more was done than creating computerized systems, which use computers as a more effective version of calculators or paper processors. As a result, accounting databases frequently evolved into sizable informational warehouses for certain accounting activities. Decisions that are organized, semi-structured, or unstructured are made frequently when doing accounting responsibilities. The essence of auditing and assurance consists of less-structured choices and analyses that are fraught with uncertainty due to risks and a lack of knowledge. The discussion reveals an impact on aspects that ultimately boost productivity.

The monitoring, processing, and sharing of financial and non-financial details regarding economic entities like enterprises and corporations is known as accounting, also referred as accountancy. The results of an organization's economic activities are measured through accounting, which has been referred to as the "business language," and this information is shared with a wide range of stakeholders, including investors, creditors, managers, and regulators. Accountants are those who perform accounting. Financial accounting, tax accounting, cost accounting and management accounting are some of the several subfields of accounting. The reporting of financial data about an organization, including the creation of financial statements, is the objective of financial accounting. The measurement, evaluation, and reporting of data for management's internal use is the focus of management accounting.

A Study on the Use of ICT in Logistics Department from Employees Point of View

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Abstract: *The modifications and the manual strategy with electronic trade, this ICT framework has worked on the progression of data and records between the specialist organization and the client. The reception of ICT in the strategies area has progressed rapidly as of late. Virtual entertainment, VoIP, Web communication, and email are only a couple of the correspondence stages that are assisting with getting organizations and convey benefits really. Moreover, wise transportation frameworks are fundamental for course arranging and for working with faster conveyance of items starting with one area then onto the next. One of the principal factors impacting the utilization of ICT is the increasing seriousness. This study centers around how utilizing web based specialized instruments can further develop representative and functional proficiency. This would make it feasible for us to grasp how ICT is being utilized by organizations and the operations area..*

Keywords: logistics, ICT, worker effectiveness, business effectiveness, and social networking

I. INTRODUCTION

In order to adapt to market changes more quickly, logistics service providers execute the responsibility of coordinating the flow of movement of both physical products and information along the supply chain. For the logistics industry, training new employees is more crucial. Because it requires a lot of labourers and has few training facilities, the industry struggles to manage operations effectively. India's logistics sector suffers from a lack of IT standards and integration. The industry has undergone significant innovation and growth during the past few years. Social media is being used by logistics companies to create communities around their core services in an effort to connect customers and staff and improve productivity. The industry structure has evolved as a result of ICT, which also gives businesses new tools to assist them compete with one another. Employees today engage with clients and other stakeholders through social media technologies like Whatsapp and Skype to better perform their business. ICT, or more specifically, communication technology, is an extension of IT. According to UNESCO's definition of ICT from 2009, "It refers to all forms of technologies that are used to transmit, store, create, display, share, or exchange information by electronic means." Communication technologies have an impact on how information is shared across stakeholders in the value chain, including a logistics company. Information is now needed at a faster pace than in the past due to changes in the workplace environment. Businesses rely on ICT to support their organisational structures, business processes, and means of communication across time and location. The logistics company depends on shared decision-making, which is only possible with ICT. The use of ICT, including Intranet, email, video conferencing, etc., allows for the flow of a significant volume of information via numerous channels. Additionally, it offers a better approach to provide the appropriate information to the appropriate individual at the appropriate moment. The goal of this study is to identify the most widely utilised communication technology that enhances employee productivity and assess the impact of ICT on employee productivity and business operations.

II. LITERATURE REVIEW

ICT makes it possible for physical products to move quickly and at high speed. ICT allows effective commercial information sharing between organisations. ICT has a pervasive impact on the value chain and is involved in every aspect of logistics, including the processing and transfer of information. Value chain refers to the collection of processes used to produce and distribute services to end users. ICT is divided into data communication technologies

A Study on the Uses of Data Structure for Analysis and Decision Making

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Abstract: *This article expects to give some understanding on the utilization of information structures in the space of data recovery. Given the rising craving and need for sharing and inspecting information, data recovery is a field of examination that is making strides. For quite a while, information structures have been the focal point of exploration. age in the software engineering field. Given the outstanding development of information, it is significantly more essential to have successful information structures..*

Keywords: Data structures, Information retrieval

I. INTRODUCTION

Data has always been and continues to be a resource that should be used and used wisely for the benefit of businesses and institutions. With the rise of social networking sites and technical advancements, there is a huge amount of data sharing today. Information retrieval is the process of locating processed data from an existing repository. Information is defined as processed data. Multiple computer science disciplines are actively involved in the investigation of information retrieval. Information retrieval is a technology utilised in many advanced computer science study fields and makes use of many of the fundamental ideas in computer science. As an illustration, information retrieval is a preliminary stage in the text mining process before subsequent mining operations are used.

II. RETRIEVING INFORMATION

Information extraction and information retrieval

The words information extraction (IE) and information retrieval (IR) are sometimes used interchangeably. They are utterly distinct domains with various, distinct jobs as the end result. Information extraction has no specific objectives or targets that must be met. It does make use of templates to give structure to otherwise unstructured data. Information retrieval calls for advanced methods since it must fulfil the user's demand to locate specific information from an existing repository. Selecting an appropriate index for better querying is another auxiliary function of information retrieval, and an intelligent information retrieval system employs user feedback to improve upon the current system and fine-tune the procedures. Data mining and information retrieval both use the same summarization and clustering techniques.

The effectiveness of an IR system

Based on the system's reaction time and quality, an information retrieval system's success rate or performance is determined. of the result. Another qualitative word that may be assessed by user input is the quality of the information retrieval response. Precision and recall are the typical measures employed for the quality measurement. The percentage of retrieved relevant documents to the total number of relevant documents is the definition of the recall metric. The proportion of pertinent papers found among all documents found constitutes the precision metric. The relevance of the materials is a qualitative phrase even if these measurements have clear meanings.

A Study on the Utility and Innovation Created by Digitalization and Marketing Strategy

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Abstract: *This study expects to research the part data and correspondence advancements (ICT) play in the cycles of item development and advertising. ICT is viewed as a device that further develops specialist participation and correspondence, brings boundaries down to development, and advances the making of separated items.*

The review shows the association between the utilization of ICT, collaboration, and the innovativeness cycle. This study makes huge commitments and gives proposals for item advancement chiefs. To explain the part that extreme ICT use in showcasing plays as a component that builds the connections among collaboration and correspondence in new item improvement processes, another structure is given. On the opposite side, the CHAID examination's application empowers us to pinpoint the key qualities that describe a development organization..

Keywords: Product innovation, marketing strategy, and communication technology

I. INTRODUCTION

We have seen a substantial trend of entrepreneurial development since the mid-1990s. Organisational and business models, as well as how businesses originate and grow their strategic and productive operations, are changing (Achrol and Kotler, 1999; Prasad et al., 2001; Trim, 2002). The consumer is thus seen as the key component of the corporate strategy in a market-oriented business culture (Schulze et al., 2001). Additionally, ICT, relationships, and knowledge are acknowledged as internal strategic elements of organisations (Vorhies et al., 1999; Gronroos, 2000; Ravald and Gronroos, 1996).

The pertinent literature has examined the sources of success for the companies, identifying marketing and innovation activities—as well as their effective management—as the primary success factors. This is because, according to Achrol and Kotler (1999), Badaracco (1991), and Webster (1992), among others, these activities serve as the main axis of the process by which consumers create value, and their integration allows for an increase in the competitiveness and productivity of businesses.

Marketing serves two purposes since it is a worldwide, dynamic process that includes all departments and functions created both inside and outside the firm. First, it can ensure the development and maintenance of ties of communication and cooperation between various agents, both inside and outside the organisation. The marketing function also ensures the existence of market intelligence that can be utilised in the decision-making process by prioritising the acquisition, storage, and dissemination of market data throughout the organisation (Jaworski and Kohli, 1993; Vorhies et al., 1999). On the other hand, innovation, particularly in the area of products, is acknowledged as a crucial component of the value creation process (Han et al., 1998; Weerawardena, 2003). In order to improve their competitive position, businesses frequently choose to innovate or renovate their product portfolios (Fröhle et al. 2000; Schilling and Hill 1998); this strategy ensures an increase in customer satisfaction and loyalty (Atuahene-Gima, 1996a, b; Vorhies et al. 1999).

Product innovation is acknowledged as a difficult, dangerous process requiring significant financial and human resource inputs. If the organisation wishes to stay competitive in today's dynamic, market-driven conditions, this procedure needs to be developed right away (Rangaswamy and Lilien, 1997). When discussing the process of product innovation, it is also necessary to take into consideration factors related to the timing of the product's debut or market demands. The corporation must therefore focus all of its efforts and resources on developing a sophisticated technological process that results in the development of either radical or gradual product advances during this period. It

A Study on the Relative Comparison Between ICT and its Effect on Service Industry

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Abstract: *Data and correspondence innovation (ICT's) job in assistance development is the focal point of this examination. To research how ICT as a vital innovation and non-mechanical determinants can impact firm execution, information at the firm level is utilized. The survey cultivates a conflict that ICT is one of the huge accomplishment factors at the present time, and this particularly turns out true to form by virtue of organization firms, fundamentally due to their fundamental characteristics of instinct and force of information, which are significantly practical with this development. As per the discoveries, the higher paces of efficiency and productivity development experienced by organizations in the help area can be credited to the presence of ICT. Improvement in organizations was in like manner saw to be basically associated with the level of ICT power in help firms, especially when this power is enhanced by legitimate change. Fabricating organizations and other development exercises are utilized as benchmarks, while the effect of ICT on help organizations is totally assessed.*

Keywords: Service Industry, Information Communication Technology, (ICT), Usage

I. INTRODUCTION

In the majority of developed nations, the service sector is now a significant part of the global economy. This industry has been responsible for approximately two-thirds of employment and value added in most industrialized economies over the past decade, according to evidence. So, in recent years, more and more attention has been paid to figuring out what drives (most) service industries' successful growth. Development supposedly is the significant driver of financial development, and various examinations (for instance, Barras, 1990; Evangelista, 2000; 1983, Gershuny and Miles; Miles, 2004) appear to support the beneficial connection between service industry expansion and innovation. In particular, Information and Communication Technology, or ICT, is thought to be a very important part of service innovation right now (Castellacci, 2006; 2005, Hipp and Grupp; Tidd and co., 2005). As a result, in addition to non-technical factors such as organizational change (Bresnahan et al., 2002; 2000, 2003, Brynjolfsson and Hitt; Tether, 2005), ICT is frequently used to explain the extraordinary growth of the service industries. This study aims to add to the literature on innovation by providing evidence at the firm level to support this claim. This study employs a one-of-a-kind dataset derived from the integration of the Norwegian CIS3 (Community Innovation Survey), R&D (Research and Development) survey, and financial accounts data to investigate the ways in which ICT and organizational change have influenced the expansion of service businesses in Norway. 2. i) the connection between service growth at the firm level and ICT; and (ii) the way that ICT and organizational change work together.

II. LITERATURE REVIEW

The crucial question is, how did the phenomenal rise in the service sector occur so recently? ICT may be taken into consideration in this regard because it has been largely instrumental in information/knowledge transfer and interactive learning in the modern economy over the past few decades. The answer to this question may lie in the compatibility of the fundamental characteristics of these industries with their recent key economic driver. Licht et al. argue that (1999) and Hipp and Grupp (2005), ICT is currently the most important technology for service innovation. Additionally, the fact that the fundamental characteristics of the service industries are highly compatible with this significant technical source of "innovation opportunities" may be a contributing factor to their rapid expansion (Dosi, 1988). Miles (2004) brings up that administrations are regularly intelligent, including a lot of correspondence with providers and clients in

A Study on the Rise of ICT for Advancement of Business Practices

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Abstract: *Considering India's extending economy, the article contends for the utilization of data and correspondence innovation (ICT) in little organizations. ICTs enter India by means of two distinct channels: the global work channel of IT data organizations or the advancement channel of giver driven administrations to close the computerized partition inside the country. Little endeavors offer natural, market-driven, self-supporting nearby and setting explicit ICT-based administrations that carry modest administrations to beforehand underserved and data unfortunate conditions. Whether ICT as administration contributions in private companies can uphold and create a participatory eco-framework that outcomes in the development of benefits to the player/business person and client/client of innovation seems pertinent to consider. Most of ICT-based or ICT-empowered undertakings, administrations, and items are shaped by two components, as per a contextual investigation in metropolitan India. The personality of the key figures pushing the business 2. The item's nearby and changing client importance. The two can be joined to set out a third freedom, which can possibly assist firms with moving to more forceful shopper situated help contributions to keep up with their ongoing client base and lift ICT mixture into territorial business sectors.*

Keywords: ICT, Small Business, Ethnography, ICT for Development, Urban India, PC-based Services

I. INTRODUCTION

Information and communication technologies (ICTs) deployment in India has followed two different routes. One is in the shape of cutting-edge IT parks that oversee technical support centres and back-end processing outsourcing under the management of IT-skilled and English-trained workforce. The second involves using a variety of proactive organisations such governments, foreign donor agencies, NGOs, corporate enterprises, and academia to overcome the "digital divide." As a result, we observe a variety of ICTs in donor-supported rural development programmes to hyper-urban landscapes pushed by the global economy. Between them were a variety of tiny street vendors selling regional, reasonably priced, and immersive ICTs. Our contextual analysis of ICT-enabled small companies argues for their significant entrepreneurial contribution to ICT immersion despite being excluded from local governmental and non-governmental organisation facilities as well as worldwide corporate initiatives. These rely on overlapping, interdependent, and entrepreneurially motivated economic processes that frequently operate in particular spatio-cultural neighbourhoods through unofficial networks and practises. Although there are severe material and infrastructure shortages, there is persistent entrepreneurial agility to identify and grow service-driven demand and transform it into successful businesses. minor shops and enterprises use a variety of work practises that are unique to the nature and scale of day-to-day operations, with some of them falling into the strata of the survival economy and others producing minor profits.

Our major arguments are that two variables form ICT-enabled organisations, services, and products: 1. The character of the key figures pushing the industry 2. The product's local and changing customer relevance. The two work together to create a third possibility, which can help organisations shift to more aggressively customer-focused service offerings in order to maintain and consolidate a local market. We provide evidence for our claims using findings from qualitative research, focusing on 1. PC-equipped companies 2. In these enterprises, the organisational entrepreneurial activity type. We use an ethnographic methodology to collect information from 16 PC-based small enterprises in Bangalore.

A Study on the Role of Digitalization and its Effect on Service Industry

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Abstract: *Purpose: Data and correspondence innovation, or ICT, is a vital empowering influence of new administrations that emphasis on cycles and items. The article looks at how ICT can enable organization detachment and in doing so go probably as a catalyst for an assistance business course. Plan/reasoning/approach - An emotional, multi-case research plan with eight worldwide product makers. The discoveries incorporate the ID of two unmistakable sorts of administration arranged separation; administrations that help the client's activities (SSC) and administrations that help the item (SSP). As indicated by the review, SSC affect organizations' administration business direction. Limits and ramifications of the review: Western organizations in a select number of ventures are analyzed. Also, the help business bearing form recalls no assessments of organization efficiency or impact for taking everything into account hand. Pragmatic ramifications: Effective organizations are bound to utilize ICT to seek after both SSP and SSC separation characteristics. The introduced system helps administrators in understanding both the critical particulars of the two choices and their association. Inventiveness and worth: The concentrate explicitly centers around the empowering job of ICT for new administrations and its consequences for every one of the three components of the help business direction develop, which adds to support procedure hypothesis.*

Keywords: Modern administrations, ICT, administration business direction, administration direction, separation, servitization

I. INTRODUCTION

Value creation is becoming increasingly dependent on the collection and utilization of informational content rather than tangible benefits thanks to new information and communication technology (ICT). "The service revolution and the information revolution are two sides of the same coin," according to Rust (2004) The fact that leading companies in a variety of industries have added services to their existing product offerings over the course of the past few decades is one manifestation of this so-called service revolution; Services in support of the customer's action (SSC) and services in support of the supplier's product (SSP) are examples of these kinds of services Both of these types of services can be geared toward improving the efficacy of the product that is being provided. ICT frequently plays a significant role as an enabler for a product-service transition in this "servitization" process (Neu and Brown, 2005; 2007 by Penttinen and Palmer, 2000) Shepherd and Ahmed ICT is used by manufacturers like Rolls-Royce and SKF, as well as IT companies like IBM, to add services to their existing offerings to create value and sustain a competitive advantage. Penttinen and Palmer (2007) show that ICT enables both deeper relationships with customers and more extensive service offerings, such as integrated solutions, in their analysis of manufacturers' servitization. That is, companies use ICT to differentiate themselves by offering services. The business strategy should be more service-oriented if services are given more weight.

The three dimensions of service business orientation (SBO), as defined in 2002b, are as follows:

- i) the quantity of administrations offered,
- ii) the quantity of clients to whom the administrations are offered, and
- iii) the accentuation put on the administrations.

The firm's SBO is positively correlated with these four dimensions. The transition process has been the focus of previous research on servitization (Mathieu, 2001b; 2008 by Matthyssens and Vandenbempt; Service strategies

A Study on Tracking Performance Improvement using Categorization in Data Mining

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Abstract: *In this day and age, how much data put away in educational informational indexes is quickly expanding. These informational collections store data for the advancement of students' presentations. The show in advanced education in India is a watershed point in scholastics for all understudies. This scholastic display is affected by a few elements; in this manner, it is basic to develop a foresighted data digging technique for students' show to recognize high understudies and languid understudy's student.*

Keywords: Data Mining, Educational Data Mining, Predictive Model, Classification

I. INTRODUCTION

In educational settings, the ability to anticipate an understudy's presentation is critical. Individual, social, mental, and other environmental components all influence understudies' academic presentation. The use of Data Mining is an immensely encouraging tool for achieving this aim. Information mining algorithms are used to work on massive amounts of data to identify unique examples and connections useful in independent direction. Arrangement is a foresight information mining approach that forecasts the benefits of information based on actual results discovered from multiple sources. Classification organises data into established groups of classifications. It is usually referred to as controlled learning because the not truly settled before to evaluating the data. The instructor should assist the distinctive understudies more so that their presentation might be improved in the future. In this regard, the following aims of the current study were devised to aid poor academic achievers in higher education:

generation of an information wellspring of predictive characteristics.

Validation of the developed model for advanced education students considering enrolling in Indian universities or institutions.

Identification of several elements that influence an understudy's learning behaviour and execution during their academic career.

II. BACKGROUND AND RELATED WORK

According to Alaa tell-tales, Information Mining may be used in the educational profession to improve our understanding of learning interaction by focusing on detecting, deleting, and analysing characteristics identified with the learning system of understudy. This is known as Educational Data Mining. Han and Kamber describe information mining programming that allows customers to study information from diverse perspectives, classify it, and summarise the relationships discovered throughout the mining system. Pandey and Pal conducted an evaluation of understudy execution by selecting 600 students from various universities of Rd. R. M. L. Awadh University, Faizabad, India. It was discovered whether or not newcomer understudies will entertainer using Bayes Classification on class, language, and foundation competence. "Understudy's attitude regarding involvement in class, hours spent in review on a constant schedule later school, understudy's family income, understudy's mom's age, and mom's education are all associated to understudy execution," the hypothesis said. It was discovered by basic direct relapse evaluation that variables including mother's schooling and understudy's family income were substantially associated with understudy scholastic performance.

A Study on Utility of ICT as a Medium for Development of Logistics Sector

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Abstract: *In India, the online business market is flourishing, expanding, and increasing at a quicker rate. The possibility of web shopping has incredibly engaged the Indian people. Data and correspondence innovation openness has been vital to the outcome of internet business. Following headways in innovation, examination, and data, ICT has basically taken on a friendship job in individuals' day to day routines. The greater part of Web clients in arising economies like India are under 35, which is significantly more than in industrialized ones. This age bunch appreciates shopping and has formed into a sizable purchasing bunch that will outperform 700 million web clients by 2020. Without a doubt, the energetic age's tremendous client base has caused a significant shift across all organizations. In the wake of entering the labor force, this age's capacity to produce cash is additionally expected to make them critical buyers. The labor force examination has additionally given strong proof of youngsters' web utilization in creating areas like planned operations. Youthful shoppers who are mechanically adroit and have extraordinary buying power should be incorporated by online organizations to make long haul progress (Hanford, 2005). The satisfaction of strategies' essential objective, which is to empower the development of labor and products starting with one area then onto the next, relies altogether upon the innovation that guarantees the right item arrives at the ideal client brilliantly, in the right area, in the right condition, and at the right cost. This is shown by the overall activity of cell phones.*

Keywords: Logistics, e-commerce, ICT, Industrialisation, growth, challenges

I. INTRODUCTION

ICT has assisted civilization in more recent times, including during the catastrophe caused by COVID-19, to survive at home and live a life full of necessities. The world now does, in a large part, depend on two adaptable industries: logistics and information technology (IT). It is concerned about global social and economic situations. In order for people or enterprises to survive, either their needs must be met or they must be met. In any case, the requirements must be moved, so logistics and ICT deliver the best results by making products available to customers. It is believed that the 18th and 19th centuries were characterised by the industrial revolution, the 20th century by technological intervention, science fiction with multimedia inventions, and the 21st century by simply ICT and medical. The world is now a "global village" as a result. The sole factor at this time is geographical distance. The current research topic will be handled through empirical research on a specific logistics business with the basic premise of reflecting on operational systems, particularly ICT, and its advancement in the present. The goal of the current study article is to collect data that will help novice professionals and young researchers understand how ICT is used across the board in the logistics sector. It was compiled empirically, and reliable sources have been mentioned.

ICT's place and growth in the logistics sector

For about 5000 years, logistics has been a crucial component of world civilization. Intelligent logistics solutions have more often than not served as the cornerstone for the transition into a new historical and economic age. The unique service systems that have so far witnessed this fundamental advancement during the 20th century have been the development of large to extremely large cargo vessels on the oceans and seas. Both of these play a crucial role in the current globalisation situation. The organisation or organisations have implemented a number of measures to use technology to lessen this mess. However, this does not adequately examine the type of dependency this sector holds.

A Study on Utility of ICT Tools and Commercial Aspect in Pharmaceutical Industry

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Abstract: Computerized stage has been spread in practically every one of the circles of business and ventures. Perceiving the advantages, the utilization of digitalisation has been empowered bounteously by the business people in their endeavors and strategic approaches. Knowing the promising fate of digitalisation, Administration of India has additionally started 'Computerized India' crusading. In such situation, no industry has left immaculate structure digitalization.

Drug organizations which work in a very controlled climate with various special and advertising limitations; additionally jumped into web selling. Nonetheless, Pharma organizations dissimilar to of others manage the items related with individuals' wellbeing, illness and all in all their endurance. Selling drug items fall under the sharp carefulness of regulative body. This is the motivation behind why drug business isn't broadly advanced through internet based channels; as individuals are as yet powerless towards the legitimacy of medical care items bought on the web. Notwithstanding, the idea of e-drug store accompanies a few benefits like the comfort of conveyance, online record of e-solution, merchandise exchange and input instrument and so on. This paper targets breaking down sees and counter perspectives on the act of digitalisation in medical care business to decide how digitalisation is fruitful for drug industry.

Keywords: Digital tools, Commercialisation, Pharmaceutical industry, e-pharmacy, Digital India

I. INTRODUCTION

Commercialisation with digital tools is an ever-evolving concept which has brought in the positive technological changes in almost every industry. With its plethora of benefits, digitalisation has amended the techniques & methodology of how any task; be it personal or professional, can be performed in faster, convenient & cost-effective manner. Knowing this significance; every industry today is adopting digitalisation as a predominant tool for accomplishing work.

Let us first understand what digitalisation is exactly, and what are its various forms & merits –

Digitalisation encompasses both the internet-enabled sphere as well as the mobile one powered by wireless networks. Digitalisation is sometimes used synonymously with IT (for information technology); however, digitalisation is generally used to represent a broader, more comprehensive list of all components related to computer and digital technologies than IT.

The list of digitalisation components is exhaustive, and it continues to grow. Some components, such as computers and telephones, have existed for decades. Others, such as smartphones, digital TVs and robots, are more recent entries. Digitalisation commonly means more than its list of components, though. It also encompasses the application of all those various components. It's here that the real potential, power and danger of digitalisation can be found. Digitalisation's importance to economic development and business growth has been so monumental, in fact, that it's credited with ushering in what many have labeled the Fourth Industrial Revolution. Digitalisation also underpins broad shifts in society, as individuals en masse are moving from personal, face-to-face interactions to ones in the digital space. This new era is frequently termed the Digital Age.

For all its revolutionary aspects, though, digitalisation capabilities aren't evenly distributed. Simply put, richer countries and richer individuals enjoy more access and thus have a greater ability to seize on the advantages and opportunities powered by digitalisation.

An Analysis of ICT in Marketing Sector

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Abstract: *Worldwide organization tasks have gone through a central change because of data and correspondence innovation (ICT). The presentation of ICT might generally affect promoting of every single hierarchical job, as the range of computerized media accessible offers a horde of new manners by which labor and products could be sold. In spite of the fact that ICT organization has been offered more consideration during the 1990s, advertisers have had inconvenience totally embracing the mix of ICT in promoting. Considering this, the reason for this request was to decide how generally ICT in showcasing is utilized by advertisers and the amount ICT in promoting is educated to tertiary-level showcasing understudies. The outcomes show that advertisers are in a period of change where ICT in promoting is being utilized all the more regularly related to traditional advertising strategies. It likewise underscores the need for showcasing understudies to have more specific openness to ICT as a component of their educational plan.*

Keywords: marketers, students of marketing, information and communication technology (ICT) in marketing

I. INTRODUCTION

A range of new technologies have developed significantly as a result of the technical innovation that typified the latter half of the 20th century, particularly in the domains of biotechnology, new materials and product creation, and computer and communications technology (Wange, 2007). Particularly in the past twenty years, there has been significant advancement in computer and communications technology. Information Technology (IT) applications and uses now encompass a wide range of microelectronic and telecommunications devices, including laptops and computers, the Internet (via optical fibres and wireless connections), iPads, digital television, palmtops, iPods, and digital cameras and videos (Freeman and Hasnaoui, 2010). ICT is also essential for gathering, analysing, storing, retrieving, manipulating, managing, controlling, moving, displaying, and transmitting data and information (Boritz, 2000).

The globe has truly become a global village as a result of these innovations, enabling connection and communication across time and location. ICT has expanded the field of marketing and given marketers a variety of fresh, creative ways to connect with their target audience. One of the seven major difficulties that marketers are now dealing with, according to the Canadian Marketing Association, is acknowledging the significance of ICT in marketing (Gustavson, 2006). The World Wide Web (www) and the Internet, among other new technologies, experienced rapid development in the 1990s (Schultz and Patti, 2009: 76). The advent of digitalization gave rise to many new products, services, and communication tools. Computers and fax machines came first, followed by smartphones, iPods, iPads, Blackberries, social media, and other similar devices.

The growth of ICT has had the biggest impact on marketing, even though practically all sectors and industries have been significantly impacted by technological breakthroughs. In order to effectively position their organisations in the digital age, marketing students—the upcoming generation of marketers—must possess solid operational knowledge of ICT (Lamont and Friedman, 2001). This investigation sought to ascertain the degree to which marketing professionals use ICT and to determine, through a case study, whether students at the Central University of Technology, Free State (CUT), are exposed to the various forms of ICT in marketing. Research (Mairead et al., 2008; Oshunloye, 2009; Zehrer and Grabmüller, 2012) indicates that marketers struggle to fully integrate ICT into their marketing strategies.

There aren't many research papers that concentrate on ICT integration in marketing, and the majority of them use the Internet as a medium (Nothnagel, 2006; Oshunloye, 2009). Brady et al. (2002, 2008), for example, looked into how ICT

An Analysis on E -Learning with Respect to Cloud Computing

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Abstract: *Online correspondence stages are utilized to work with e-learning, a kind of virtualized figuring, and remote advancing as a device in the instructing growing experience. Over the most recent two years, e-learning stages have developed altogether. While the growing experience is digitized, information digging for training data handling use data produced from web data sets to further develop the instructive learning worldview for instructive purposes. A possible stage for empowering e-learning frameworks is distributed computing. By offering a versatile answer for long haul change of PC asset use, it very well might be consequently different. While drawing in with huge e-learning datasets, it is likewise more straightforward to utilize information mining methods in a disseminated setting. The exploration gives an outline of the ongoing circumstance of distributed computing.*

Keywords: E-Learning, Cloud Computing, Virtual Learning, SaaS, PaaS, IaaS

I. INTRODUCTION

Due to the extensive use of the internet, other digital communication systems, and remote learning, e-learning has evolved. Consider various forms and features that could help classroom instruction the most. These include, among other things, online courses, emails with links to websites, discussion forums, and other platforms for learning. The learning process is better managed as a result of the online integration of students, content creators, and specialists. The most notable advantages of learning with web-based tools are the tasks' regularity and recurrence, customization, accessibility, and easier access. In information technology (IT), e-learning or virtual education platforms are growing in popularity, especially in light of the Covid-19 outbreak and technological development. There are initiatives for many educational levels, like Massive Open. Numerous effects are a result of these ratios, including for instance, the infrastructure needs to deliver a concurrent service for that many students are extremely high. exceed the capabilities of users of standard online applications. Additionally, the demand for educational resources frequently changes quickly and dynamically, with notable activity surges. An infrastructure that is significantly more sophisticated than what is typically needed for the educational institution to run regularly at certain times will be needed to respond to requests without interfering with other system services. One approach is to offer services based on consumption and charge only for resources that are really used under a pay-per-use model. Technology based on cloud computing offers a solution to these issues. The original goal of cloud computing was to lower computational expenses while boosting system availability and dependability. It's crucial to remember that Service Oriented Architecture is one of the cornerstones of cloud computing (SOA). There are numerous scattered organizations Application integration, concurrency control, security protocols, as well as a variety of other systems and protocols, the use of hardware and software to which we may be directly exposed, and existing data systems are all computing barriers that this type of technology is intended to assist programmers in overcoming. A cloud platform's whole feature set is made available while keeping customers' access to the location and other technical details of the computing infrastructure hidden. The benefits of this new computer paradigm are obvious when compared to competing technology. Tackle to use the operation because pall software merchandisers essay to deliver similar or better capabilities and functions than if the operations were loaded locally on end- stoner machines. This storehouse capacity and computing enterprise help pots to get their software completely functional briskly, with a lower provision of services from the IT division because it Presently intends the business needs by interactively assigning IT means(waiters) grounded on the calculation complexity in virtual surrounding. Massive-learning surroundings, similar as those banded before, also produce large libraries of pupil

An Analysis on Higher Level Management Understanding of Marker Scenario in HR

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Abstract: *Work works on, including those relating to HR, have been modified by data and correspondence innovation (ICT). This examination paper centers around supervisors' impression of the effect of ICT on human asset rehearses. The Material Organization of Pakistan filled in as the focal point of the subjective examination technique utilized in this review. The strategy for social occasion information was an inside and out interview and a center gathering conversation with the association's individuals. A grounded hypothesis and model that featured the effect of ICT on changing human asset rehearses and the association's change the board interaction was created in light of topical examination of the information and checked on writing. The investigation shown that Human Resource Division expects a critical part in the working of the relationship by sorting out created by various divisions and is working for the public authority help of human resource. The supervisors of the association accept that the new human asset rehearses achieved by ICT are cost-and efficient, and they likewise add to the labor force's fulfillment with their positions and the association. Through fitting mindfulness and collaboration with the labor force, the administration had the option to effectively carry out the progressions in work rehearses and guarantee that the labor force had the option to adjust to these changes. The expanded effect of ICT on human asset works on, as indicated by directors, will additionally upgrade the association's proficiency.*

Keywords: ICT, Human Resource management, Change process

I. INTRODUCTION

According to Scott & Davis (2007), workplace Information and Communication Technology (ICT) is combining microelectronics, computer systems, and telecommunications in a variety of ways, affecting not only the gathering and transmission of information but also its use in decision-making. Improvements in both the speed and quality of decision-making can be attributed to ICT's support for the more rapid and precise identification of opportunities and challenges, the expansion of the availability of pertinent and timely information, and so on. Today's organizations, in the 21st century, use databases rather than spreadsheets, have internet and intranets to connect and communicate quickly, and software like CAD, CAM, JIT, and others have simplified the entire organization's work. In fact, the evolution of technology and methods of operation has altered the organization as a whole. Future thriving is probably going to

depend on the utilization of logical and specialized information, the administration of data and the arrangement of administrations. According to Barley (1996), the future will rely more on brains than muscle.

Although ICT has a clear impact on the organization as a whole, the focus of this study will be on ICT-related changes, particularly those related to HRM. HR staff are the administrators of a definitive asset of the association that is "human asset" the labor force. The HR department is now more competitive as a result of technology. There is less one-on-one interaction between HR professionals and employees today. Today administrators and workers need results and replies to their questions, not simply meet and welcome connections that generally HR was known for". (Doran, 2003). Paperless offices (Doran, 2003) (Wali, 2010), time attendance, databanks, automating work practices (Wali, 2010), teleworking (Baloh&Trkman, 2003) (Wali, 2010), transaction processing, reporting, and tracking applications (Broderick & Boudreau, 1991), e-recruiting, using the internet for staffing, and employee development via the internet (Baloh&Trkman, 2003) are just some of the year There is no end to this list, and the future holds more changes that will make work easier and more efficient.

An Analysis on the Effects of ICT in Digital Marketing Scenario

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Abstract: *It is difficult to misjudge the meaning of business associations taking on data and correspondence innovation (ICT) apparatuses like undertaking asset arranging (ERP) and electronic trade (internet business). Because of the benefits that can be delivered by ICT applications, scientists and experts have been especially keen on these applications.*

The objective of this study is to decide what ICT applications and innovations have a mean for on business firms. To decide the patterns and examples of scholastic exploration, a careful writing concentrate on has been finished. Based on the audit, ideas have been made. The writing on the capability of ERP with web based business is deficient in a few regions. To close the holes, more examination is fundamental.

That's what the end shows, as opposed to involving web based business in regions like efficiency and cost, most examination have focused on reception reasons, advantages, and imperatives of internet business. ERP and efficiency were viewed as altogether related.

Keywords: ICT, ERP, e-commerce, and firm performance

I. INTRODUCTION

ICT applications and utilisation have been around since the 1990s. However, ICT applications like ERP and electronic commerce (e-commerce) have recently emerged as essential to the survival and growth of businesses. Businesses were forced to develop sources of competitive advantages and boost their competitiveness as a result of the increased competition. Only a few research have been done on the relationship between production and e-commerce (e.g. Salwani, Marthandan, Norzaidi, and Chong, 2009). E-commerce has the capacity to lower operating expenses and increase revenue. It can therefore be utilised and applied in the creation of goods and services. An integrated system, such as ERP, can combine all the applications a business requires into a single platform. This enables businesses to make decisions more quickly and react to market developments more quickly (Maditinos, Chatzoudes, and Tsairidis, 2011).

The goal of this study is to look into how ICT applications like e-commerce and ERP affect businesses' production processes. Additionally, it seeks to highlight each application's function and determine the importance of these apps for commercial enterprises.

The first section of this study is an introduction, and the following section is about the research methods. The third segment examines the literature in relation to the study's subject areas. The results of this investigation are presented in the fourth section. The fifth section finishes the essay and makes suggestions for additional investigation.

II. REVIEW OF LITERATURE

Numerous commercial organisations are looking for new, more potent instruments as a result of the intense rivalry. (Sigala, 2003, as referenced in Martinez, Gabriel, and Navarro, 2010) Many businesses have decided to embrace information and communication technologies as excellent techniques to get past the competitive climate and build profitable businesses. According to Barney (1991), Mahoney and Pandian, Chen and Liaw (2001), as referenced in Martinez, Gabriel, and Navarro (2010), these technologies are crucial for a company to develop a durable competitive edge. However, it is evident that businesses are struggling to use these contemporary technology and Internet-based tools in order to run an efficient operation (Cagliano et al., 2003, as quoted in Martinez, Gabriel, and Navarro, 2010). However, new (ICTs) for businesses that focus on the customer to make decisions have exploded in recent years.

AN EMPIRICAL STUDY ON INFLUENCE OF WINDOW DISPLAY IN ATTRACTING
CONSUMERS INSIDE THE STORE WITH SPECIAL REFERENCE TO YOUTH IN MUMBAI

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ABSTRACT

A successful retailing business requires that a distinct and consistent image be created in the customer's mind that infuses all product and service offerings. Window dressing can help create that positive customer image that leads to successful sales. It not only communicates the store's image, but also reinforces the stores advertising efforts and encourages impulse buying by the customer. Window display is a major factor often overlooked in the success or failure of a retail store. The paper, particularly examines the relevance and influence of window display to attract consumers to enter in store. The main purpose of this paper is to throw a light the most popular elements that draws the attention of consumers to enter the store and make purchase. To study the objectives the researcher has used both secondary and primary data. A total number of 200 respondents were formed as a sample belonging to Mumbai. Data was accumulated through well-structured questionnaire.

Statistical tools like Central tendency, Cross tabulation and Chi Sq test were used to study the objectives and test the hypothesis of the study. The study reflected that There is an association between gender and the most influencing window display feature driving one inside the store. The study revealed that factors like Lights, posters, Graphics and Signage pull the consumers towards the store.

Finally, the paper suggests a few strategies which could be adopted by retailers for sustainable business in the competitive days to come.

Key words: Window display, attraction to enter the shop and buying decisions.

INTRODUCTION

Window display is an art of exhibiting store merchandise in the store window. Window display is evolving as the new mantra in retail store attraction. It enables fast changing of a store from a dull, uninteresting exhibition of wares in the store window to a dynamic form of advertising. Retailers are identifying the importance of window display as it is the first impression and a point of contact between the store and the customer. Developed countries look at window decoration a critical tool of marketing; however, in India, it is still an emerging concept.

Ultimately, the purpose of the window is to sell, but achieving more than just sales, the window can be utilized to create fantasy, wonder and theatre. Thus, the 'five-second rule' applies. Windows exhibitions are the perfect opportunity for stores to create the 'wow-factor' that is so often lacking in retail today.

The ultimate function of a window display is to visually present items available for sale within the represented business. Window displays are one of the vital factors affecting the patronage decision of the customers. Windows serve as silent salesman which communicate with both current and potential customers in the stores.

The design of shop window demonstrations serves to two main objectives; these are introduction of the store and its products. Window displays not only helps in positioning of merchandize to customers, but it can also be used to promote the strategies and images of the store itself.

Thus the store environment can affect the different types and levels of consumers' behaviors, a window display is also considered as a connecting plug between the within the store environment and customers' perspectives from the outside as well as promoting the store's selling strategies.

PURPOSE OF THE STUDY

The purpose of the study is to evaluate the essential factors of window display that attract consumers for taking decisions to enter the shop. The findings of the study will help the retailers to strategies its activities in making the window more presentable and appealing.

OBJECTIVES OF THE STUDY

1. To study the influence of window display on buying behaviour of youth in Mumbai
2. To study the most influential element in window display attracting customers to enter the store.

ACCESSIBILITY OF E- BANKING DURING COVID-19 IN INDIA

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ABSTRACT

Banking has modified from the old traditional way of depositing and withdrawing the money to current scenario E- banking, that has enabled the clients to access their banks virtually from anywhere and anytime through any electronic communicative devices and facilitate themselves with just a click of a enter in a fraction of moment. It has provided innovative ways of balance enquiries, fund transfers, and other facilities with the help of a simple electronic machines or applications. In this pandemic the use of E-Banking has increased along with the extra services given by the Banks to conduct immediate transfer of funds and much more. Almost all banks have their personal applications for the transaction, and above all, most of the mobile applications (not a part of banks) like Google pay or government made application like BHIM etc. are giving more comfort to the people in this COVID situation. Digital banking was also promoted by government, as it is one the way to maintain social distancing. Therefore, this study is a research towards finding the growth in the E- Transactions which helped us during the COVID-19 pandemic. People literally felt safe from the infectious virus by the E- Payment of their bills, etc.

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INTRODUCTION

After demonetization in 2016, Pandemic was the second most dreaded situation in Indian's life, where Government started giving more emphasis on cashless transactions. Customers can do online transactions without going to the bank. In this pandemic situation it is the safest way of doing payments. The clients don't have to wait in the queue and welcome the virus to attack them. The banks also have no worry about liquid amount availability with them. E- Banking as become a new normal in this Pandemic.

On March 25, Indian government had imposed lockdown due to COVID situation. It was a rationale initiative by the Mr. Narendra Modi to keep people indoors, and safe. Many banks were facing difficulties in providing its banking services to the nation. So, the circumstances demanded a shift from offline banking to online banking, from filling up the withdrawal slips to BHIM services or Google pay or Mobile banking Apps.

OBJECTIVES: -

1. To analyze the impact of COVID-19 on E-Banking services
2. To realize the movement from offline banking to online banking transactions during Pandemic.
3. To observe the ratio of E-Banking promotion with the advantage of social distancing in this Pandemic.

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REVIEW OF LITERATURE

(Deshwal, 2015) analyzed in her research that smart phones have been facilitating E-Banking services in India and contributing to the economic growth of the country with less cost. It is a best way to do financial inclusive growth of the people and reach to the remotest areas of the country. The contribution of banking sector is commendable towards it. She pointed out that people living in urban areas are much prone to E-Banking through advertising campaigns.

1. (Goyal, Pandey, & Batra, in 2012) came to the result in spite of so many facilities and comfort given by E-Banking some of the security measures are also important to follow for avoiding frauds and hacking. Their point of view was to providing an E-banking services but also providing better network and accessibility to use these banking services by each and every member of the nation.
2. (Lakshmi, Gupta, & Ranjan in 2019) government has provided safest UPI payment called BHIM for doing the online transactions, which is quite secured and easy to access.

RESEARCH METHODOLOGY

SCOPE OF THE STUDY

The scope of the study is in the parameter of E- Banking facilities in India during COVID-19 pandemic. The research is limited under the deadly situation of COVID-19

METHODS OF DATA COLLECTION

This research is purely an analysis and study of Secondary Data collection was done



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A Study on Perception of Teachers for Online Teaching During Covid 19 Pandemic

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Abstract:

The study was conducted to know the perception of teachers and their experiences of teaching students online during the lockdown. To conduct the investigation a sample size of 150, structured questionnaires were sent online to teachers of different colleges of Mumbai and out of that 120 responses were received and analyzed.

Tools like Central tendency, Mean score. Non Parametric test like chi square were used in the current study. The analysis and findings of the study represents that teachers have positive perception for online teaching.

From the analysis it was revealed that teachers believe that online education is actually diversifying their knowledge and increasing their technical knowledge, reduced the communication gap between the students & teachers but it also has increased the working hours of the teachers and imbalance in work and personal life.

The Hypothesis test revealed that there exists no significant difference between gender and satisfaction for online teaching and that there exists no significant difference between gender and effectiveness for online teaching.

Keywords: Perception and Online teaching

Introduction:

COVID-19 lockdown has made Thought-provoking and Revelation in every situation for everyone and in every sector of the economy. In the same way, education sector is also not untouched from the effect of the pandemic.

Covid 19 pandemic lockdown has made education of the students a great task in front of the teachers. Teachers are making efforts to get themselves trained for web teaching to educate the students from home during lockdown by using various online methods. However in spite of these



FOMO (Fear of Missing Out) – A New Strategy in Marketing Influencing Consumer Purchase Decision – Review Based Paper

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Abstract

The current paper contributes to the theoretical understanding as well as examination of FOMO in marketing and consumption field. The main aim of the study is to investigate the effects of FOMO tendencies on consumer consumption. This study will help firms to establish long-term and sustainable marketing plans through developed debates and discussions on FOMO being a factor influencing consumer purchase decisions.

Keywords – social media, fear of missing out and consumer purchase decision

Introduction

Many digital tools have emerged as a result of the information age. One of the tools is social media network sites like Facebook, Twitter, and Instagram, which are becoming increasingly popular around the world. A huge portion of the global population participates in social media activities, which has influenced people's lifestyles. Perhaps businesses must also adjust to this transformation by participating actively in social media.

Many consumers boost their social media engagement to take advantage of social media opportunities, resulting in FOMO (fear of missing out). Meanwhile, social media weariness refers to the sensation of being overburdened by social media use.

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An Empirical Investigation on Factors Influencing Choice of Talcum Powder Amongst Consumers in Mumbai

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ABSTRACT:

The study's major goal was to figure out what characteristics and which element of marketing mix influence the choice of Talcum Powder. Data was collected from 200 respondents using the convenience sample approach. The findings revealed that the ranking of influencing factors on the choice of Talcum powder amongst the consumers is significantly different. Out of the Five marketing mix factors (Product quality, Price, Promotion, Place and Good will) identified, "Product" as it has the highest rank of 3.70. The least influencing factor is "Promotion" as it has the lowest rank of 2.58. This implies that the consumers are most influenced by the product quality itself, while have least influence of Promotions on their choice of Talcum powder. The finding of research showcasing the influencing factors, shall enable the marketer to effectively devise his marketing mix strategy to attract the consumers.

Keywords: Factors Influencing Choice of Talcum Powder and devising marketing mix strategy.

INTRODUCTION:

Talcum powder is a popular cosmetic that is used by both men and women. It has long been prized for its scent and ability to replenish freshness. There are a variety of firms that sell talcum powder under various names. The primary components are more or less the same regardless of brand name. Talcum powder use has risen dramatically not only in cities but also in rural regions. Because of the increased demand for talcum powder, firms have introduced a range of talcum powder with particular models and comfort to fit the preferences of consumers and to fill the market. The



A Study on the influence of E - Retailing websites on Net Generation during Covid-19 with reference to Mumbai City

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Abstract

Apparels and electronics are the most frequently purchased items from E-retailers. The most important factors which motivate the respondents to shop online are availability to shop at discounted price and availability of consumer reviews and product rating information. Moreover, due to the unprecedented lockdowns of Covid-19 pandemic, the sales of e-retailing websites saw a surge due to increasing demand for contactless shopping. Descriptive research was conducted to conclude the study.

Keywords: E-retailing, Net Generation

Introduction

E-retailing is a subset of e-commerce, which encapsulates all —commerce conducted via the Internet. It refers to that part of e-commerce that entails the sale of product merchandise and does not include the sale of services viz. railway tickets, airlines tickets, job portals, etc.

The habits and purchase behaviour of the net generation are mostly influenced by the media, both electronic and printed. Commonly, they are early adopters in most new things; they like to explore, and they are investigating frequent. Several reasons influence their purchasing decisions and buying behaviour towards online shopping. According to the marketers, a wide variety of products, ease of shopping, educational qualification, discount, and different offers available online are the factors that affect purchasing behaviour and spending power. Moreover, due to the unprecedented lockdowns of Covid-19 pandemic, the sales of e-retailing websites saw a surge due to



An Empirical Study on Students and Parents Perception for Online Learning

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ABSTRACT

The study was conducted to know the perception of Students and Parents for learning online during the lockdown. To conduct the investigation a sample size of 200 respondents, comprising of 100 students and 100 Parents was considered. A structured questionnaire was sent online to students of different colleges of Mumbai and to Parents. Tools like Central tendency, Mean score, Non Parametric test like chi square were used in the current study. The analysis and findings of the study represents that student have a positive perception for online teaching. The virtual visits to the filed shown on technology makes learning interesting. However, the facts still remain that students want face to face learning which brings a personal touch. On the other hand, Parents are looking forwards for students to join the college for lectures. According to Parents Personal Grooming of students can take place only through Offline sessions. The Hypothesis test revealed that there is a significant difference between gender and the perception for online learning. And There is no significant difference between qualification and the understanding of concepts in online learning.

Keywords: Online education, Perception on Online education, Offline education

COVID-19 lockdown has made Thought-provoking and Revelation in every situation for everyone and in every sector of the economy. In the same way, education sector is also not untouched from the effect of the pandemic.

The Covid-19 pandemic has disordered teaching in institutions. E-learning has turned principal method of teaching and learning the curriculum amid Covid -19. However inspite of these many training programs

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A Study on New Approaches and Trends in Banking and Commerce

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Abstract: *The objective of this project is to develop modern methods for creating credit institution innovation strategies that are based on nontechnological advances. As a consequence of the examination of theoretical material, a conceptual model for the creation of innovation policies for credit institutions was created, and the influence of non-technological innovations on the efficacy of their operations was assessed. Based on the categorization of the portfolio of innovation tools, a mathematical model and a mechanism for operational control over the process of executing a set of innovation strategies contained in the development plan of a credit institution have been created and suggested. 1 Initialization The actions of credit institutions in a competitive market are influenced by a wide range of different elements that have.*

Keywords: Mathematical model, innovative, bank, technology, economy

I. INTRODUCTION

The most significant of these include reduced banking product life cycles, increased competition, and the globalization of global markets. As per the powerfully changing natural circumstances, any credit foundation as an undeniable market member is compelled to change itself, turning into the initiator of its own authoritative changes. It goes without saying that the changes shouldn't happen by accident; rather, they need to be done in a methodical manner and within the context of resolving the issues associated with modernizing the management and economic activities of credit institutions. The innovative development of credit institutions, which is based on evolutionary and revolutionary strategies, is one of the directions for the success of such changes.

In credit organizations that execute transformative procedures, the fundamental focal point of designers is pointed toward finding techniques and instruments that take into consideration more useful and effective utilization of beginning upper hands. In financial aspects, the underlying (asset) upper hands, generally speaking, connect with Level 1 resources (lower), which have a pattern of being immediately depleted or replicated by contenders.

II. MATERIALS AND PROCEDURES

The modernization of credit institutions' management systems and the adoption of cutting-edge management techniques and tools frequently focus on enhancing the same initial resource advantages. At the same time, organizational and economic (managerial) innovations, which are sometimes referred to as "non-technological" innovations, are clearly undervalued as components of credit institutions' strategic potential. Analyses of commercial banks' use of non-technological innovations show that this is true. One reason for this is that the term "innovation" is often misunderstood, making it hard for credit institutions to use the most recent management tools and techniques.

It identifies three essential characteristics that define innovation for the actual economy: novelty; fulfillment of market demand; business viability. In contrast, in the banking industry, the term "innovation" has a broader meaning and encompasses a wider range of essential characteristics of the novelty.

Because of this, we are able to draw the conclusion that, within the banking industry, the term "innovation" refers to any and all managerial innovations that result in an expansion of profits or the customer base as a result of positive economic or strategic effects.

It is crucial to note that non-technological innovations are not even organized or combined into an "innovation portfolio" in the scientific literature. This is critical when selecting the most appealing strategies for the innovative development of credit institutions in the context of their modernization for various market segments.

A Study on the Effects on Cryptocurrency due to Digital Trading

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Abstract: *Cryptocurrency or cryptographic money, or a shared organization for encoded computerized exchanging, was created a long time back. Driving the push as a troublesome innovation to many years old, to a great extent unaltered monetary installment foundation is Bitcoin, the first and most notable digital currency. Cryptographic forms of money could change how Web associated worldwide business sectors speak with each other by eliminating limits forced by conventional public monetary standards and trade rates, despite the fact that they are probably not going to supplant customary government issued currency. The outcome of a specific innovation is almost completely concluded by the market it attempts to better. Innovation progresses quickly. Cryptographic forms of money can possibly thoroughly change computerized exchange commercial centers by fostering a free-streaming, expense free exchanging framework.*

Keywords: Bitcoin, cryptocurrency, exchange rates, and encrypted currency

I. INTRODUCTION

Bitcoin, the most well-known and popular cryptocurrency in the world, has been gaining acceptance. Although it still has the same basic structure as when it was established in 2008, demand for cryptocurrencies has increased significantly since then due to several changes in the global economy. By using a cryptocurrency, users can exchange value digitally without the aid of a third party. Cryptocurrency works under the assumption that encryption algorithms can be broken to create a limited amount of unique hashes. Thanks to a network of computers that verifies transactions, users can trade hashes exactly like they would conventional currency. The fact that there will only ever be a limited number of bitcoins produced ensures its uniqueness. Water is not only required but also Due of its abundance, it is frequently considered to be free or cheap. If water were rare, it would be worth more than diamonds. The value of bitcoin comes from the belief of its users that if they accept it as payment, they will be able to use it elsewhere to purchase whatever they want or need (Kelly, 2014). As long as the users maintain this faith, the valued object can be anything.

Similar to how Native Americans utilised wampum, a seashell, as their main means of payment, bitcoin's value is ingrained in its environment (Kelly, 2014). Bitcoin doesn't have the same intrinsic value as gold because it can't be utilised to make valuable tangible products like jewellery. Nevertheless, value still persists as a result of acceptance and trust. These kinds of technologies were not considered when developing the current legal and financial systems. Financial institutions' foundation is made up of much ancient forms of money. In some ways, it is similar to the computer industry. The core of computing still relies on transmitting and processing 1s and 0s when there are only two input dimensions. But all of our current technology still follows this technologically obsolete methodology because of adoption, nurturing, and a lack of desire for more contemporary approaches. If cryptocurrency becomes the norm for transactions on a global scale, established trade institutions would need to be fundamentally altered to handle this type of competition. As a result, cryptocurrency may be the one technology that completely changes the world economy.

As Kurihara& Fukushima (2017) pointed out, digital money has not yet taken over the world. IJIRT | Volume 8 Issue 8 | ISSN: 2349-6002 International Journal of Innovative Research in Technology (IJIRT) 153630 594 unlike money produced by governments and central banks Although there is a fixed supply of Bitcoin, it may be expanded at any time. Wonglimpiyarat (2016) underlines that there are problems with uncontrolled tender, and that regulation is how Bitcoin hopes to make this new currency more legitimate. It is challenging to replace a cash-based culture, even though the bitcoin currency has the potential to change finance in underdeveloped countries. The argument provided in 2017 by

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A Study on the Financial and Investment Forecasting for the Benefit of General Public

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Abstract: Financial estimating is the most common way of investigating a person's monetary objectives, distinguishing his life objectives, and afterward going to the expected lengths to achieve those objectives inside a foreordained time span. It is a technique for evaluating an individual's necessities in money related terms. This exploration tries to resolve the accompanying inquiries: how could a financial backer arrangement for his monetary assets? What is the financial backer's viewpoint on short-and long haul goals? The analyst has acquired essential information by reviewing the financial planning targets and chance profile of financial backers. Complete exploration on each component of this theme uncovered that Monetary Determining is a dynamic and versatile idea that requires customary and orderly assessment, sound administration, great judgment, and activity. satile idea that requires customary and orderly assessment, sound administration, great judgment, and activity.

Keywords: Forecasting, objective, public, and investment

I. INTRODUCTION

Financial forecasting encompasses more than simply investments. There are numerous approaches to utilise a business plan throughout the economic time. Investing independently in a life insurance product is meaningless if you do not know the required coverage level, if the expired product is appropriate, or if life insurance is required.

Everyone in the world generates money in order to fulfil one or more of their life goals. People use the money for pure goals, such as paying their everyday costs to purchase exotic pleasures to improve their quality of life. Payments can be recorded, accumulated, and increased to support a person or group's diverse financial objectives. Such as schooling, life insurance, marriage, the purchase of a home, retirement, and even the transfer of wealth to the market's next generation of power. The money earned is utilised to finance certain immediate expenses or a long-term objective. When a payment is received to support one of the organization's future objectives, it must be invested wisely to provide the highest possible return while minimising expenses and risks. Individual's risk profile, time horizon of the objective, and taxation Aspects pertaining to individual finances. Since 2012, financial forecasting has grown steadily.

Individual financial forecasting and investing is a vital element of every person's life, especially in the current world when everything is valued in terms of money. Compared to the length of a person's life, the active working period is brief. It indicates that people will spend around the same number of years in retirement as they did during their active working years.

Therefore, it is vital to save and invest while working in order to continue earning money and enjoying a decent lifestyle. Financial forecasting enables an individual to establish their goals and objectives, evaluate their present financial situation, and take the necessary actions to attain their goals and objectives. It helps us comprehend how our financial actions have affected our lives.

Individual financial planners are available to everyone who wishes to start a business, not just the wealthy. Everyone can benefit from objective assistance to generate, build, amass, and employ wealth to methodically achieve personal and family goals, as well as other lifestyle goals. Financial advisers can help retirees attain their ultimate goal of a tranquil retirement without sacrificing living standards or addressing the other issue. A qualified financial advisor will advise on Systematic savings Investment Cash Flow Management, Debt Management, and Assets Allocation Risk management through insurance preparation.

A Study on the Food and Beverage Sector and The Impact of Emerging Technology

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Abstract: *One significant piece of this is the effect of new developments on the food and refreshment administration industry, which incorporates dwelling, catering, transportation, guest attractions, amusement, and different businesses. The food and refreshment administration industry is one of the significant ones that rakes in tons of cash and satisfies sightseers. Both the tasks of the food and drink administration and progressions in quality are proceeding. Most of sightseers spend over 25% of their financial plans on food and refreshments (Viewpoint June, 2012*

Arising Patterns in Food and Drink Administrations Retailing in India). Thus, the travel industry depends on top notch food and drink administration. Individuals today could do without the customary food and refreshment administration style; all things considered, they need something new that can be engaging, appealing, and adequate. The actual climate, including the help staff, feel, table setting, and lighting, is additionally vital for drawing in visitors. The nature of the help essentially affects how blissful clients are and whether they return to the foundation. Various patterns influence the food and refreshment industry, and these patterns can represent the moment of truth a café business. This study centers around food and drink administration style-related recent fads and developments, as well as the meaning of a café's actual climate.

Keywords: Food and beverage service, innovation, trend, and physical environment are index terms.

I. INTRODUCTION

Hospitality is recognized as the demonstration of giving genuine consideration and thoughtfulness to a new individual, companion or whoever is out of luck. A very important aspect of the tourism industry is hospitality, which entails welcoming visitors. The travel, lodging, food and beverage service, meetings, as well as relaxation and entertainment, are all parts of the hospitality industry (The International Institute of Knowledge Management, ICOHT-2017). One of the most profitable businesses in the world has emerged as the restaurant industry. In the lodging industry, one of the real pay-creating offices is the maintenance and refreshment division. The food and beverage benefit division's success is directly correlated to the quality, style, and level of customer satisfaction. It is of the utmost importance to be able to identify, anticipate, and satisfy visitor requirements in order to cultivate customer loyalty. It is absolutely necessary to be able to identify and anticipate guest needs in order to achieve customer satisfaction.

Today, restaurateurs are concentrating on offering something novel to attract customers. They are coming up with ideas for doing something completely novel that has never been done before. The hospitality industry is currently focusing on developing new innovations, advancements, and friendly services that will help increase customer loyalty. Nowadays, restaurateurs are concentrating on making the table more interesting in order to attract customers. They are thinking about how to carry out a one-of-a-kind task that has never been attempted before. One of the biggest challenges facing the food and beverage industry right now is keeping customers coming back for more.

Customers' attitudes toward the purchase of food and beverages have undergone numerous shifts over the course of recent research. Both the consumers (in terms of the food and beverages they consume) and the distributors (in terms of the foods and beverages they serve) will be affected by these changes. As a result of a variety of media and creative individuals who strive to serve nourishment and refreshment in alluring, engaging, intriguing, and eye-engaging style, and occasionally it can demonstrate the way of life and convention of a specific place, which help in advancing the cooking and culture, the public is increasingly looking for different and inventive styles of food and drink benefit with upscale menu dishes and more refined stylistic layout and feeling in both large urban areas and smaller towns.

A Study on the Growth of E-Commerce with Respect to Income Tax

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Abstract: *This article examines the drawn out impacts of individual personal expense changes on financial development. The plan and financing of a duty change are fundamental to accomplishing monetary development. Charge rate decreases might urge individuals to work, save, and contribute, however in the event that they are not joined by quick spending cuts, they will probably prompt an expansion in the government financial plan shortage, which will ultimately prompt a lessening in public saving and an expansion in loan fees. Various assessments propose that the effect on development is either irrelevant or unfavorable. Base-enlarging measures can diminish the effect of expense rate decreases on spending plan shortages, however they likewise lessly affect speculation, investment funds, and work supply, which straightforwardly affects financial development. Nonetheless, they likewise reallocate assets between areas to boost their monetary worth, prompting more noteworthy proficiency and maybe a bigger economy overall. As indicated by the discoveries, not all expense means will samely affect monetary development. The size of the economy will be affected all the more well over the long haul by changes that increment impetuses, eliminate existing sponsorships, limit bonus gains, forestall shortage supporting, yet may likewise prompt compromises among value and effectiveness.*

Keywords: budget, income tax, reforms, and economic growth.

I. INTRODUCTION

The effect of proposed changes to the personal income tax system on the size of the economy overall has long been of interest to policymakers and economists. The income tax system was the subject of a significant reform proposed by Representative Dave Camp (R-MI) earlier this year that would lower rates, significantly cut tax code subsidies, and maintain revenue- and distributional neutrality (Committee on Ways and Means 2014).

The effect of tax adjustments on economic growth is examined in this article. This expansion may involve an increase in the annual growth rate, a one-time boost in the size of the economy that does not affect future growth rates but places the economy on a higher growth trajectory, or both. We focus on two types of tax changes: individual income tax rate reductions and "income tax reform." In contrast to the short-term phenomenon, commonly referred to as "economic growth," wherein an increase in aggregate demand in a slow economy can enhance GDP and enable real GDP to align with potential GDP, we place a strong emphasis on the supply side of the economy and the long term.

The importance of the concerns raised arises from the income tax's significant contribution to revenue collection, its impact on how after-tax income is distributed, and its effects on a variety of economic activity. Its relevance is only increased by recent weak economic performance, doubts about the pace of long-term economic growth, and worry about the federal government's long-term budgetary health.

There is no question that tax policy can influence economic decisions, but we demonstrate that it is not necessarily obvious, ex ante, that tax rate reductions will eventually lead to a larger economy. While the rate cuts would boost the after-tax returns from working, saving, and investing, they would also boost the after-tax income people now receive, lowering their need to work, save, and invest. Through so-called substitution effects, the first effect often boosts economic activity, whereas the second effect typically depresses it through so-called income effects. Furthermore, tax cuts will increase government borrowing if they are not offset by spending reductions, which will further restrict long-term growth. The historical data and simulation studies support the idea that tax reductions that are not promptly

A Study on the Impact of Artificial Intelligence Based on Model of E-Commerce

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Abstract: *Web based business is a plan of action that depends on the climate of the organization. The investigation of the online business model will help internet business organizations in growing their advertising channels and improving their deals capacities as well as in augmenting the web based business' improvement potential. With the improvement of remote interchanges and computerized reasoning, the market size of web based business has bit by bit extended, and internet business has turned into a standard purchaser channel for individuals. There are various sorts of web based business models, including BtoB, BtoC, and CtoC, as well as new models like BtoQ and BtoB. Internet business organizations should focus on the issue of empowering the development of online business. Web based business organizations are analyzed in this article utilizing poll studies and case examination strategies. The results show that the electronic business market is huge, but the traditional internet based plan of action in like manner has a movement of issues. It also proposes inventive ways for online business improvement models, as facilitated activities speed increment, brand progression, and portion procedure improvement, which have huge reference significance for the headway of web business endeavors. It is recommended that different sorts of endeavors join their own careful strength and certifiable necessities to pick web business progression frameworks sensible for their own new development, to achieve doable turn of events.*

Keywords: development, Model, business, e-commerce, research analysis.

I. INTRODUCTION

With the improvement of PC innovation, the network scale is getting bigger and bigger, and individuals' requirements for data handling and correspondence equipment are additionally expanding. Numerous applications of wireless communication and artificial intelligence are reflected in the findings of this study. According to BaiHaiming's research on the use of wireless communication technology in the Internet of Things in oil fields, the so-called advanced technology should not be adopted based solely on its efficacy; Li Jing pointed out that the ongoing remote correspondence and artificial knowledge innovation in horticultural irrigation and specific applications and ideas for development are set forward. Online business is an item proposed and created based on electronic data innovation, correspondence technology, and artificial knowledge hypothesis, a better approach for sell-ing. Both communication devices and artificial intelligence have advanced rapidly during the e-commerce boom. The research on the e-commerce development model of decision-making by artificial intelligence has yielded numerous theoretical advancements. For instance, Kuang stated that the mobile internet, communication technology, and other related information technologies have experienced rapid growth in recent years. A new type of business has emerged as a result of the greatly reduced distance between consumers and merchants. The growth of electronic technology and the widespread use of information terminals have established a solid foundation for its ongoing development. Sun and Lu claim that deep learning-based artificial intelligence (AI) is now the driving force behind the growth of the e-commerce sector. Fang is of the opinion that as the 21st century has come to a close, the majority of people in my country have become accustomed to shopping with intelligent mobile information terminals, and the growth of e-commerce has emerged as the prevailing trend. As a result, the e-commerce development model that this paper proposes is one that is based on wireless communication and artificial intelligence decision-making. This model is in line with the topic of the time, scholars' research, and the significance of the time.

A Study on the Internet Promotion and its Influence in E- Commerce

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Abstract: *The New Time of Development in Online business Dynamic: Web promoting is an entrancing subject, especially for showcasing specialists. It is a superior methodology for advancing a thing/organization generally to the assigned market all around the planet. An original procedure for Web promoting in electronic business is introduced in this paper. showing how advertisers need this progression to make genuine progress. Furthermore, showcasing supervisors are opened up to zero in on additional significant undertakings like creating advertising plans for the organization's development.*

Keywords: Internet marketing, innovation, and e-commerce

I. INTRODUCTION

Digital marketing, online marketing, online marketing, and e-marketing are all forms of internet marketing (IM). It is, as the name suggests, online advertising of goods or services. In any case, it additionally suggests promoting through the remote media and through email. Internet marketing includes electronic customer relationship management (ECRM) systems as well. Through its Internet sales, design, development, and advertising, instant messaging (IM) can be creative as well as technical. This paper is the result of secondary research on the gradual integration of e-commerce into our daily lives. It concerns different part of promoting regarding electronic trade.

II. THE WELL KNOWN "WEB"

In the beyond a decade, the Web populace changed a ton ; an estimate that the World Wide Web (WWW) will grow by about 50% per month, and the number of websites will double every 53 days . By the year 2000, it was estimated that 60% of large businesses and 30% of midsize businesses would use the Internet for marketing purposes . The first generation of internet users in 2003 were recent college graduates who quickly grasped the concepts of online shopping and commerce. International e-commerce businesses also made significant investments in China at that time; escrow frameworks were made for better confidence in purchasers and merchants [8]. The lodging business presently face market difficulties and business voyagers request something else for the Internet regarding data and booking of inns. The WWW is an electronic innovation which is a viable method for promoting lodgings and it additionally creates client relationship over the long haul [1]. Companies can use the Internet to create an online shopping mall and quickly make their products available to millions of potential customers. The first companies to register "domain names" were Proctor & Gamble, GE, IBM, Ford, Kraft, and Proctor & Gamble.

III. "USE OF INTERNET FOR MARKETING SUCCESS"

It is the new era in e-commerce because the Internet grew in just five years and there are no time or location restrictions. To attract customers from all over the world, marketers use full-color advertisements that appeal to both young and old audiences. Nowadays, the Internet is regarded as a significantly superior resource to traditional advertising methods E-mail can be used to send text and multimedia messages, Listservs can be used to send the latest information on specific topics to groups or managers Newsgroups can be used for electronic conferencing that leads to the development of ideas and global networking opportunities. File transfer protocol (FTP) can be used to transfer files at a high speed like a virtual fax, the World Wide Web can be used for menu-driven access to host resources , and so on. Subject matter experts (SMEs) are in charge of bringing together and putting into use information from a variety of vendors and sources to address industry issues. One example of an Internet model is to create a website that combines

A Study on the Latest Market Scenario of Indian Insurance Sector

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Abstract: *An extra security strategy is something beyond a cash saving endeavor. It is significant to ponder both how to activate assets for improvement and how to raise residents' feeling that everything is good. It fabricates a connection between the present and what's to come. India's economy is as of now one of the ones that is extending the quickest. With regards to GDP (Gross domestic product), it is right now the third-biggest economy in Asia and has ascended to the main 10 economies around the world. The assistance area's portion of Gross domestic product expanded by 9.30% every year in 2010-2011. The protection market is evolving internationally, and this improvement is additionally affecting the Indian market. One industry that focuses on development is protection. In India's disaster protection area, there have been various upgrades throughout the course of recent years. Safety net providers currently face another test because of the financial environment delivered by globalization, privatization, and liberation. It presently should be more cutthroat to fulfill the prerequisites and necessities of its clients. Because of its huge populace and undiscovered market, India's extra security industry offers both homegrown and unfamiliar organizations colossal speculation opportunity. The benefit of extra security organizations has likewise changed because of changes in working exercises, like the offer of new approaches, the recruiting of dynamic specialists, the installment of commission to the specialists, and the assessment of development esteem. The development of the confidential area protection industry has surpassed that of the public area.*

Keywords: GDP, life insurance, growth, economy, and competitiveness

I. INTRODUCTION

The life insurance industry in India is one of the most essential facets of the service sector. It is crucial to the expansion of the economy in our nation. It functions as a savings vehicle, a financial middleman, a stimulant for investment activity, and a market stabiliser in addition to safeguarding people against life hazards. The population's standard of life is raised as a result, and long-term convertible money is produced for national development.

Financial systems are an essential part of the economic growth process because of their role in supplying money for the broad adoption of new technologies and the buildup of capital funds. A developed financial system that is operating well can increase efficiency as well as economic growth. People hold these characteristics—which include a focus on little deposits—toward significant investments. For initiatives employed by specialised authorities, the investments are diversified to reduce information collecting and evaluation costs as well as the risk to depositors.

In India's life insurance sector, there have been numerous improvements over the last ten years. Insurers now face a new challenge as a result of the economic climate brought forth by globalisation, privatisation, and deregulation. It now needs to be more competitive in order to satisfy the requirements and needs of its customers. The updates assisted in increasing public awareness of the wider range of insurance options and the rates offered by the market's competing insurers. The gradual decontrol and purity of insurance product pricing, as well as the customers' rights and accessible choices for addressing concerns, are all topics that customers are well aware of. Thanks to the technical know-how, extensive experience, and competence of multinational organisations that have partnered with Indian businesses, almost every sector of the industry has seen a revolution.

A Study on the Latest Trends in Aviation Industry

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Abstract: *With new choices for activity, carrier plan of action advancement can add to the production of significant worth, upper hand, and productivity. The motivation behind the proposed paper was to decide the aircraft organizations' advancement cycles and plans of action. Numerous contextual investigations with three significant Brazilian carriers characterize the embraced procedure as experimental, exploratory, and engaging. That's what the discoveries show, as opposed to the dichotomous conventional models of minimal expense and full-administration, wherein inner changes in plans of action are viewed as major hierarchical advancements, the quest for worldview breaks for half and half plans of action continues directly.*

Keywords: Airline, travel, agent, ticket services, management, internet

I. INTRODUCTION

Carr (2015) says that in order to define and display airline business model innovation, the airline's map's relatively flat topography indicates a lack of innovation and a focus on processes and services. According to Raynor (2011), innovation in business models is related to a model that meets the needs of different customer segments in areas where dominant companies provide little value and are aligned with the implementation of technologies that eventually make it possible for this business model to satisfy the majority of segments. The context of the use of complex systems made services to enhance existing offerings, create new offerings, and reconfigure their ecosystems through acquisitions, divestitures, and partnerships is related to innovation and value proposition in business models (Maglio; 2013 Spohrer). According to Nicolau and Santa-Mara (2012), a new wave of mergers and micro and macro factors such as bank credit restrictions, an economic recession, and volatile fuel prices have all contributed to the recent collapse of new and traditional airlines.

The normal area challenges require the reception of creative plans of action as an answer for some impediments, and dramatically scattered in view of hierarchical methodologies, empowering the distinguishing proof and meaning of ways to follow and to improve the catch and age of significant worth for buyers and the organization. In this perspective, in addition to the practical implications, related studies' theoretical expansion in the literature (Pereira; 2015 Cactano).

Homsombat et al.'s strategy Airlines-within-Airlines (AinA) also demonstrates this pattern. (2014) as illustration of carrier bunch that work at the same time with a full-administration organization and a minimal expense transporter. Also, Pearson and Merkert (2014) looked into the Airlines-within-Airlines (AWAs) model and found that the hybrid companies that are most successful have a lot of autonomy, dominate the market, have strong leadership, and don't go too far from the low-cost model, unless the premium income is high enough. The proposed study intends to contribute to the verification, by means of indicators, of the innovation characteristics of the business models adopted by airlines to the pursuit of value creation, competitive advantage, and profitability, using as empirical cases three of the major Brazilian airlines. In this context, it explores various aspects related to business models and identifies the primary models used by domestic airlines.

According to ANAC (2015) INDICATORS AND THE COMPLEX REALITY OF THE DIFFERENT BUSINESS MODELS OF AIRLINES, despite broad definitions of business models, Mason and Spring (2011) report that in the literature there is still a gap and questions about how the business models are created and put into practice, particularly by the absence of indicators that make it possible to verify the impact of innovation models adopted. Among the companies that have achieved greater participation in the national domestic market, the surveyed Brazilian airlines

An Analysis on Recent Approaches in the Field of Accounting

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Abstract: *With a significant spotlight on bookkeeping valuation, this study gives a specific, insightful outline of the monetary bookkeeping writing. This survey takes care of suggested expenses of value capital, observational bookkeeping intermediaries, and erosions in bookkeeping hypothesis. As per this creator, an excess of carelessness and an absence of decisive idea regularly describe bookkeeping research in these fields. Smugness smothers creative examination in the field of monetary bookkeeping and subverts the drawn out suitability of the bookkeeping scholarly local area. Instances of issues shrouded in this paper incorporate (yet are not restricted to) the issue of underlying displaying and model falsifiability; deciding if a firm is overrated or undervalued in view of valuation models that don't consider such peculiarities; randomly "combining" two unique models, one for valuation and one for the markdown rate; neglecting to perceive the observational restrictions actuated by risk-impartial valuation models in assessing expenses of capital; also, utilizing valuation models that don't represent such peculiarities.*

Keywords: Cost of capital, accounting research, and financial accounting.

I. INTRODUCTION

In this essay, the financial accounting literature is reviewed critically and selectively, with a focus on empirical archive research but not just. Being selective is crucial because financial accounting study covers such a wide range of topics. In my opinion, the field is overly complacent with regard to its scientific methodology, its numerous shaky proxy constructs, and the rather casual attitude that financial accounting empiricists (and occasionally even theorists) have towards financial accounting theory. This makes criticality necessary. I will say up front that my own work is not immune to the objections highlighted in this paper in order to avoid being accused of undue pride.

Three financial accounting study areas are highlighted: accounting valuation, which includes implied costs of equity capital, empirical accounting proxies, and frictions in accounting theory.

The firm is conservative, therefore more of its known value is allocated to operating assets than to operating earnings. The vague general term "other value relevant information," which will also be given a percentage of the firm's known value, exacerbates the valuation problem. However, given that the model does not include them, how can we know, ex ante, whether additional factors are value-relevant, and what if the value-relevant variables differ among enterprises and industries?

One could argue that Ohlsonian models cannot offer any useful valuation insights because they attribute the known value of the firm to accounting variables. It accurately suggests that Ohlsonian models cannot be used to identify which enterprises are overvalued or undervalued or to estimate fundamental values based on accounting statistics that differ from market prices, even though I disagree with this point of view. ⁶ If the accounting figures yield a value that is different from market value, it merely means that the known worth of the firm has not been "correctly" allocated to the accounting figures. Conceptually faulty are numerous attempts to apply Ohlsonian models to estimate the firm's intrinsic value or, alternatively, its under- or overvaluation in relation to its market value. The bulk of Ohlsonian models make the assumption of risk neutrality, which is glossed over in the latter debate. It is challenging to evaluate the empirical estimation of such models and their relative popularity given that the reality is certainly not risk-neutral. The basic Residual Income Model (RIM) valuation model is expanded by Feltham and Ohlson (1999) to include risk, making the firm's worth equal to its book value, weighted abnormal earnings (as in risk-neutral models), and a sum of

An Analysis on Retailing Industry in India

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Abstract: *The Indian retail market is one of the best five retail advertises on the planet as far as financial worth and one of the retail showcases with the quickest development. India's retail industry has encountered critical development throughout the course of recent many years and has finished various significant achievements. The main financial support point in India is its retail area, which represents around 10% of its Gross domestic product. In India, there are organized and disorderly areas of the retail business. Clients have moved from disorderly to coordinated areas because of retailing's quick development, generally because of moving client tastes and ways of behaving. This adjustment of buyer conduct is welcomed on by rising riches and altered ways of life. The client presently has top to bottom figuring out about the labor and products. He is developing additional demanding and mindful while getting administrations from shippers. His guidelines are continuously developing. Clients need to have the option to purchase, eat, and have some good times generally under one rooftop, in this manner Indian retail is developing rapidly. This paper exclusively depends on optional information. The capability of the coordinated and chaotic areas in India is canvassed in this article. It likewise remembers data for the many kinds of retailing, the ongoing climate, the development and hardships of the business, as well as the possibilities for retailing in India proceeding*

Keywords: Market for retail, GDP, customers, and lifestyle

I. INTRODUCTION

The fifth-largest in the globe and one of India's sectors with the fastest growth rate is retail. For the past few decades, the retail industry in India has been one of the country's economic cornerstones and has achieved numerous amazing feats while expanding quickly. Only growing income, changing middle-class habits, and improved internet connectivity make this conceivable. To sustain and grow its business, each retail company has its unique strategies and products. Mega mall construction is also one of the most crucial aspects of India's expanding retail industry. Since it is challenging to endure the rivalry in this market as a result of the large number of major enterprises trying to survive, only a select few have succeeded.

A Customer is mostly to blame for this. He is in charge of the market. Customers are becoming far more knowledgeable about the goods, names, and services that companies offer. His expectations are rising daily, and he is becoming more picky and conscientious about getting the right services. It is crucial to ascertain their actual expectations as a result. The company's services must fall short of what customers actually expect. Merchants must locate this gap and attempt to close it. Customer satisfaction will rise as a result of this.

Indian retail market: Current scenario

The retail market in India is increasing at an exponential rate, with big cities and metros joining tier II and tier III cities in the retail expansion. Numerous factors, including as changing demographics, rising incomes, urbanisation, and changed consumer tastes, have an impact on the retail industry's expansion. The Global Retail Development Index (GRDI) from AT Kearney (2017) places India #1 out of 30 rising countries in terms of retail development. India's 1.2 billion people and rapid economic expansion make it the country with the fastest growing retail market in the entire globe. Approximately 10% of the nation's GDP (Gross Domestic Product) and 8% of the work force are employed by it. One of the top five retail markets in the world is found in India.

The Indian retail market is expected to grow by 60% to USD 1.1 trillion by 2020 as a result of factors like rising earnings and changing middle-class lifestyles. Retail industry revenue reached 950 billion US dollars in 2017-18,

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A Study on the Role of Auditing to Prevent Financial Crisis

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Abstract: *The monetary disaster that we encountered in the latest decade didn't get going abruptly. The root reasons of the monetary emergency should be concentrated by scholastics. We'll attempt to zero in on inward control and interior review concerning corporate administration. A monetary disaster might be not too far off, as per research, yet the primary drivers are an absence of monetary identification and an absence of information about the significance of the inner review capability in the inner control framework. Inner review is a significant principle of business administration. To upgrade the review cycle and comprehend how monetary evaluators see their insight into inside controls as a figure the formation of excellent monetary detailing, our review will investigate this viewpoint. In this review, we additionally assess the significance of interior review in the interior control framework utilizing information from 70 of the 1178 individuals from the Romanian Monetary Examiners Chamber who are evaluators from everywhere the nation of Romania. To feature the exploration, we have zeroed in on the exact examination in Romania*

Keywords: Internal audit, internal control, fraud, financial crisis, and ACFE (Association of Certified Fraud Examiners).

I. INTRODUCTION

Over the past ten years, internal audit and controls have become far more important. This study intends to provide survey evidence on the necessity of internal controls, their effectiveness in preventing fraud, and their capacity to improve the standard of financial reports. The IFRS 2011 guide states that financial reporting serves the following purposes: general intent The purpose of financial reporting is to provide financial information about the reporting institution that can be used to assess whether or not to provide it with resources as well as how effectively and efficiently its management and governing board have used those resources (Bruce, Danie, Tapiwa, & Raymond, 2011). The need of accurate financial reporting has been emphasised by several academics and standard-setters. The audit intern is essential in preventing fraud and mistakes. As previously mentioned, reliable financial reports are necessary to make efficient and effective use of the resources available. Companies should think about the role of auditors if they deliver reliable financial reporting.

Accounting scandals like those involving Enron in 2001, WorldCom in 2002, Qwest Communications, Adelphia, Global Crossing, Nortel, and Parmalat at the beginning of the twenty-first century complicated the financial world and highlighted its complex character. External auditors have faced criticism following this type of financial catastrophe, but academics have understood the importance of internal audit and that it cannot be ignored.

The Institute of Internal Auditors (IIA, 2011) defines internal auditing as an unbiased, objective assurance and consulting activity intended to provide value and improve an organization's operations. It helps a firm achieve its objectives by using a methodical, disciplined approach to assess and improve the effectiveness of risk management, control, and governance systems. Studies show that after the accounting crises, internal audit staffing and resources have increased by 10%. The audit committee and internal audit department now communicate and share information 25% more frequently than they did prior to crises. Year 2009 (Atanasiu & A).

The internal audit function plays a specific role in corporate governance by monitoring organisational risks and making sure that organisational procedures are effective and regulated (IIA, 2003). For the financial system to operate correctly, internal audit and internal control, which are elements of corporate governance, serve as its pillars. It goes without

A Study on the Need for Entrepreneurial Skills for Self Help Group

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Abstract: Organized preparing programs make up the Business Improvement Program. These projects' primary objective is to communicate information and further develop members' ranges of abilities, which advances more independent work. An individual's capacity to change, learn, and be prepared to begin and develop fruitful organizations is the objective of the Business venture Improvement Program. It attempts to move and change people's day to day assignments to reflect enterprising ways of behaving. The technique for the Business venture Improvement Program involves working on the individual's inspiration, capacities, and ways of behaving. The Self improvement Gathering [SHG] individuals can master specialized and non-specialized abilities through these projects. Mumbai, which is viewed as Asia's second-quickest developing business sector, has long held a unique spot in the hearts of those trying to fabricate their little organization adventure plans and business abilities. Being the most crowded of the metro regions, it has formed into the focal point of the city. It isn't just the most crowded city in India, however it is likewise the country's monetary and business center. Subsequently, a business person around here with inventive thoughts and approaches has a ton of potential for development. Maharashtra has one of the greatest quantities of self improvement associations among different states, with a sum of 5,24,300, as per the Service of Rustic Advancement site. Thus, there is a welcome an open door to foster the abilities to enterprising of Self improvement Gathering individuals using proper preparation philosophies, which brings about the strengthening of Self improvement Gathering individuals

Keywords: Entrepreneurs, skills, programmes, development, advancement

I. INTRODUCTION

Self-help groups are typically casual gatherings of people who want to find solutions to raise their standard of living together. A homogenous group with a comparable socioeconomic background, they are. India has seen a sharp rise in the creation of Self Help Groups, guaranteeing that those who would not otherwise have access to finance can do so (Suprabha, 2014). By investigating opportunities for small enterprises across industries, it is possible to unlock the entrepreneurial potential of the Self Help Group network with the aid of a support system. Successful entrepreneurship is facilitated by self-help groups and microloans (Fabien et al., 2021). Self Help Groups have developed into a method for delivering development treatments in a variety of sectors, according to Gugerty et al. (2017).

It is necessary to transform these self-help groups into strategic business companies in the current environment, where competition is too fierce due to globalisation and consumer quality consciousness. Self-help groups have a lot of promise, but certain issues prevent them from putting their abilities into practise. It was shown that the majority of Self Help Group participants are illiterate and undereducated. This results in the business practises that get in the way of their success as entrepreneurs. Members of Self Help Groups can achieve economic and social empowerment by receiving the necessary training to hone their entrepreneurial talents. Members of self-help groups must have the desire to change and know what to do and how to do it.

Despite the growing involvement of non-governmental organisations and other small enterprise training agencies in Mumbai, their training initiatives have had little to no effect on the intended beneficiaries' mindset changes and acquisition of entrepreneurial skills. As there is not yet enough empirical data to support them, the reasons for the same have not been investigated. Self Help Group entrepreneurs were given entrepreneurship training, and it was anticipated that this would have a considerable impact on their behaviour.

A Study on New Trends and Approaches in Customer Relationship Management

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Abstract: *New Methodologies and Patterns in Client Relationship The executives Advancement Today we are examining submerged organization markets portrayed by filled scattering channels, unprecedented expense challenge, and moved back bargains improvement. Existing clients of the business are a protected device for progress in a jam-packed market. The standards of Client Relationship The executives (CRM) are used by an organization that puts more accentuation on holding existing clients than on drawing in new ones. Since CRM involves settling on significant conclusions about the organization's relationship with clients, the development of man-made consciousness and information science has made this an incredible spot to utilize these strategies. The level of mechanization is always expanding and will before long be underscored. Organizations can acquire an upper hand in the market by integrating state of the art advances into CRM frameworks. In this paper, we look at late crazes in client relationship the leaders that need to be tended to in a little while. We take a gander at the advantages and downsides of new innovations, as well as what they mean for administration organizations' incomes and client encounters.*

Keywords: Customer experience, new trends, data

I. INTRODUCTION

CRM have all contributed to the development of a novel business environment for service providers in recent years. Market participants, particularly those who provide services, are subject to new rules of conduct as a result of the environment's current dynamics. In order to succeed, service businesses are adapting to these changes. New challenges in terms of technology, processes, and business models are emerging in the service sector. The modern business environment is characterized by a large amount of information available to consumers and market participants and relatively rapid changes in market conditions. Companies that are successful are aware that the processes of performance management and the appropriate data flow, from which information and knowledge flow, have a significant impact on their success. From large multinational corporations to thousands of start-ups, innovative solutions can be found in the new digital era, where information and knowledge are widely accessible. In saturated economic situations, it is important to adjust to new changes in the market make the most of good market open doors and make and foster a base of its customers.

A surefire instrument for this is the use of essential standards of Customer Relationship Management (CRM). Companies have made significant investments in developing a superior customer relationship management system in order to improve the quality of their customer relationships

[1]. Customer relationship management is an approach that places an emphasis on comprehending and anticipating the requirements of customers. It is a technique pointed toward drawing in and holding customers, their fulfillment, bringing about the production of profitability over the long haul

[2]. Today, knowledge-based marketing is used to describe CRM. As a result, the term "customer relationship management" (CRM) encompasses all technologies, particularly those that fall under the Web 2.0 umbrella and serve the purposes of "establishing relationships with consumers," "collecting and recording information and knowledge about consumers," "providing information and support to consumers," and "building and maintaining relationships with consumers"

A Study on Latest Technological Innovations in E-Commerce

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Abstract: *Internet shopping is a clever retailing technique and, unquestionably, the future of web based business. As per Avendus Capital's "India goes Advanced" report, the Indian web based business market was esteemed at 28,500 billion bucks in 2011. Forrester predicts that somewhere in the range of 2012 and 2016, the online business market in India will extend at the quickest rate in the Asia-Pacific locale at a CAGR of 57%. Online deals of labor and products are occurring for both single-brand and multi-brand organizations. The thought for this study came from the developing populace. In this special situation, research paper explores three factors that influence purchaser objectives to purchase things on the web: cost centered, accommodation centered, and wellbeing centered. The goal and mentality of 150 Bangalore online customers, as well as their view of comfort, security, and cost, are analyzed in this review. Online customers were given an organized, shut finished survey to finish up. The assembled data were penniless down in two stages. In the chief stage relationship was performed to look at between online shopping features and customer purchase assumption. In the subsequent stage, factor examination was utilized to distinguish the urgent elements that impact purchasers' goals to purchase on the web. As per the discoveries of this review, "wellbeing" makes trust, "comfort" makes ease of use, and "cost" gives economy. Each of the three of these variables straightforwardly affected customers' expectations to make buys on the web. The specialists can involve the data in this paper to all the more likely comprehend how purchasers feel about their arrangements to shop on the web.*

Keywords: e-commerce; attitude; safety; convenience; price

I. INTRODUCTION

According to Levie&Weitz (2001), online shopping is the fastest-growing form of retail, outpacing traditional channels in terms of sales growth. As per Forrester research (2001) report, in 2000 there were \$48.3 billion web deals purchasers. Additionally, it represented a 45.9% annual growth rate. Sales have increased at an impressive rate, as shown by these figures. Customers frequently use the internet and look for product information on online shopping websites. A Jupiter Communication report found that 72% of consumers conduct a monthly internet product search (Shop.org, 2001). This high rate of online search activity ought to result in actual product and service purchases. According to Blank (2000), unsuccessful purchase attempts resulted in a global business loss of \$6.1 billion in 2000. The conversion rate of online shoppers, as measured by a study conducted in 2000 by Boston Consulting Group, was found to be quite low, ranging from 2.8 percent to 3.2 percent (Shop.org & Boston Consulting Group, 2000). As a result, consumers have a huge opportunity to shop online if their requirements are met. Because traditional shopping is typically associated with crowds, limited time, anxiety, traffic jams, parking space issues, and other issues, online shopping has emerged as the most popular alternative for consumers in this IT world. Online retailers are having trouble keeping customers because online shopping is still seen as a new way for retailers and customers to shop together in India. This study centers around buyer buy expectations towards web based shopping and investigates the elements liable for pursuing buy choices. Online retailers may benefit from rethinking their e-retailing strategies with the help of this study. As a result, this study hopes to encourage more customers to shop online.

II. REVIEW OF LITERATURE

A comprehensive understanding of consumers' perceptions of online shopping and intentions toward shopping can be gained by reviewing literature. Accordingly, segment and experiential gatherings additionally answered similarly

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A Study on Marketing Strategy, Management and Emerging Trends

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Abstract: *The viewpoint that is focused on the market in order to achieve consistency and synergy between project management and e-marketing operations in a transaction-, database-, interactive-, and network marketing-based market orientation, the primary objective of this article is to provide an integrated conceptual framework. The assessment was required in order to use this model in commercial ventures planned in Jordan. In-depth interviews with people with past experience working on a range of projects, including educational projects, the building of information technology systems, infrastructure projects, development projects, and others, were done by the researcher in order to elaborate on this. 34 seasoned managers agreed to participate in the researcher's interview process. A list of open-ended questions about the four aspects of marketing orientation were included in the interview form. The inquiries made during the interview, the questions centred on how to integrate e-marketing operations into project management and highlighted which marketing trends are most appropriate for the kind of project and its length. The researcher recommended that Project managers and team members can interact with each other through electronic marketing tools, as well as with other parties who have a direct or indirect relationship with certain clients or organisations stakeholders, suppliers, and others who have a connection to the project, as well as the most suitable marketing trends for every project kind. The potential effects on practitioners Among the suggested initiatives and ideas for enlarging the suggested conceptual framework for Also offered are ideas for further study.*

Keywords: market, strategy, innovation, business, organization

I. INTRODUCTION

Current venture the executives frameworks embrace contemporary oversee ment rehearses, for example, information and data the board (Achtenhagen et al., 2013). The associations additionally embrace the most recent strategies in advertising and spearheading advancements that help this capability. Practitioners and researchers have sought out a variety of models in response to the evolution of project management in order to focus on the essential components of successful project management and adapt to the numerous human needs and requirements for competence (Alpkan et al., 2007; Didonet and others, 2016; 2004 by Verhees and Meulenberg; Zott et al., 2011). Project management is regarded as a promising area for both academic and practical research. Numerous initiatives, including engineering, construction, facilities management, social sciences, education, and information management, have utilized various project management strategies (Amit&Zott, 2016; 2010 by Ennen and Richter; Ferreira and others, 2013). To achieve the desired level of efficiency in project management, it has become necessary to incorporate cutting-edge marketing and management theories (Dong et al., 2016). Theoretical foundations must be established prior to actual practice in order to improve project management's capacity to identify and respond to potential project-related changes in order to maximize efficiency (Appiah-Adu & Singh, 1998; 2010; Doz and Kosonen). The interplay between the idea of e-marketing management and project management is also highlighted in this paper.

II. BACKGROUND

The goal of project management is to improve project performance (Arend, 2014; Lisboa et al., 2011; Martins et al., 2015), projects employ various environments-specific management strategies (Balboni et al., 2019; Foss and Saebi, 2017; Gelhard and team, 2016), and also makes use of cutting-edge methods that emphasize the highest levels of efficiency and effectiveness. Researchers are becoming increasingly interested in how marketing strategies can help

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A Study on Recent Issues in Indian Banking and Insurance Industry

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Abstract: *A significant financial improvement during the beyond 10 years has been India's quick monetary extension. The banking and protection areas contribute fundamentally to the development. These two businesses have seen significant changes since they were established because of changing demography and public interests. These regions were essentially influenced by quickly advancing innovation and quickly modifying guidelines. Because of these enhancements, they had an impact on the manner in which they worked and high level the execution of their arrangement. The banking and protection ventures are involved both general society and confidential areas. This article tries to feature the particular components of these two businesses, as well as current examples, issues, and likely fixes for their future development. As per the survey, public area banks keep on lingering behind confidential area banks regarding the quantity of administration choices, benefit, and how much NPA. The sluggish pace of extension and unfortunate degree of trust in protection items are different marks of consideration for the protection area. The review in light of optional information shows that to achieve the 2022 objectives, the recommended ground level activities should be set in motion.*

Keywords: Penetration, Public Sector Banks, Financial Inclusion, Insurance

I. INTRODUCTION

The two factors that have the biggest impact on a nation's economic development and overall stability are finance and risk management. The growth of business, trade, and industry is directly impacted by the development of these two sectors. The Bank of Hindustan, the first bank, was established in 1786. Later, in 1809, 1840, and 1843, respectively, the East India Company founded three banks: the Bank of Bengal, the Bank of Bombay, and the Bank of Madras. The Allahabad Bank was the first bank to be established in 1865 by just Indians. The transformation of the Indian banking sector can be divided into three phases: the premature phase, which saw the establishment of the country's formal banking system; the mature phase, which saw the regulation of banks and the introduction of various norms; and the innovative phase, which saw liberalisation, the entry of domestic and foreign players, the establishment of fin-tech institutions, and government-led initiatives for financial inclusion.

India lags behind other countries in the insurance sector by a significant margin. The first thing that gave rise to the insurance sector was general insurance goods. LIC and GIC have held the top two positions in this market since its creation in 1956 (inception 1973). The deployment of the LPG scheme after 1999 also opened doors for the private sector. The insurance market thus became more active and started to address customer needs. There are currently 29 general insurance companies and 24 life insurance companies, with a market share of 13% for life insurance and 14% for non-life insurance in 2017-18.

This paper makes an effort to analyse the Indian insurance and banking sectors. The basis for this study is secondary data. The information was compiled from a number of sources, including reports on the banking and insurance sectors, data provided by the IRDA and the RBI, appropriate statistical studies for numbers, and an analysis of previously released research papers on these sectors.

In India, the banking and insurance sectors are quite well organised. It emphasises how crucial it is for every area of the country's economy to grow. Commercial banks, co-operative banks, regional rural banks, development banks, specialised banks, and most recently a government initiative called MUDRA, or the Micro Units Development and Refinance Agency Bank, which provides financing for new start-ups, take into account all aspects, including improvements to trade, import-export, and agriculture. This chain of institutions starts with the RBI, an umbrella

A Study of the Impact of Digitalization on Management and Accounting in Finance

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Abstract: *With the development of computer technology and the Internet, the network has made businesses' lives easier and set new standards for the accounting industry's growth. The transmission of financial data is made possible by combining computerized information technology with traditional financial accounting methods. At the same time, the use of network technology makes the financial accounting process for businesses more efficient, increases accounting work efficiency significantly, and gives accountants more time and energy to analyze financial information for businesses. However, the shift in financial accounting has also brought about new issues as a result of the use of Internet technology. The article centers around the subject of monetary bookkeeping: First, a brief history of financial accounting and the Internet is presented; Second, it examines the advantages and disadvantages of combining financial accounting and network technology, as well as the changes in accounting work mode and its characteristics under network conditions; lastly, it advances the countermeasures to settle the "Internet+" period monetary bookkeeping work for the ongoing circumstance. At long last, the countermeasures to settle the monetary bookkeeping work in the period of "Internet+" are proposed to work on the expert capacity of monetary staff.*

Keywords: Internet, Financial accounting, management, role mechanism

I. INTRODUCTION

Financial management in the Internet era has distinct advantages over previous enterprise financial management practices, effectively broadening the scope of enterprise financial management and enabling comprehensive supervision of the entire financial management process. In the age of the Internet, corporate financial management generates more data and necessitates quick data transmission. Businesses need to be aware of the significance of financial and accounting management work in innovating the working model if they want to meet the needs of today's development. In addition, businesses need to improve the dissemination of financial information and diversify the management of financial accounting information in order to optimize the working environment and increase the effectiveness of enterprise financial management. Enterprises need to pay more attention to the informationization and intelligence of financial accounting management in order to fully meet the development trend of the times and actively promote the development of enterprises. This is an important basis for enterprise financial management in the Internet era and an inevitable trend of the market economy, which can not only effectively improve the market competitiveness of enterprises but also facilitate the implementation of scientific management by relevant financial and accounting departments and lay a solid foundation for the efficient development of financial accounting.

II. LITERATURE REVIEW

Financial accounting is a subfield of business accounting that, along with management accounting, constitutes the two primary subfields of business accounting. Financial accounting is referred to as "traditional accounting" because it adheres to traditional manual accounting records and is also referred to as "external reporting accounting" because it focuses on the needs of business stakeholders' decision-making and financial reporting outside the organization. Financial accounting is an economic management activity that is carried out through comprehensive and systematic accounting and monitoring of the financial flows that are carried out by the enterprise. The primary goal of financial accounting is to provide economic information about the financial position and profitability of the enterprise to external investors, creditors, and relevant government agencies that have an economic interest in the enterprise (see Figure 2).

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A Holistic Comparison Between Indian and International Goods with Respect to Consumer Behaviour

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Abstract: Various worldwide brands have cutthroat open doors in the Indian commercial centers because of progression and globalization. Customer conduct is muddled and much of the time not considered reasonable. Purchaser characters fluctuate across borders, as well as inside and outside locales, which presents another trouble. It's likewise essential to consider the weak shopper, who may not necessarily have however many choices as the commonplace buyer. Shopper ill will, as indicated by this hypothesis, alludes to the constant "animosity connected with past or continuous military, political, or financial occasions" from the culpable country, instead of mediocre nature of the things. In spite of the way that India and China battled a conflict in 1962, this didn't happen in the Indian model in the ongoing review. The purchasing choice might be impacted by an item's value, quality, and usefulness. While making the items, it is critical to think about the preferences and inclinations of the customers, as well as their preferences, sentiments and perspectives, conduct viewpoints, and any remaining variables that might make them favor Indian things.

Keywords: Local market, globalisation, international items, and consumer behaviour

1. INTRODUCTION

India is a developing nation with enormous potential. The Indian economy is currently expanding at a rate of 9-10% annually, and India's relevance to the world is being boosted by its rapidly increasing exports and domestic consumption. Numerous international brands have competitive opportunities in the Indian marketplaces as a result of liberalisation and globalisation. Indian customers, who have rising discretionary incomes, display a wide range of purchasing preferences. Distributors reportedly leave adequate area in their showrooms for regional Chinese companies to be stocked alongside imported names because of the growing interest in foreign goods. This study was motivated by the significant rise in customer demand for imported goods and the strong appeal of "Made in China" brands. A brand can be either native or international in emerging markets.

China's economic growth is mostly attributed to economic reform, the opening-up policy, a secure international environment, large-scale development, an export-oriented strategy, centrally-led investment, and public support. China has maintained high economic growth rates for three decades, but the country is still known as a low-cost supplier in the international market. When compared to the southern and eastern sections of India, the influence of a product's nation of origin on Indian customers is more prominent in the country's western and northern regions.

The body of research on country-of-origin effects indicates that, as multinational production has increased, international businesses are becoming less aware of the significance of country of origin as a source of competitive advantage and as a factor in consumer preferences. Multinational corporations are moving to India for a variety of reasons. The market in India is very large. Additionally, its economy is among the fastest expanding in the globe. Additionally, the government's FDI policy has been a significant factor in luring global corporations to India. India had a prohibitive foreign direct investment policy for a considerable amount of time. As a result, fewer businesses expressed interest in making investments in the Indian market. However, the situation changed when the nation's financial system liberalised, particularly after 1991. The government currently works hard to entice foreign investment by loosening many of its regulations. Numerous global corporations have consequently expressed interest in the Indian market.

A Holistic View on the Need of Evolution in Human Resources Sector

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Abstract: *The ongoing review centers around the administration of HR in assistance firms where faculty is essential to the reasonable and justifiable accomplishment of strategies, objectives, and targets. They are fundamental for an association's development since they flash the flash of imagination and efficiency. The concentrate likewise examines proficient headway and the phases of a lifelong program. It investigates the phases of investigation (evaluating different jobs), foundation, upkeep, and drop to show how a singular's work has advanced through time. Furthermore, it takes a gander at how an individual's activities compare to their sequential age as well as the overall level of effect and inclusion that is associated with each stage.*

Keywords: Human resources, planning and development, human resource procedures, planning and training

I. INTRODUCTION

According to Zakirva and Gimadiev (2019), the organisation is where a certain group of people carry out a variety of duties in a coordinated manner and in accordance with a particular hierarchical structure in order to achieve goals. A business uses a variety of resources—both human and material—in an organised and structured way to achieve goals (make things or offer services). Determining the tasks that must be completed to generate the product or service offered and properly coordinating them are necessary for the development of the company's organisational structure (Bagheri, 2016). This coordination requires building relationships between the various partners in order to ensure the smooth operation of the organisation.

For good HR management, the following factors must be taken into account:

Complication

Organisational complexity can be measured by the number of hierarchical levels, the degree of the division of labour, and the geographic spread of the business.

Stabilization

Standardisation refers to the quantity of internal policies, rules, and procedures of a business.

Functions are the operations performed within the corporation that, when coordinated, enable the accomplishment of the company's goals. Naturally, these responsibilities will change depending on the size and region of your business (a service business, for example, won't have a production area). The important business-related fields are described here. Depending on their scale and how the company is set up, these duties will be carried out entirely or in part by one or more people.

Directions

The management function is its responsibility of allocating the technical, human, financial, and material resources of the organisation in a way that would enable them to be used to achieve the recommended goals. The management job encompasses all of the planning, organising, coordinating, and controlling processes (Shah, 2018).

A Panoramic Discussion on the Significance of Service Marketing

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Abstract: *Promoting for administrations is relationship-and worth based. Promoting an item or service may be utilized. At the point when an organization has a help based model, it is not the same as when it has an item based approach. Administrations showcasing is a specific part of promoting. Because of the mindfulness that the extraordinary characteristics of administrations required unsuspected procedures in comparison to the showcasing of actual items, administrations promoting arose as a different field of concentrate in the mid 1980s. The motivation behind this paper is to explore the thought, extension, difficulties, and issues encompassing help advertising.*

Keywords: Service marketing, scope, difficulties, method, and thing

I. INTRODUCTION

An intangible good called a service is one that requires action, performance, or effort but cannot be physically held in the hands of the recipient. An important component is intangible. Includes renting out items, making adjustments to and fixing the clients' own items, and offering personal services. The fundamental differences between things and services are their intangibility, inventory—over/under booking restaurant capacity, inseparability—of production and consumption, and consistency/inconsistency.

Products marketing (which includes the marketing of FMCG and durables) and services marketing are the two main divisions of the subfield of marketing known as services marketing. Services marketing frequently refers to both businesses-to-consumer (B2C) and businesses-to-business (B2B) services. This covers the promotion of services including telecommunications, banking, various forms of hospitality, vehicle rentals, flights, medical care, and professional services.

Nature of Services

The most comprehensive definition of a service has been offered by Philip Kotler, who defines it as an act or performance that one person could render to another that is basically intangible and does not lead to ownership of something. It might or might not be related to something physical.

The terms "deeds, processes, and performances" are used by Zeithaml and Bitner to define service. In this context, the terms "deeds" and "performance" refer to the actions taken by the service provider, the procedures used to deliver the service, and the customer's opinion of the service's performance.

The following aspect of service must be included in a thorough definition:

Lack of construction or physical output

Benefits to the recipient of the service as opposed to the offered product

The immaterial character of services

the potential marriage between the provision of services and the manufacture of goods

marketing a concept or idea

Services are commercial undertakings that bring about desired changes in the service recipient or on their behalf. They consequently benefit the clients and offer value. As a result, with services, the focus is on the individual receiving these benefits rather than the client, just as it is with commodities.

The services sector's relevance to the economy's health is now well recognised. Today, using services is required. Consumption of services, such as those related to tourism, healthcare, government, transportation, and education, for

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A Qualitative Review on Emerging Patterns in E-Commerce

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Abstract: *The motivation behind this paper was to lead a precise survey of the recently arising research on web based business and combine any learnings for internet business framework improvement according to a quality viewpoint. Utilizing Google Researcher, a precise survey of 39 shortlisted papers was done. The audit yielded the accompanying discoveries: It is difficult to overlook the fast development of the online business area in 2020. As situational prerequisites fluctuated across countries, so requested for different items. A couple of countries couldn't complete web business truly due to nonattendance of trust and conviction of clients on electronic trades and weak guidelines and rules to protect them. A couple of hypotheses like Maslow's different evened out needs and Ajzen's organized pondered movement and organized direct could apply to client objectives for online purchase as two or three outcomes illustrate. On the provider's side, various advanced innovations have been utilized to make item shows, security data, e-requesting, and installment techniques simpler, and new strategies are being tried. In such manner, reports and rules have been distributed by global counseling firms like McKinsey and EU associations like WHO. One of my firm convictions is that the pandemic will keep on laying out another ordinary in all parts of work and deep rooted after the danger has passed. According to the viewpoint of the nature of internet business framework advancement, this exploration has the ramifications that the framework should have the accompanying qualities: adjusting the framework to best practices for online exchanges will assist you with acquiring clients' trust and certainty; utilize the right computerized advancements to make the presentation of items, security data, e-requesting, and installment more straightforward; also, ensure the items offered are accessible in adequate amounts.*

Keywords: E-commerce, systems, development, and quality trends are the key words

I. INTRODUCTION

The Covid-19 pandemic has accelerated many of the rapid and profound changes that have occurred in human life and activities over the past few months. It's possible that these changes will continue and undergo additional changes in the future. Increased digitalization and the immediate implementation of predicted trends over many years have led to these changes. Information management literature has been discussing these potential technological advancements for many years. The established "new normal" has had an impact on our work, education, healthcare, leisure and entertainment, and online commerce. This paper endeavors to audit the last said viewpoint, explicitly, distinguish the patterns in online business in 2020 (Barnes, 2020). In addition, the review will combine any quality-related lessons learned for the development of e-commerce systems. The term 'online trade' or 'web based business' has been characterized in numerous ways, all giving pretty much a similar sense. According to the authors, Wilkins, Swannan, and Castleman (2000) cited a number of definitions from a variety of sources and then discussed the advantages and disadvantages of each definition below it

"The possibility of breakpoint changes—changes that so radically alter customer expectations that they redefine the market or create entirely new markets—is offered by electronic commerce to those businesses that fully exploit its potential" (EJ) In its broadest sense, "electronic commerce" can refer to any information exchange that takes place over the superhighway (via wire, over-the-air transmission, or a combination of the two) and includes not only commercial transactions but also any social interactions that may take place over the superhighway; that is, the broadest definition of "commerce." It would include both the contractual relationships formed in those transactions and the regulatory or

A Study on Latest Development in Business Model Archetypes in Reference to Sustainability

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Abstract: *Eco-developments, eco-effectiveness and corporate social obligation rebores characterize a large part of the ongoing modern supportability plan. Even though they are significant, they are not sufficient on their own to effect the sweeping changes that are required to achieve social and environmental sustainability over the long term. To assure greater sustainability, how can we encourage corporate innovation that significantly alters company operations? A triple bottom line approach and a wide range of stakeholder interests, including the environment and society, are incorporated into sustainable business models (SBM). They play a crucial role in driving and putting into action corporate innovation for sustainability, can assist in incorporating sustainability into the goals and procedures of a business, and are a key driver of competitive advantage. There are a lot of new ideas that could help make business models more sustainable, but none of them have been grouped under a common theme like innovation in business models. There are numerous examples of mechanisms and solutions that can help sustain business model innovation, according to the literature and business practice review. The examples were compiled and analyzed to find defining characteristics and patterns that could make categorization easier. Archetypes of sustainable business models are used to describe groups of mechanisms and solutions that could help build a sustainable business model. These archetypes are meant to help researchers and practitioners develop sustainable business models faster by creating a common language. These are the archetypes: maximize energy and material efficacy; Make money from "waste"; Replace it with natural and renewable resources; Provide functionality as opposed to ownership; Take on a role of stewardship; Inspire self-sufficiency; Repurpose the business to benefit society and the environment; and create strategies for scaling up.*

Keywords: Sustainable, model, method, innovation, corporate, business

1. INTRODUCTION

It seems increasingly clear that business as usual is not an option for a sustainable future, given the prospects of a growing global population, accelerating global development, and the associated rise in resource use and environmental impacts. Even at the current levels of consumption, the world is currently using the equivalent of 1.5 planets to support human activities (WWF, 2012), which is an unsustainable rate (Randers, 2012). It is not new to be aware of the need to value ecological systems and the natural capital necessary for human welfare (Constanza et al., 1997). However, valuing the frequently "free" natural assets is still uncommon in business. To address the difficulties of creating a sustainable future, a comprehensive strategy is required: Changes in the environment and social and economic conditions must unavoidably occur simultaneously with responses. A closed-loop system where nothing is allowed to be wasted or discarded into the environment, which reuses, repairs, and re-makes in preference to recycling; A system that emphasizes delivery of functionality and experience, rather than product ownership; A system designed to provide fulfilling, rewarding work experiences for all that enhances human creativity/skills According to Rasmussen (2007), business models are concerned with how a company defines its competitive strategy through the design of the product or service it offers to its market, how it charges for it, how much it costs to produce it, how it distinguishes itself from other firms by the value proposition, and how it integrates its own value chain with those of other firms in a value

A Study Emerging Trends and Innovations in Business

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Abstract: Organisations working in international business sectors are today forced to do so under extremely persistent and intense developments. In order to finally prosper in such sort of setting, they must generate fresh concepts and continue to develop their own innovative abilities. Developing one's own inventive strength is currently a key goal for strategic firms. In order to do this, this article summarises the results of a desktop theoretical research intended to increase firms' capacity for innovation. In the survey and subsequent research, appropriate innovative business models (IBM) for companies were discovered. The IBM trend right now is some of these succinct presentations (CANVAS, SHARE, and WOODS BLUE OCEAN Strategy).

Keywords: research, innovation, management of innovation, and adaptability

I. INTRODUCTION

The current economic paradigm, known as a knowledge-driven economy, is basically the result of technological progress that manifests itself in civilizational practices, embodied in useful objects (products) and services, processes, organization, and artifacts in all spheres of our lives (Krsti, Skorup, and Lapevi, 2016). It is the result of further evolutionary development from the previous paradigm, known as an economy based on the intensive application of knowledge. In contrast, economies based on extensive knowledge use in which individual product customers are directly involved in the production process with their knowledge, information, suggestions, and ideas and actively participate in its realization (Krsti, Skorup, and Minkov, 2016). Businesses face new challenges as a result of the knowledge-driven economy, which can be summarized as follows: The markets are now worldwide, with new rivals; Products and services' life cycles are rapidly decreasing; clients are progressively requesting; Technology is becoming more complicated. (Krsti, 2013) In such an economy, changes have become almost daily, permanently altering the entire business environment. As a result, the most pressing issue facing all businesses today, regardless of their size, is how to survive in such circumstances.

II. RESEARCH METHODOLOGY

A theoretical desktop research was initiated in order to provide a meaningful response to that question, and it is briefly discussed in this paper. The purpose of the research was to investigate strategies that give businesses a chance to survive in an environment that is constantly shifting. The fundamental hypothesis of the study is that businesses should respond with an agile innovation to the environment's rapid change. The study's findings were: verifiable, graphic, near, insightful and logical techniques. The findings of the study demonstrate that agile innovation has the potential to foster long-term sustainability. In this regard, the appropriate recommendations were provided by the research's conclusions. An innovative methodology is a collection of techniques utilized in innovative management—that is, the initiation, management, and rewards of innovations. Which of the imaginative approaches in the substantial case will be applied relies upon the specific situation (condition of the climate) in which the development is understood, as well as our impression of advancement. As a result, cutting-edge methods are constantly evolving, new ones emerge, and their significance shifts (Zaki, Bugari, and Milovanovi, 2017) (Daragahi, 2017). The following is the order in which the first ten innovative methodologies were evaluated in the most recent ranking of significance (Kaminskaite J., 2016): Co-creating Values, Agile Innovative Systems, Deep Immersion, Open Innovation, Design Thinking, Lean Thinking, Six

A Study of Emerging Trends and Approaches in E-Commerce during Covid-19 Pandemic

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Abstract: *Open innovations, such as the deployment of digital marketing tools in the management portfolio, were a possibility in the days preceding the COVID-19 epidemic. Customer interaction analysis. As the Pandemic spread They were unexpectedly required at a time when economies had to shut down. The overall objective of the current study is to characterize the changes in e-consumer behaviour that took place across the market during the COVID-19 pandemic. The study that is being offered examines the sporadic and regional topics of interest that highlight the economic sectors in Focal and Eastern Europe. The customer engagements with ten selected web-based business representatives were tracked daily over the 2020–2021 holiday season among an example of almost 14,000,000 Facebook users.*

Keywords: innovation; management; e-shop; interpersonal organization; facebook; pandemic; e-consumer behavior; The Czech Republic Latvia; provincial turn of events

I. INTRODUCTION

Two assumptions underlie this research. The first presumption, or rather the foundation of the board sciences, is an explanation that development is one of the basic functions of business. The second assumption is that the market will continue to change. Businesses are exposed to a significant amount of business risk as a result of the constant change in the global market. Market success is not automatically ensured by having the right product. Only in a few specific production areas is it possible to gain a price advantage over competitors. The physical limitations of traditional communication channels are real. The changes brought about by the COVID-19 pandemic also pose a threat to the final aspect of standard marketing, which is proximity to the customer in the sense that brick-and-mortar stores were the primary locations where business transactions were carried out.

Information technologies provided e-business pioneers with a significant competitive advantage when they first emerged. Organizations benefited both from shortening correspondence channels and streamlining business processes. A by-product of conveying e-business devices in business was data, which addressed a significant upper hand for organizations. Information helps to optimize production on the inside, and it also helps to optimize a wide range of tools used to build relationships with customers on the outside. The situation on the global market as well as the local markets has stabilized with the start of the new millennium, according to the key representatives from the ranks of businesses. The need to send IT instruments has been soaked. Only a small number of businesses, almost exclusively small and medium-sized businesses, were affected by the absence of information technologies' direct integration into business. Technology alone does not guarantee market success, which is an objective fact. Powerful utilization of data and correspondence innovations is a key factor in deciding seriousness, everything being equal, no matter what their size.

The market strife brought about by the unforeseen beginning of a new Covid pandemic in the first long periods of 2020 has generally tried the whole computerized framework, and the fact that it was the entire computerized foundation best depicts the intricacy of the circumstance. Only a handful of European nations did not, at least temporarily, shut down their traditional infrastructure. Nonetheless, it was not just about Europe, but the examples of emergency conduct were dominantly worldwide in nature. The consumer response was immediate, manifesting itself immediately in the form of a sudden increase in stock. Hence, by immersing fundamental necessities and initially eliminating saw dangers emerging from a potential lack of items, consumers have moved toward the digitization of cycles to obtain the majority

A Study of Emerging Trends by Sellers in India Due to Application of Online Marketing

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Abstract: *Online marketing is the process by which a business promotes and sells its products and services to potential customers through the use of tools that are accessible via the internet. The tools and methods used to provide customers with improvised and novel shopping experiences are constantly evolving in online marketing. In the race of getting greatest number of clients advertisers are consistently participated in developments to all the more likely market themselves. Customers' desire for novelty is capitalized upon by businesses. Customers like to try new things, so sellers are always looking for cutting-edge experiences that they can offer to their customers. This paper examines how sellers are benefiting from adopting cutting-edge online marketing strategies in their campaigns and the most recent advancements in these strategies. The concentrate additionally considers the preventions looked by the advertiser as well as the clients and how the advertisers can conquer these impediments of internet promoting. The review uncovers that both shopper as well as the vender are energetic towards the reception of inventive internet advertising devices.*

Keywords: Tools for online marketing, digital marketing tools, and current trends in online marketing

I. INTRODUCTION

"Every business is a casualty of Computerized Darwinism". Marketing trends are always changing because customers' tastes and preferences change all the time. Over the past two decades, marketing strategies, tools, and methods have undergone unprecedented rapid change. Marketers now have to adapt to the shifting needs of their customers in order to stay relevant in the market and stay ahead of rivals. Nowadays, having a presence online is the most important thing for businesses to have. A company's online presence can be achieved through the creation of a website, a social media page, or a presence on e-commerce sites; or by combining any of these three methods. Companies that had previously established a presence on the internet are reaping the benefits, while those that remained inactive lost market share. For instance, Yahoo was a major player in online advertising in 2005. However, they chose to concentrate on media content and ignored the significance of search and the need to enhance the user experience. They were able to get a lot of people to watch the content, but they didn't make enough money to help the company grow. As a result, the content lost popularity, and Google jumped at the chance. India has 110 million mobile connections, or 79% of the country's population. An exponential increase in the number of internet users can be attributed to recent advancements in internet technology and the availability of low-cost high-speed internet data. There are in excess of 62 crore web clients in India which makes around 45% of the all out populace of the country. The most common online activity is using social media. About 44.8 crore people use at least one social media platform, or 71.8% of internet users and 32.3 percent of the country's total population. The aforementioned figures demonstrate the country's vast online marketing potential. Marketers now have access to new promotional avenues thanks to the development of internet technology over the past two decades. Profits are being made by businesses that recognized the value of online marketing channels early. However, as more and more businesses go online, every time a user opens a website or scrolls down a social media home page, he or she is met with advertisements. Advertisers use tools and strategies to set themselves apart from the competition in order to survive in this crowd. More than ever before, customer requirements and preferences are at the heart of modern marketing strategies. Customers expect their brands to provide the experience provided by a new technological innovation as soon as it occurs. In order to provide the best customer service, keep existing customers

A Study of Emerging Trends due to Digital Transformation in Commerce

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Abstract: *The way people live today is changing as a result of technology improvements, and businesses find it challenging to stay up. Those in charge of the Data Innovation (IT) office and those in higher positions should evaluate recent developments and decide how they might support business by developing new plans of action and increasing seriousness. The goal of this research is to provide a collection of mechanical developments aimed at being the most current computerized drifts and altering historical patterns by producing updates or upgrades, the very ones that streamline business intelligence (BI) operations. The most recent developments in the Web of Things (IoT) are described in this overview paper, along with topics related to 5G mobile communication, WiFi 6 advances, the transformation of the client's mechanical experience, and AI.*

Keywords: Digital, blockchain, high speed, mobile communication, 5g wifi

I. INTRODUCTION

Digital transformation is a process that has been studied for more than ten years because it is in the interest of both individuals and businesses in general. It involves the decentralization of a portion of the value chain as a result of technology and the restoration of the consumer's real power or sovereignty, which was lost years ago. This change has prevailed with regards to changing customer conduct, plans of action, and the devices organizations use to arrive at shoppers. The world has been liable to changes because of mechanical advances, the IoT, blockchain, man-made consciousness, mental insight, the globalization of the economy, the improvement of business sectors, media communications, wearable gadgets, the Internet business, the computerized age, process development and plans of action have advanced from ideas to real factors that organizations should essentially embrace and exploit. Any space where there is day to day, steady and progressively creative business contest expects that associations be at the cutting edge and track down the need to research that large number of advancements, speculations and cycles that have developed throughout the long term and apply them in every one of its cycles, to produce a more serious and composed possible market, which is displayed as proof of fast development and mechanical headway and thusly, to stay dynamic in the business

The case of Netflix is an example of a digital transformation. Netflix was founded renting DVDs via email. Its greatest strength was the analysis of data on the consumption preferences of its subscribers. With this data, it was able to learn about the business and how it operates the market for digital entertainment content. Today, it produces its own films and series, almost all of which are successful with audiences. Reed Hastings, CEO of Netflix, decided to channel his own business in order to adapt to the expanding technological trends. He started by raising the prices of DVDs sent via mail before creating a separate company. En route, he lost surprisingly fast, over 80% of the market capitalization, from that point forward he has duplicated the worth of the organization by 100. At the moment, Netflix's own content is even distributed digitally to rivals

We can have fun and learn about new things thanks to the advancements in technology at our disposal. Everything seems to be related to our mobile lifestyle, whether it's through sound, text, or image. While some people look for the signal that lets them talk, others can only play with their mobile phones with a fully charged battery. The toy industry suffered greatly during the 1980s boom in video games. It was anticipated that the Barbie houses, model cars, and dolls would all perish. The storm, however, passed, and the traditional ones were not busted by the virtual ones. However, a

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A Study of Impact on Savings due to Innovations in Digitization

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Abstract: *Objective: Monetary development gives people's venture choices, permitting them to look over an assortment of speculation valuable open doors even with moving financial circumstances. The asset edge of families and organizations in monetary trouble increments when inactive reserve funds are directed into useful ventures. The mark of this paper to dissect the impact of financial organizations on save reserves and local hold reserves. Somewhere in the range of 2005 and 2014, twenty nations with upper center wages and big league salaries are analyzed to decide the primary factors that impact reserve funds. To research the impact of monetary market advancement on reserve funds and homegrown reserve funds, we develop board information examinations in this paper. Findings: The level of monetary advancement and access are huge boundaries that impact both gross reserve funds and homegrown reserve funds. Higher financial improvement prompts higher speculation reserves and local save reserves. In the two models, reserve funds are adversely affected by the financial emergency and the net interest edge. Gross homegrown reserve funds and net reserve funds add to an expansion in capital arrangement. Consequently it tends to be presumed that monetary development and broadening assume a huge part in helping reserve funds, supporting the "progression of the monetary market" speculation. Board information investigations, monetary broadening and access, monetary advancement, reserve funds, and board information examinations.*

Keywords: Digital trend, banking, savings, investment

I. INTRODUCTION

The development of financial products used in borrowing and lending funds is a measure of financial innovation. These varieties in monetary innovation have given monetary organizations present day and modest ways of getting assets and expanded existing credit lines for clients. As a result, financial innovation makes it possible for a variety of investors and financial institutions to move and divide economic resources effectively across time. In turn, these changes have a positive impact on household savings, which are used to smooth out spending and protect against unforeseen occurrences in the future. In recent years, a wide range of financial innovations that became part of a new financial production process have entered the financial markets. Financial products like derivatives are the most recent financial market innovations; services in finance, such as online trading, mobile banking, and internet banking; monetary innovation, for example, Robotized Teller Machines (ATMs). New financial instruments created to better meet the needs of participants in the financial system. From this perspective, a financial innovation is a new financial service or asset that lowers risks, lowers costs, and offers services that are more efficient for customers. The next section of this paper is as follows: We provide theoretical background on financial innovation and savings in Section II, The available empirical works on financial innovation are presented in Section III, and the data and statistical approach are described in Section IV; Area V gives observational outcomes and discoveries.

II. THEORETICAL VALUE

McKinnon and Shaw (1973) proposed the financial repression hypothesis, which was used to describe any and all forms of control and intervention in the financial system during the 1970s economic crises. The restriction of interest was criticized by supporters of the theory of financial repression, which serves as the foundation for financial liberalization. They emphasized that the liberalization of capital flows, interest rates, and credit facilities will result in an increase in

A Study on Banking Management Sector and Recent Trends with an Extensive Outlook

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Abstract: *A comprehensive Way to deal with Banking Advancement The board The improvement of a far reaching methodology for banking development the executives is the essential target of this examination. Helper materials have been comprehensively used, interpreted and reexamined to approve the conflicts. The financial area has been the sole focal point of the examination. In any case, the experiences of various regions have in like manner been analyzed to support the conflicts. The hypothetical groundworks of social imagination and development the executives in banking are the essential focal point of this article, which means to furnish chiefly with an exhaustive system for adjusting to an exceptionally cathartic and dynamic business climate. As per the discoveries of this review, one of the main parts of any association is to cultivate and support imagination as well as clever strategies to accomplish long haul development and improvement. Different moved closer examined to encourage sweeping strategy for social creative mind and advancement the board in banking. This study revealed that creative mind and imaginative systems are central components for viable turn of events and progression in banking. Furthermore, it shows that the bank's imaginative and inventive systems further developed execution. The survey recommends that ensuring social creativities, embracing innovative procedures, ensuring more inventive things, further creating things, repositioning things, introducing simple to utilize IT based things, etc are fundamental for a bank to ensure present second and long stretch turn of events and improvement.*

Keywords: banking, cultural creativity, innovation management, a holistic approach, and strategic innovation

1. INTRODUCTION

The general banking industry is surrounded by numerous issues. These difficult issues are step by step making this industry helpless in regards to its items and administrations (Hamdani and Maktoof, 2020). In the cutthroat business market its supportability is in the question mark for the long presence (Sarker, 2016b). The level of service and product innovation is below par. The greater part of the items and administrations are the low portfolio container (Jayakumar, Pradhan, Raa, Maradana, and Gunav, 2018).

According to Rahman, Saha, Sarker, Sultana, &Prodhan (2017), technological advancement is critical to keeping up with the industry's current product offerings as customers' preferences shift rapidly. Innovative dangers, clients' ways of behaving, over all country dependability are likewise compromising the financial business (Lin, 2011). The system producer of the organizations don't know such a stage they ought to be. In order to remain on the market, product longevity is decreasing. The standards detailing organizations in some cases force a few guidelines outline work (Sarker, Sultana, and Prodhan, 2017a).

The banking sector's performance suffers as a result of these regulations. According to Sarker (2016a), this industry's products and services lack daily creative perspectives. According to Sarker, Binguin, Sultana, &Prodhan (2017), this sector ought to try to keep up with new ideas and technological advancements for long-term sustainability. The enormous challenge that this industry faces in the coming century is knocking. The new products and services' productive thinking should complement the existing products. In order to establish a strong position in the market, management must cooperate with the gradual improvement in service delivery (Sarker&Jie, 2017). There are, without a doubt, numerous novel methods and tools for product development (Ye, Zhang, & Dong, 2019). These hypotheses and advancements are time based. We require the organization's innovative spirit. Advancement ought to be purposeful and

A Study on Business Sustainability with Respect to the Developments in Environmental Sustainability

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Abstract: Recently the social and ecological issues that organizations face in present day business will represent a critical test to all economies. Ecological insurance has turned into a fundamental part of proactive organization the board and an essential for acquiring a practical upper hand. New penchants in associations have basic impact on the need for building more grounded associations and relationship with all accomplices which makes the complex component, with the common target of achieving an overall impact on all pieces of human life. This paper presents discoveries from research led in Serbia and Russia. It is about points of view of employees over the business' side interest of execution of the natural activities inside the new field-tested strategy called "practicality". The organized polls were utilized to gather the information, and the SEM (Underlying Condition Demonstrating) approach was utilized to dissect the information. As per the discoveries, natural exercises that are executed as a feature of feasible administration emphatically affect the achievement boundaries of organizations.

Keywords: sustainability, company success, and environmental protection

I. INTRODUCTION

Relationships in modern business are infused with social security, justice, and equality principles, as well as a permanent desire for a high level of welfare

[1] However, society imposes these commitments on businesses in some way because the foundation of economic development is closely linked to people and the environment. Many businesses strive to make money and believe that by improving people's well-being, they fulfill their responsibilities to society and the environment. Nonetheless, acting thusly isn't really environmentally sound and doesn't ensure business outcome over the long haul. Environmental damage is on the rise due to the depletion of essential natural resources, the rapid consumption of goods, and the limited success of efforts to interrupt energy and material flow cycles

[2] The issue of sustainability is one that links conscious awareness of the need for long-term economic growth to controlled influence on people and the environment. Workers, customers, suppliers, shareholders, the community, and other groups are all examples of "the people," that have a significant impact on a company's capacity to function both now and in the future. The term "the environment" refers to a planet's climate systems, living conditions and habitats, energy systems

[3] resource depletion, availability, and consumption in a way that promotes economic prosperity and the well-being of the planet as a whole.

II. MODEL ASSUMPTIONS

There are numerous interpretations and definitions of sustainable development

Sustainability also defines a business model that encompasses many elements of a company's performance with a contribution to environmental and social progress

The most common elements are meeting the needs of stakeholders without jeopardizing the future, achieving economic goals, preserving the environment, and contributing to society. Manageability is set as an multidimensional idea most exact characterized by the Unified Countries that is carried out through taking in concern the three principal support points - ecological, social, financial

A Study on E-Commerce Industry and Impact of Digital Trends

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Abstract: *Different scales, ventures, and undertakings might further expand efficiency and gain in new methods as a result of the development of web-based business. At the same time, as e-commerce grows, so is interest in digital transformation and digital services. However, the relationship between the two receives little attention from scientists, and there is now a gap in the bibliometric analysis and research of this issue. Given this setting, it is essential to look at how digital transformation and electronic commerce are related. 253 articles from the Web of Sciences database were compared to those in this paper's sections on "Electronic Commerce," "Innovation Mechanism," "Digital Transformation," "Digital Trade," "Digital Capital," and "Digital Services" for a thorough data and visual analysis. Author makes use of big data analysis.*

Keywords: E-commerce; Development Component; Changes in the digital age; Computerized Exchange; Capital Digital

I. INTRODUCTION

Introduction of Digital Services: The digital economy is a new economic model that emerged with the development of the Information Technology Revolution. The term "digital economy" was officially introduced at the 19th National Congress of the Communist Party of China and made it clear that emerging industries like the digital economy have grown rapidly in the past five years

[1]. E-commerce and digital transformation have led to an increase in productivity and profitability across a variety of sizes, industries, and businesses

[2]. The digital economy is expanding rapidly all over the world as a result of the digital transformation and the growing popularity of digital services

[3]. The process of the digital economy has evolved into an essential component of people's lives in all developed nations

[4]. Digitization has emerged as a major driver of economic growth in Europe

[5]. The United States, Canada, and Mexico continue to investigate the advantages of e-commerce and digital services to the development of North American free trade

[6] because they are also very concerned about digital transformation. Web based business and advanced change in the stockpile side and customer side applications likewise assume a significant part.

[7] Robinson and Cory argue that innovative developments in e-commerce and the digital economy can help improve the customer experience in the face of increasing competition [8]—and help protect consumers' personal data

[9]. On the supply side, Reinartz, Werner J. believed that the impact of digital transformation on the retail value chain is primarily reflected in the ability to provide multi-channel interaction points to promote the management of multi-level competition.

II. APPROACH AND SCIENTIFIC DATA

In outline, concentrating on the connection between web based business and computerized change, which is valuable together, commonly advancing, and coordinating, not just advances the further improvement of China's online business and advanced economy, likewise adjusts to the worldwide future financial advancement new example pattern. Using

A Study on Retail Banking Industry in India and Trends

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Abstract: The monetary movement of banking is essential to the economy all in all as well with regards to the person. The essence of banking administrations is developing and turning out to be more engaging as the economy in general does too. To captivate more clients, various creative highlights have been added to banking administrations.

Retail banking has for quite some time been an essential part of banking tasks generally all through the world, yet it has as of late procured significant footing. Notwithstanding the way that Mastercard and other retail monetary merchandise originally opened up on a worldwide scale during the 1950s, India's monetary unrest didn't begin until 1993, when unfamiliar banks and new-age private banks started to lead the pack. The hypothetical highlights of retail banking, for example, its concerns and troubles, latest things in retail banking, its expected future extension in India, and its hardships, have been endeavored to be shrouded in this paper.

Keywords: difficulties, retail banking, strategies, and portfolio of banking

I. INTRODUCTION

One of the most important roles in the modern, global economy is played by banking. It is necessary for business and industry. Consequently, it is a significant commercial agency. Despite the fact that banking has existed in some capacity since antiquity, modern banking is a comparatively recent development. It came forth as a result of economic need and the Industrial Revolution. Its presence is very advantageous to a country's industrial and economic growth.

II. INDIA BANKING SECTOR

Despite being highly developed, India's banking business still lags behind international standards in terms of scale, products, and services. Indian banks have come to the realization that in addition to organic growth, they also need to grow inorganically in order to compete with other market players. In this situation, the banking sector has mostly concentrated on retail banking. The most significant factors in the resurgence of retail banking have been the emergence of new economies and their quick expansion. In fast expanding countries like India, changing lifestyles, quick advances in information technology and other service industries, as well as rising income levels, have all led to the growth of retail banking.

Retail loans make up only 8 to 9% of India's GDP, compared to 35% in other Asian economies; therefore Indian banks are vying for market share in this sector, which has tremendous growth potential. Retail banking nevertheless encounters challenges such low client churn, the development of technologically advanced facilities and investments in them, security issues, Know Your client (KYC) rules, credit evaluation regulations, etc.

III. LITERATURE ON RETAIL BANKING IN INDIA

Retail banking is when financial organisations that deal with a lot of low-value transactions offer banking services to private citizens and small enterprises. Banks are not unfamiliar with the idea, but it is now recognised as a sizable and valuable market niche that presents growth and profit prospects. Due to excess liquidity, growing corporate reliance on capital markets, rising middle-class incomes with greater purchasing power and debt-handling capacity, rising middle-class incomes, rising nonperforming assets (NPAs) from corporate portfolios, and the growth and potential for future growth of the credit card industry, banks have transitioned from wholesale banking to retail banking. Retail banking in

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A Study on SME's Sector and Patterns Effecting Sustainability

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Abstract: *The reason for this paper is to research the means by which little and medium-sized organizations (SMEs) can be genuinely participated in systems that improve their organizations' social and natural manageability. Unique and Figures Configuration, approach, and procedure This paper gives a reasonable investigation of the business case for feasible improvement that has been introduced to the business local area. We use contentions from the writing to sum up the business case for manageable advancement that has been determined for SMEs and portray the one of a kind qualities of SMEs that demonstrate the need to reevaluate the case for socially and naturally feasible strategic policies for SMEs. Discoveries The business case for SMEs is not the same as that of enormous organizations, so practical improvement business procedures require extraordinary consideration.*

Furthermore, the way that little and medium-sized organizations (SMEs) have interesting assets and profiles should be considered while creating apparatuses to help maintainability. Impediments of the exploration and repercussions The possibility of economical improvement envelops most of the issues that our social orders face. Therefore, organizations have an amending stockpile of choices for connecting methodologies that will significantly affect - and ideally improve - their social and natural presentation. Albeit this paper offers no experimental help or proof, it gives a few experiences into the social and pragmatic repercussions of SME supportability endeavors. Pragmatic ramifications Proprietors and directors of SMEs might profit from this outline's ideas for reconsidering their general business methodology by integrating manageability into their fundamental beliefs and activities and setting that system in motion. In mark of truth, this variety of chances is where there is potential for turning around the ongoing worldwide pattern toward human and normal networks that are solid and strong. Inventiveness and worth This paper analyzes the ongoing discussions and open doors encompassing feasible business techniques and applies them to the real factors of SMEs' business activities.

Keywords: Sustainable development, management strategy, small and medium-sized businesses

I. INTRODUCTION

Business researchers examining and addressing concerns about business as usual have adopted the terms sustainability and sustainable development as an overarching concept meant to describe and include a wide range of practices. In this paper, we use the dominant definition that was established in 1987 by the World Commission on Environment and Development (WCED) to define sustainability and sustainable development: "Sustainable development means meeting the needs of the present without compromising the ability of future generations to meet their own needs." Although this definition has been criticized (Littig and Greiöler, 2005;) as being ambiguous, naive, and lacking sufficient attention to the social aspect of sustainability (McCright and Clark, 2006), it is still the definition that is used the most frequently. According to Etzion (2007), the literature on business sustainable development has interpreted the WCED definition to include three elements: social fairness, environmental responsibility, and financial viability. (2008) Pelozo According to this definition, businesses involved in sustainability must look for strategies that simultaneously generate economic value and incorporate concerns for the human communities in which they operate and the ecosystems in which they have an impact.

A Study on Technological Development of E-Commerce

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Abstract: Online business has developed and become standard following quite a while of development. Nonetheless, to address the new difficulties, the online business arrangement representing things to come necessities to move past the essential elements of a static site with an electronic inventory as well as a shopping basket and toward a trade framework that is clever, dynamic, and secure. To share data and take advantage of their speculations and open doors, organizations expect to have a productive data framework and smoothing out their business processes. The objective of this exploration project is to examine the forthcoming advances that can possibly resolve these issues, for example, data sharing and framework mix. Application administrations, web administrations, framework figuring, and their blends are among the presented new advancements. We discuss the potential factors that urge organizations to utilize web-based business. Organizations can pursue more essential choices with the assistance of information on these new innovation patterns, which will assist them with being more serious and supportable.

Keywords: Application Service, Web Service, Grid Service, and Service-Oriented Architecture: Emerging Technology Trends

I. INTRODUCTION

It is now the age of a toddler (Johnson, 2005). E-commerce generated \$6,790 billion in revenue worldwide in 2004, according to Forrester Research's data. According to Jupiter Research, a research and analysis firm (Business Wire, January 17, 2007), online retail sales in the United States will increase by 16% in 2007 to reach \$116 billion. US online retail will expand at a CAGR of 11% over the next five years, reaching \$171 billion in 2011. These figures certainly suggest that e-commerce has matured and entered mainstream usage. However, researchers and practitioners in the business world discovered that a number of obstacles impede the growth of e-commerce and harm businesses' revenue. First, the low level of customer confidence results in a low conversion rate. The number of visitors who become actual customers is known as the conversion rate. According to Yen 2005, the top 100 retailers' average sales conversion rate is 4.9 percent, according to a recent Nielsen/NetRatings survey. This rate is less than 1% for many new businesses. Second, e-commerce security is a significant issue. According to the Javelin Strategy & Research Survey (2007), the total amount of fraud committed in the United States in 2006 was \$55.7 billion, with an average fraud amount of \$6,278 per victim. In fact, computer attacks and incidents are growing at an exponential rate. Thirdly, E-commerce has a high operating cost. Information sharing and capturing are becoming the information flow bottleneck in today's e-commerce. According to Marianville and Brown (2006), businesses need to share information with their customers, suppliers, and distributors and automate business processes in stores and across the enterprise.

2. Information technologies and information systems are currently viewed more as services than products. The capability to make a remote call is referred to as a "service," particularly in client/server architecture. Software can be hosted remotely on an application server using web and Internet technology, and clients can use a web browser to call it as a service. The way software applications are designed, architected, delivered, and consumed is changing as a result of this information service concept, business integration requirements, and distributed computing technology. A number of layers make up the hierarchical structure of an information service. It could be individual applications or software components. Application services are one of the newer technologies in service-oriented computing.

A Study on Different Aspects Influencing Human Resource Management

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Abstract: *The business scene is evolving rapidly. Human Asset The executives (HRM) should have the option to conform to the results of a moving work market to work as a hierarchical unit. For the hourly labor force, it's urgent to fathom the monetary consequences of the financial cycle, work-force variety, dynamic capacity needs, firm scaling back, nonstop improvement programs, re-designing, contingent man, sub-urbanized workplaces, and specialist interest.*

The need to "change the establishments" is propelled by various merging issues. Innovation is progressing at a partner degree unrivaled rate. New innovations are by and large embraced by individuals rapidly, while associations move all the more leisurely. Many firms actually utilize obsolete modern time designs and systems. The error is monetary benefit, the state, migration, and worldwide exchange are much more slow moving public strategy challenges.

These holes set out remarkable freedom to assist pioneers and associations with adjusting to innovation, assist individuals with adjusting to new work and profession models, and help business all in all adjust to and advance positive changes in the public eye in light of these holes between innovation, individuals, organizations, and public approach.

Keywords: HRM, work force, globalisation, and trends

1. INTRODUCTION

Employee Diversity

Because males were so homogeneous in the past, HRM was significantly less complicated. The men of today are diverse in terms of gender, age, sexual orientation, values, temperament, ethnicity, religion, education, language, physical appearance, legal status, lifestyle, beliefs, ideologies, and background traits like geographic origin, length of service with the organisation, and economic standing. The strategic direction of the organisation and diversity are inextricably linked. Wherever diversity grows, the potential benefits of improved creativity, improved cognitive function, and increased innovation are usually accumulated to support an organization's competitiveness. The organization's edges package is one way to make this happen. This also applies to HRM services provided by family-friendly businesses. A company that provides flexible work schedules and employee advantages like child care is one that values families. HRM must take into account age variations that exist among males nowadays in addition to gender and status differences. HRM should educate people at all ages on how to get along, adjust to one another, and value the variety of viewpoints that each person brings. In circumstances like these, a participatory strategy seems to perform better.

Adapting skill requirements

Any firm concerned with aggression, productivity, quality, and effectively managing a diversity of personnel must hire and educate competent employees. Inadequacies in skills cause the company to suffer considerable losses in the form of subpar work, decreased output, an uptick in worker accidents, and client complaints. HRM practitioners and specialists should inform schools, community leaders, etc. that a wider range of employment would require a greater level of education and language competence than current jobs. Strategic human resource planning's goal is to carefully assess talent shortages and deficiencies. The HRM division should offer the necessary training and short-term projects to address skill gaps and deficiencies.

A Study on E-Commerce and Management Sectors with Regard to Corporate Social Responsibility

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Abstract: *The article hopes to assess the occupation of Corporate Social Commitment (CSR) and innovation strategies as impacts of an association's financial execution. This connection's hypothetical and experimental assertion expects to underscore the meaning of these essential choices for the board and public approach. Directors will actually want to pursue better essential choices in the event that they find out about these practices' monetary advantages. Technique makers will moreover understand the important verification to encompass CSR in approach packs. Information from the Thomson Reuters Eikon Datastream, which covers the world's 1,000 biggest public corporations, were assembled to address the examination question. The econometric outcomes were then delivered utilizing various leveled direct relapses. Time-space patterns were analyzed by contrasting double cross edges (2013-2019). Taking part in CSR exercises brings about extra costs that, while perhaps not enough upheld by open approaches, may antagonistically influence the monetary presentation of the business. Organizations hoping to work on their monetary execution while at the same time being socially capable ought to hope to consolidate CSR and advancement. This examination makes three commitments: To begin with, the review looks at the biggest thousand organizations around the world; besides, the econometric results display that merging CSR with improvement emphatically impacts financial execution; Ultimately, the examination of time uncovers a positive yet languid improvement to CSR reception. The article gives chiefs and policymakers a viable point of view on the best way to approach and advance support in these sorts of exercises.*

Keywords: corporate social obligation; innovation; financial execution; hierarchical regression; Datastream

I. INTRODUCTION

The analysis of corporate social responsibility (CSR) has been the subject of intense debate among academics and practitioners alike, particularly regarding its implications for corporate strategy and value creation. Economic, social, and environmental factors—three domains essential to a company's strategic success—are all linked to CSR initiatives. When properly managed and in line with the business model, participation in these kinds of activities is a strategy for creating value. Surviving writing (for example, Ferrell and co, Ali et al. (2016) Broadstock et al., 2019 2019; J, et al. Companies engaged in corporate social responsibility (CSR) activities have the potential to generate indirect value for their businesses (Sameer, 2021; Gil, 2022), which can be evaluated based on their relationships with stakeholders. Costa et al. claim that (2015), participation in these activities also enables them to acquire external knowledge, increasing their capacity to absorb information related to their innovative and corporate performance. Social responsibility is not new to academic study.

CSR from a Diachronic Perspective This point has been available in society, the enterprising milieu, and the scholarly community for a long time, and its evolution to this day has been the subject of impressive discussion, particularly with regards to studying whether organizations benefit or not from contribution in exercises for society. The development of social obligation in organizations began first and foremost of the twentieth hundred years, where CSR was seen exclusively as a magnanimous demonstration, in which companies performed demonstrations of good cause and stewardship towards society (van Marrewijk 2013). However, the beginning of the second industrial revolution coincided with an increase in the intensity of production in businesses, which led to an expansion of its definition and purpose in the early 1950s and 1960s.

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A Study on Eco-Friendly Urban Supply Chain and Emerging Trends in Transport Solutions on E-Commerce

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Abstract: *The development of online business has prompted an expansion in metropolitan cargo transportation, which has brought about regrettable externalities like clamor, contamination, clog, natural surroundings misfortune, and discharges. It is apparent that endeavors are being made to make metropolitan last-mile (LM) conveyances all the more harmless to the ecosystem; Nonetheless, there is an absence of a union of the latest exploration patterns and arrangements in the significant writing. This paper distinguishes patterns and examination holes in the field of green LM conveyances on the metropolitan web based business market by leading a writing survey utilizing the SRL system. Likewise, the internet business market's flow research points and arrangements that further develop its ecological manageability are introduced. The outcomes give an exact and far reaching rundown of the exploration on green LM web based business conveyances in urban communities, feature areas of examination that require extra examination, and feature ebb and flow and arising research interests around the world. In the momentum research: ICT and brilliant arrangements, client conduct, and execution assessment give off an impression of being understudied. Basically, it is a wellspring of data and rules about the ongoing improvements in the answer for last-mile online business conveyances in metropolitan regions, which might help neighborhood legislatures, cargo administrators, and different partners in last-mile coordinated operations in expanding their manageability.*

Keywords: environmental conservation; e-commerce; environment; last-mile shipping; metropolitan delivery; a green final mile; systematic review of the literature

I. INTRODUCTION

According to the United Nations, more than 55% of the human population currently lives in cities, and this proportion is expected to rise to 68% by 2050. In Europe, where 74.5% of the population lives in urban areas [1], this ratio is even higher. It is clear that urbanization and trade are connected [2]. There is an increasing demand for housing, services, and goods as a result of the rising number of city dwellers, many of whom are well-paid. The growth of retail trade, initially in traditional brick-and-mortar stores but more recently also in online stores, has been driven by the demand for goods. Products can be purchased from anywhere in the digital world, and after being shipped around the world, they are delivered to the final customer, typically in cities. The National Science Foundation lifted its ban on commercial use of the internet in 1992, which gave rise to the massive development of e-commerce in 1993. The final phase of this journey—last-mile delivery—seems to be the most problematic one in terms of cost, efficiency, and pollution. Internet usage has increased globally since then. In 2020, it will be 63.2% worldwide and 87.2% in Europe. The infrastructure is getting better, like the speed of connections and access to broadband internet. E-commerce has also grown in popularity as smartphone functionality has improved. Simplifying checkout and payments as well as optimizing delivery are, however, particularly relevant to the shift in shopping habits and the rise in e-commerce revenues. E-commerce sales increased by nearly 300% from 2014 to 2019. Online sales now make up 21% of all retail purchases in the United States, up from 5.1% in 2007 [8]. By 2030, there will be a 78% increase in demand for last-mile delivery, which will result in a 36% increase in the number of delivery vehicles in 100 cities worldwide. In addition, the COVID-19 pandemic contributed to the rapid growth of e-commerce. As with any human activity, online commerce

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A Study on Emerging Patterns in Modern Retailing Business with Respect to Indian Sub Continent

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Abstract: *India's retail area is the biggest of all its subsectors. The movements in the planned retail industry are clear as new retailing plans, present day techniques, select retail outlets, ascent of corporate store, etc. The manner in which individuals purchase things and how they shop have changed in India, causing a shopping apnea. Furthermore, social changes like the ascent of working couples and family units have expanded spending power, which has added to the ascent in private utilization by Indian customers. The ongoing review takes a gander at how the Indian retail industry is evolving. The current retail industry in India's chances and difficulties are additionally the focal point of this paper.*

Keywords: Indian consumers, organized retail, the retail industry, opportunities, and challenges

I. INTRODUCTION

Retailing is an integral part of our lives as well as an essential part of the economic structure. Even though people have been trading goods since ancient times, the buying and selling of goods has only recently become more of a formal and brand-dominated activity. Truth be told, today retailing is developing into a worldwide, cutting edge business. Nevertheless, organized retailers like department stores, specialty stores, shopping complexes, malls, and large-scale multiple chains coexist with the traditional firms of independently owned small businesses. Since the year 2000, there has been a significant rise in organized retailing, and with it have come new forms of retailing.

Today, organized retail operations, chain stores, and intentional investment are beginning to enter. This will cause at least a portion of the retail industry to dramatically expand its scale of operations and better integrate itself into the global economy. This could reduce firm-to-market losses of agricultural products, encourage improvements to infrastructure, and drive the training of middle-class workers.

The following patterns are driving India's retail industry's expansion: a low percentage of organized retailing, a decline in real estate prices, an increase in luxury-goods spending, and an increase in customer aspirations and disposable income. The retailing design in India is quick creating as shopping centers are progressively getting comfortable in huge urban communities. The retailing business, which, until the mid 1990s, was overwhelmed by the chaotic area, saw a fast development in the coordinated area with the passage of corporate gatherings like Goodbye, RPG, ITC and Bennett Coleman and Company into the retailing market. Since the early 1990s,

Indian consumers have been exposed to new domestic and foreign goods through a variety of media, including television and the internet, as a result of the economy's liberalization and expansion. In addition, social shifts such as the rise in the number of working couples and nuclear families, both of which increase spending power, contributed to the rise in personal consumption by Indian consumers. India has the most chaotic retail market of any country. Generally it is a family's vocation, with their shop toward the back, while they maintain the retail business. More than ninety percent of retailers operate in less than 500 square feet of retail space. The Indian retail area is assessed at around Rs 900,000 Crores of which the coordinated area represents a simple 2 percent showing an immense potential market opportunity that is lying in the sitting tight for the purchaser wise coordinated retailer.

TARGETS: To concentrate on the advancement of Indian Retail Industry. To learn about current retail industry trends and challenges in India

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A Study on Emerging Patterns in Business and Management Sectors

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Abstract: Exchange and trade is the third phase of creation a monetary action, and business is once in a while alluded to as "Pink Variety Laborers." In this industry, items are traded basically. Buying and exchanging things is, fundamentally, an exchange or organization. The optional data material structures the underpinning of this exploration report. This study report extends to a nautical examination of the many present employment opportunity types and the executives practices, or tries to complete unmistakable or hypothetical investigations. The kind of exchange and its administration were totally different from those of today before the modern upset, and significant changes in the structure and the executives of exchange followed. In the twenty-first hundred years, the improvement of innovation has brought about a fast change in business patterns and the executives. This exploration paper's essential objective is to lead a 30-pattern evaluation on current business and the executives patterns.

Keywords: New Trends, Business, Management, Tertiary Production, Pink Colour Employees

I. INTRODUCTION

On the basis of their intelligence, humans have created a vast array of technology. According to experience, the growth of this technology has significantly altered trade and administration. The nature of trade and management has radically changed in the modern era. One of the most significant drivers of these technology advancements as well as changes in commerce and management practices are human resources. Quantitative and qualitative human resources are the two basic categories. The management of business has undergone significant adjustments as a result of this quality of life belief. Due to the advancement of technology, new fields including e-learning, marketing, and marketing have evolved in the modern day. The three types of trade and commercial activity collectively known as Pink Colour Workers are among the five primary categories of human economic activity. This study's foundation is secondary data. This research paper examines current business and management trends, and it is also intended from a theoretical perspective or as a descriptive study.

A) RECENT BUSINESS TRENDS

Prior to the Industrial Revolution, trade was significantly different from what it is today. The shape and pattern of trade evolved together with the global development of technology. However, the changes that have occurred in the 21st century and the widespread e-learning that has resulted in major changes in trade are the key reasons why the nature of trade has altered drastically in recent times.

1. Business management systems (e-learning, e-commerce, e-business, e-finance, risk management, agent-based computational economics, artificial markets, derivatives pricing, portfolio management and asset allocation, stock market, forex market analysis, dynamics and simulation, financial modelling, computational economics, emotional intelligence, intelligent management, BPR) are used in many different industries.
2. Regression analysis, principal component analysis, time series analysis, etc. are examples of statistical modelling.
3. Manufacturing (Process and Inventory Management, Supply Chain Management, etc.)
4. Strategic marketing and planning, product portfolio management, consumerization vs. customization, strategic branding in the global market place, market logistics and its importance, managing the supply chain, corporate communication - role in marketing, ethics & social responsibility in marketing, industrial marketing, marketing across

A Study on Human Resource Sector and Innovative Methods with Respect to E -Commerce & SME's

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Abstract: *It hopes to reduce the fogginess remaining around the value that HRM that can get to improvement the specific setting of new organizations, it advocates that the early gathering of reasonable HRM practices, can go probably as an impulse for advancement since they contain areas of strength for a to progress and work with delegates' innovative approaches to acting proficiently. This paper utilizes a numerous contextual analysis way to deal with explore the job of HRM in encouraging representatives' creative work conduct in four Tunisian tech organizations to enhance the current quantitative examination. Revelations The survey found critical assistance for the meaning of spreading out a working environment for acknowledging where delegates can develop their innovative cutoff points by updating their knowledge and capacities through both formal and relaxed procedures. It has been found that opportunity and independence at work are significant parts of this setting. Incentive work conduct is likewise extraordinarily affected by work area plan that thinks about representatives' solace and the cooperative idea of their work. Imagination/regard The took an emotional strategy enabled a hold of the less clear viewpoints supporting the HRM and improvement relationship in new organizations. "Obligation regarding" is uncovered as a basic part of the improvement consistent working environment. Representatives can foster a feeling of responsibility toward the association by feeling in charge of their work area, which expands their readiness to improve. It similarly showed the way that encouraging an unreasonably creative workforce can change into a wellspring of stagnation which can directed by create "an environment for thought ownership".*

Keywords: Innovation, small businesses, human resource management, the workplace, startups, innovative behavior in the workplace

1. INTRODUCTION

In the present worldwide and exceptionally serious business sectors, and with the ceaseless birth of new technologies, development holds noticeable significance for the endurance of new companies given its role in working with the addition of market power working on functional effectiveness, achieving product separation and improving hierarchical information building (Marullo et al., 2018; Simpson et al., 2006). Innovations at start-ups are rarely the result of "lone entrepreneurs" working independently on creative ideas; rather, employees frequently work to make the founder's vision a reality and contribute to shaping the direction and performance of the business by initiating change and leading improvement projects (Munoz-Ballonet et al., In this regard, a new body of research emphasizes the importance of employees as a key source of innovation for small businesses and suggests that planned managerial interventions are necessary to unleash their innovative potential (e.g., McGuirk et al., De Winne, 2015; Sels, 2010). Despite this, the prevalent misconception that start-ups cannot afford sophisticated people management systems prevents them from receiving adequate attention in the human resource management

(HRM) literature. HRM is frequently associated with increased costs and reduced flexibility, both of which are more likely to have a negative impact on the day-to-day operations of small, resource-constrained organizations like startups as well as their intended performance (Chadwick et al., 2013). The current review difficulties this view and backers that the early reception of suitable HRM rehearses, can go about as an impetus for development in new companies since they comprise a strong means to efficiently advance and work with employees' innovative ways of behaving by improving their inspiration and capacities to think and act in flighty worth adding habits.

A Study on Impact by Influencers and Advertising on Retail E-Commerce with Reference to Social Media

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Abstract: *The reason for this study is to research the effect of web promoting and its attributes on the all out Internet business deals of the main five European countries. Individuals of the Unified Realm, France, Italy, Germany, and the Netherlands are the units of examination. Helper data are assembled from the reports of [1] (ADEX, 2010) and [2] (Eu-statats, 2011). The review utilizes different factual procedures, including OLS relapse and relationship examination methodologies, to determine the association that exists between the autonomous variable and the reliant variable in the European setting observationally. As per the observational discoveries, the pursuit notice and characterized promotion highlights of Web publicizing have a positive and huge relationship with Online business deals in Europe. Show promoting and web based business deals in Europe plainly have a negative and critical relationship, as per the exact discoveries. Be that as it may, the writing likewise fills in as help for this variable. Moreover, that's what the discoveries show, in contrast with characterized and show notices, search promotions have a more grounded positive relationship with online business deals. These outcomes will be helpful to advertisers and organizations that are putting resources into web based promoting in light of the fact that they can utilize these elements of web based publicizing to build deals of their items and administrations and get better deals.*

Keywords: Characteristics of Internet Advertising; Publicity on display; Look for an advertisement; specialized advertising; Sales via e-commerce; Sale via e-commerce in Europe

I. INTRODUCTION

Online shopping for a variety of goods and services is becoming increasingly popular. Despite this, it's a situation where everyone wants to touch the things they want to buy. The Internet, on the other hand, is playing a larger role in making shopping easier than ever before. Shopping has never been easier thanks to the internet, and it's now just a click away. "Online Shopping" is the most recent term that has been introduced. Without the need for any intermediaries, customers can buy products or services directly from sellers. Over 875 million people have made purchases online. According to Eurostats (2011), the number of people shopping online has increased by 40% in two years. These are the online shopping trends, which are expanding worldwide. In addition to purchasing goods online, receiving services with a single click is easier and more convenient.

Online banking, booking concert or match tickets, and booking travel tickets are just a few of the services that customers love to get quickly and easily through the Internet. B2C is when a customer makes a purchase from a company. Similarly to other direct marketing channels like television and catalogs, the Internet is also becoming a significant marketing channel when a business purchases from another business. Consumers and merchants can communicate in both directions thanks to the Internet. The internet provides a time- and location-independent, interactive shopping channel. In addition, it allows for a wide range of approaches to extensive Internet retailing. Products and services are also used to be marketed on the Internet, just like they are in the traditional market. To promote or market their products and services worldwide on the World Wide Web, numerous modern businesses and organizations have developed their own pages. The literature review is based on an overview of Internet advertising and the characteristics of online advertising that influence consumer purchase intentions.

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A Study on Impact of Augmented Reality Technology on Customer Relationship Management

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Abstract: *The reason for this study is to examine how the fuse of expanded reality (AR) innovation into methodologies for client relationship the executives (CRM) can possibly essentially increment client commitment and fulfillment, subsequently expanding client faithfulness and deals. The composing study takes a gander at the improvement of CRM and the ascent of AR, including how AR development can be reliably integrated into CRM systems to offer excellent, regard added experiences to clients. Customizing client connections, giving constant item data, and permitting clients to picture items in their own current circumstance are among the benefits of expanded reality for client commitment. Context oriented examinations and instances of defeating misfortune are presented from various organizations, similar to retail, auto, and friendliness, showing the constructive outcome of AR on client responsibility. These models shed light on the clever methodologies that organizations are taking to consolidating expanded reality (AR) into their CRM systems, as well as the challenges experienced and examples learned. It is guessed that more organizations will start to covalidate increased reality (AR) into their client relationship the executives (CRM) techniques. This will change client commitment and furnish organizations with incredible assets for making remarkable encounters that cultivate client steadfastness and long haul esteem. Presentation Client relationship the board (CRM) methodologies have for some time been a fundamental piece of business technique for building and keeping up areas of strength for with clients.*

Keywords: augmented reality, CRM, personalization

I. INTRODUCTION

As the digital technology has grown at a rapid rate, it is now more and more important for businesses to find creative ways to engage customers outside of traditional channels. Businesses can now offer one-of-a-kind, value-added experiences to their customers through the use of augmented reality (AR), which has emerged as a potent tool for creating memorable, interactive experiences that can be seamlessly integrated into CRM systems. AR innovation overlays computerized data on the actual world, permitting clients to communicate with advanced content continuously. Personalizing customer interactions, providing real-time product information, and allowing customers to visualize products in their own environment are some of the advantages of integrating AR technology into CRM to increase customer engagement. Businesses can use augmented reality (AR) to create immersive, interactive experiences that encourage customers to explore and engage with their products and services in a more meaningful way, resulting in increased customer satisfaction, loyalty, and sales. Several sectors, including retail, automotive, and hospitality, have already begun incorporating augmented reality technology into their CRM strategies.

II. LITERATURE REVIEW

Augmented reality (AR) has emerged as a promising technology that can be integrated into customer relationship management (CRM) systems to enhance customer engagement and satisfaction, driving both loyalty and sales. However, implementing AR technology as part of CRM strategies also presents challenges, such as technical complexity and cost. Customers can enjoy one-of-a-kind, value-added experiences through AR technology that go beyond conventional channels. Customary CRM procedures have principally centered around gathering and breaking down client information to offer customized types of assistance and correspondence. However, as digital technology has grown at such a rapid rate, it has become increasingly essential for businesses to devise novel strategies for

A Study on Impacts of Emerging Trends in Supply Chain Sector

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Abstract: Patterns in production network is an extremely quick creating and In view of the continuously changing components of the present overall business community, it is essential to take a gander at looming future examples that could impact associations. Since supply chains are a significant piece of any field-tested strategy, they should be kept an eye on constantly. This paper looks at the viewpoints and commitments of various writers who have expounded on the significant subject of overseeing supply chains. Key patterns in production network the board and their repercussions.

Keywords: trends in supply chain management include integration, responsiveness, risk management strategies, agility, and incentive systems

I. INTRODUCTION

In order to gain market share and a competitive advantage, businesses are placing supply chain excellence at the center of their business strategy. The design evolution of the management and flow of goods and services from the manufacturer or organization to customers using technology and process reengineering to influence performance is known as supply chain excellence (Tim, 2019). Accepting change as a strategic element, looking for opportunities, and putting those opportunities into action effectively and efficiently are all necessary for any business that wants to remain relevant and competitive. Among many other things, technological advancement, unending customer requirements, and process enhancement are the primary drivers of the observed shifts in supply chain strategies and practices. In this essay, five major trends that are influencing the evolution of supply chain management (SCM) design are examined, along with their implications for practice and case studies.

II. KEY TRENDS IN SUPPLY CHAIN MANAGEMENT

A) Green Supply Chain Management - Green supply chain management, or GSCM, is a relatively new concept in supply chain management that emphasizes minimizing environmental damage and waste during product production and delivery (Tseng, Islam, Karim, Fauzi, and Alfin, 2019). Using environmentally friendly methods and practices, like using less water and less air pollution, in supply chain management, morality is not the only factor. According to Mallikarathna and Silva (2019), it attracts cost-cutting and reputational value to the organization. According to MBASKool (2016), the GSCM has the implications of ensuring the sustainability of the supply chain and safeguarding the environment from climate change. Toyota is one company that has received numerous GSCM awards. According to Toyota (Toyota, 2020), the company's "Toyota Environmental Challenge 2050" campaign aims to cut down on CO2 emissions and water consumption in its transportation, product life cycle, and plant operations. According to MBASKool (2016), Walmart's "Sustainability 360" campaign is another GSCM initiative in which the company promotes the use of environmentally friendly practices among their associates, customers, suppliers, and communities. This campaign will ensure that GSCM strategies are implemented throughout the value chain by reducing the use of non-renewable materials in the products they sell.

The ability of businesses to operate internationally, or globalization llobalisation, has added a new dimension and complexity to supply chain management (Tim, 2019). According to Adenso-Diaz, Mena, Garcia-Carbajal, and Liechty (2012), businesses operating on a global scale need to be more adaptable in all aspects of their supply chain in order to integrate and streamline the systems and procedures of external participants in their value chain. One of the empowering agents of globalization are progressions in correspondence mediums and installment advancements (Tim,

A Study on Importance of E- Commerce and Advancement in Financial Technology

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Abstract: *This study discusses the work that money related advancements play in the state of the art financial system, focusing on recognizing and organizing the middle issues and definitions associated with this issue. The paper starts by framing the meaning of the monetary framework and monetary business sectors in the economy, portraying their capabilities and featuring the creativity of each. The hypothetical examinations are then used to foster a wide meaning of monetary advancements, which expresses that any new improvements in any piece of the monetary framework, for example, Monetary advancements can incorporate business sectors, organizations, instruments, and guidelines assuming that the development's end client thinks that they are novel. The main monetary developments are then coordinated by an assortment of characterization models, including: sources, inspirations, and impacts or elements of developments. The last evaluation of their job can't be summed up and ought to be presented on a defense by-case premise on the grounds that monetary developments are not a homogenous gathering of monetary turns of events and their suggestions for the monetary framework can be uncertain.*

Keywords: introduction to the financial system, market, and innovations in the financial sector

I. INTRODUCTION

The modern financial system is characterized by a rapid rate of innovation, both in terms of their value and number. As a result, it is essential to investigate their impact on the financial system. Numerous studies on this issue have recently been published, but most of them focused primarily on the global financial crisis or a single type of financial innovation. In addition, neither the types of financial innovations used in these studies nor the definitions used for them are consistent. Accordingly, the principal point of this reasonable paper is to embrace an endeavor to arrange the present status of information connecting with the monetary advancements. The paper analyzes the current writing applicable to the issue of monetary advancements and their part in the monetary framework.

A definition of financial innovations with both broad and narrow meanings is developed on the basis of this survey and the definition of a financial system. After that, the most crucial criteria are used to analyze and systematize the applied classifications of the financial innovations. The roles that the financial innovations play are the subject of another discussion in the paper. They can perform a variety of functions because they are not a homogenous group, however, these functions should also be categorized. Based on the assumption that the primary objective of the financial innovations is to improve the financial system's efficiency in performing its functions, the paper includes the proposal to order these functions according to those of the financial system. It goes without saying that the financial system can be affected in different ways by various financial innovations. As a result, the paper concludes that each financial innovation should be examined separately for its mechanism of operation and potential effects on the economy as a whole.

The significance of the financial system to the modern economy According to Pietrzak, Polaski, and Woniak (2008), p. 20; the financial system is defined as the collection of markets, institutions, instruments, and regulations through which financial securities are traded, interest rates are set, and financial services are produced and delivered around the world. The modern economy cannot exist without the financial system of Rose and Marquis, 2009). The monetary framework is viewed as one of the main manifestations of the cutting edge society and it is portrayed as a coordinated piece of the monetary framework and by this - a huge piece of the social framework. As the coordinated piece of the worldwide monetary framework, the monetary framework decides the expense and the amount of assets accessible in the economy.



A study on the factors influencing students in the selection of colleges for undergraduate programs in mumbai.

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India's higher education system is the third largest in the world. Indian higher education system has expanded at a fast pace by adding nearly 20,000 colleges and more than 8 million students in a decade from 2000-01 to 2010-11. As the number of college and students is increasing simultaneously students have plenty of options to select the college. Thus, different factors including personal, external and social influences the choice of the students to select a particular college.

India has the third largest higher education system in the world in terms of enrolments, after China and the US. India is acknowledged to have the largest higher education systems in the world in terms of number of institutes. Higher education is the second largest opportunity in the Indian education sector. There has been phenomenal growth of higher education in India since Independence. These numbers have increased by 26 times in the case of universities and 66 times in the case of colleges. (Sudararajan and Gopal, 2016).

College selection is one of the many important choices students make in determining future career plans. The governance of the higher education system throughout the world has changed considerably in the recent years. The number of unaided college is increasing year after year; hence students are getting wider choice to select the best suitable college for higher studies.

Significance of the study:

Student's enrollment is the lifeblood of every educational institution. Today the increase in number of private and international educational institutions has lead to a high need to understand the role of institution in the life of student. The colleges must have strong in – depth understanding about factors that influence most to the students while selecting a college. There is also a need to understand the difference between the



A STUDY ON AWARENESS OF SENIOR CITIZEN SAVINGS SCHEME (SCSS) – A POST RETIRAL SAVINGS SCHEME AMONGST SERVICE SECTOR PEOPLE W.R.T MUMBAI WESTERN SUBURBS

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Smt. Mithibai Motiram Kundnani College of Commerce and Economics, Bandra (W), Mumbai

CA Diya Mukherjee, Assistant Professor, Affiliated to Mumbai University

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ABSTRACT

Retirement planning is an important phrase in everyone's life. Sometime or the other one has to face this question of planning for retirement. There are various user-friendly investment alternatives available in the market for investment of hard-earned savings for the 2nd innings.

This study was aimed at studying the level of awareness and gathering knowledge about the perception of people including senior citizens about the many schemes available in the market regards the investment of the savings in schemes post retirement. Among the many initiatives taken by Government of India (GoI), the two schemes that were reviewed in this study were Senior Citizen Savings Scheme (SCSS) and Pradhan Mantri Vaya Vandana Yojna (PMVVY). The other available options are Post Office Monthly Interest Scheme, Post office Fixed Deposits, tax free bonds among many other privately investable alternatives.

GoI launched SCSS for the first time in 2004. However, a period of time it was observed that the SCSS has not gained much popularity as that of popularity like PPF and others. It has shown marginal growth per the years and its still a long way from capturing a working population of India.



5G Wireless Backhaul Networks: Challenges And Research On Internet Traffic

Ms.Aparna Jadhav

Abstract

The 5G backhaul will need to support a large bandwidth of devices and data, up to hundreds of gigabits of traffic from the core network. Building an efficient backhaul is critical to 5G to enable high speeds, large capacities and opening up a high bandwidth for numerous connected devices.

Nowadays users demand faster speeds, quicker downloads, and quality internet connections everywhere they go. 5G backhaul enables devices to wirelessly connect wherever they are. Additionally, any type of device can connect including smart phones, smart cities, industrial equipment and medical devices.

5G Wi-Fi backhaul, or as a few seek advice from it, Wi-Fi transport, is a method for connecting broadband web, websites to the middle community in a Wi-Fi manner. In the case of cell networks, it is not unusual to attach a radio to community (RAN) tail site (e.g. a base station, end or node/B) to the middle of the cell community – without the want to install optical fiber. It is used whilst high-pace wire line connectivity to telecom web web sites (generally through fiber optics) is unavailable, whilst fast deployment is required, and whilst a cost-green answer is needed. In fact, in step with a 5G Microwave Report, approximately 38% of all worldwide telecom web web sites might be linked to the relaxation of the community through Wi-Fi backhaul, with the aid of using 2025.

Introduction

The opportunities of clever towns are interesting and might make our lives less complicated with the aid of saving time, being greater cost-efficient, and connecting greater structures together. Smart towns will join sensors to quickly trade statistics with computer systems, and could attach all forms of Internet of Things (IoT) gadgets and facts in special locations.

Currently, that community is constructed off of fibers and wires which can be normally buried underground, or Wi-Fi antennas that stick out in a cityscape. The backhaul for community generations previous to 5G will now no longer be capable of face up to the desires of ultra-trialability, low latency and community density that 5G requires. Therefore, new techniques are required to allow 5G backhaul.



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A Comparative Study On Online Vs Offline Mode Of Teaching With Special Reference To Accountancy.

Mr. Rahul Gaikwad

Abstract

The term "Accountancy" is very well known, but the actual meaning of accountancy we should know. Accountancy is the practice of recording, classifying and reporting on business transactions for the entity. Accountancy is the practical subject and every commerce student has to face this subject from 11th standard itself. If a student wants to be an expert in this subject then they have to do practice every day but due covid-19 total method of teaching changed and students are struggling with the practical subject. While studying the behaviour of students towards online mode of learning for accountancy subjects, they were struggling with it and facing a lot of problems but offline mode of learning where teachers use chalk and duster method which help them to understand accounting concepts and clear their doubts immediately. Students as well as teachers both are facing the same problems because of the change in mode of study but we have to deal with it due to the pandemic. As per my experience pre covid online classes are also available, still students enrol for offline classes especially for practical subjects like Accountancy because offline classes are always more effective than online in terms of Accountancy.

Keywords: Accountancy, Offline mode, online mode, covid-19

Introduction

Accounting plays a vital role in running a business because it helps you track income and expenditures, ensure statutory compliance, and provide investors, management, and government with quantitative financial information which can be used in making business decision Accounting can be defined as a process of reporting, recording, interpreting and summarising economic data. The introduction of accounting helps the



A STUDY ON EFFECTIVENESS OF DIFFERENT MARKETING TECHNIQUES IN TERMS OF FASHION PRODUCTS.

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Abstract: The current paper puts a light on the effectiveness of various marketing techniques used to market fashion products in specific. Just like every person has a different taste and preference in the same way every product needs to be marketed in different ways and modes. Different categories of products are to be differently marketed using different marketing tricks. Products be it FMCG, Durables, Food products, fashion Products etc., have different target audience and hence to make an impact, they need to be marketed differently. In this paper the author has tried to explain the relation between three factors: Category of product, Consumer behavior and marketing techniques. The paper enables us to understand that the market of fashion products has immense scope but needs to be effectively targeted using effective tools and techniques. Also the paper puts light on the effectiveness of the traditional marketing techniques along with an increase in the need of the modern marketing techniques.

CHAPTER 1: INTRODUCTION

Marketing refers to activities directed at selling the products to the final consumer. Marketing activities make sure that the correct products are targeted towards the correct customer groups. At every different stage of a Product's Life cycle different marketing activities are targeted. The requirement of a product at different stages is different and hence according to the stage of the product life cycle different advertising activities are planned and executed. The objectives of a product at every stage changes, for instance, at the Introduction stage the aim of the marketer is to raise awareness regarding the existence of the product in the market. Apart from the product life cycle the type of product also plays a vital role in the application of the marketing techniques to be implemented. Different products are targeted to different groups of consumers and hence the selection of the marketing techniques depends on various factors like demography, social factors, behavioral factors and many more.

A Lot of emphasis is also put on the product category as well. Product categories like FMCG are marketed differently and so are the fashion products. In the changing modern world the need to market a product, idea or service in a creative and effective way is imperative. Fashion industry and fashion related



"A Study On Impact Of Web Series On Youth"

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Abstract:

India is a highly populated country with a maximum young population and due to that it is one of the lucrative markets for the entertainment industry globally.

With the easy availability of the internet where we can see as well as review anything and everything it is no different fact that the internet brought the entertainment industry to the next level and in today's time entertainment patterns are shifted to a great extent towards digital platforms. The purpose of the study is to identify different impacts of web series on youth. We will also study the factors which attract young minds towards web series. Primary data collected through well designed structured questionnaire & secondary data collected from various secondary resources where potential data is available from past studies and published journals in the context of, impact of web series on youth.

Keywords: Youth, Web Series, Impact.

Introduction:

In today's era of globalization, the entertainment industry has also changed and the trend of web series is getting popular among Indian youth. A web series (which are called as a web show) is a series of non-scripted/scripted online videos, mostly in episodic form and are released on the Internet, which was first introduced in the late 1990s and got popular in the beginning of 2000s.

Especially during covid- lock down time young people have spent more time watching web series and online videos. The most important factor for the viewership of web series is the availability of smartphones and cheaper internet/ Wi-Fi connection available.

The emergence of MX player, Netflix, Amazon Prime, ALT Balaji, TVF, and a variety of other web and app-based online video streaming platforms are getting popularized day by day and their customer base is increasing not only from urban but also from rural India. There is a particular section of the Indian entertainment market which prefers web shows more over any other entertainment options.

Objectives:

1. To identify factors which attract youth to watch web series.
2. To understand the effect of web series and their psychological impact on youth.
3. To find out the influence of content of web series on behavior of youth.
4. To study the impact of web series in changing the lifestyle of youth.



A Study On The Effectiveness Of E- Learning Tools InThe Classroom.

Ms. Avis D'Cunha

1. Abstract:

The role of technology within the instructional sector is increasing at an outstanding rate and has revolutionized ancient varieties of teaching-learning processes. differing kinds of technological tools are developed to cater to the varied backgrounds and demands of learners of upper education. One among the necessary technological innovations is e-learning which can be represented because of the application of broadband web and computers to help teaching and learning. Several e-learning tools like Google Classroom, padlet, kahoot etc have become common these days.

The current paper highlights the importance of E-learning tools in trendy education and discusses the pros and cons of E-learning tools in their day to day learning. E-Learning is one among the academic education programmes that may facilitate students in their studies. Presently the idea of E-learning is changing into highly regarded because the numbers of web savvy users square measure increasing. E-learning is the way forward for education because it is an interactive, fascinating and amusing method of learning, and can before long replace the paper books within the sort of bit screen tablets. The purpose of this study was to analyze the effectiveness of E-learning tools among undergraduates students. information was collected from one hundred students learning at Nirmala memorial foundation College of commerce & science, kandivali (E).

Keywords: E-Learning, Interactive Learning, Future of Education, Interactive Classrooms



A Study On The Saving And Investment Behaviour Of Home Makers In Jogeshwari And Andheri Region Of Mumbai

Research Project by

Dr. Jignesh Dalal

(Accountancy Department)

From

Nirmala Memorial Foundation College of Commerce & Science

(Kandivali East)

ABSTRACT

Saving plays a vital role in every one's life. Salary and also other incomes root cast for the savings and Investment. Savings is to fulfil their needs and also unexpected events. Indian banks and other financial institutions introduced various savings schemes. Investors are investing in various sectors such as Corporate sector, Private sector, Household sector and Foreign sector.

Knowing how to secure financial well-being is one of the most important things that we ever need in life. No one can guarantee for making money from investments made by the individual. But if you get the facts about savings and investing and follow through with an intelligent plan, you can gain financial security over the years and enjoy the benefits of managing the money. A good majority of the people are not aware of investment avenues. The government also encourages the people to invest their money in stock market viz., shares and debentures. Many of them without having adequate knowledge on portfolio management have invested in shares and debentures burnt their fingers with huge losses. They believed that the savings in shares and debentures is just like bonds issued in the post office and fixed savings in banks. But the innocent people were not aware that stock market is an authorized gambling so this ignorance should be wiped out through creating a good saving awareness by the banks and post office.



An Analytical Study On An Email Spam Detection

Prof. Jyoti Choudhary

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Abstract:

Too many people today rely on emails and messages sent by strangers. Since anyone can leave emails and messages, spammers have a great opportunity to spam about our diverse interests. Spam fills your inbox with a bunch of ridiculous emails. Your internet speed will drop significantly. It steals useful information such as contact list details. Identifying these spammers and spam content can be a hot topic for research and tedious work. Spamming is the act of sending a large number of messages via email. Since the cost of spam is primarily borne by the recipient, it is effectively postage-based advertising. Spam is an economically viable type of commercial advertising as email can be a very cheap medium for senders. Using Bayes' theorem and a naive Bayesian classifier, this proposed model can declare whether a given message is spam or not, and often finds the sender's IP address as well.

Keywords - Term Frequency, Naive Bayes, spam, ham, Language Toolkit.

Introduction:

E-mail services have become widespread due to information communication via the Internet. These email features are also causing problems for users with electronic junk mail. These are known as spam emails.

Spam emails are unsolicited and unwanted emails sent in bulk to a random list of recipients. Spam is usually sent for commercial purposes. It can be widely distributed by botnets, which are networks of infected computers. Spammers often access data under the guise of legitimate institutions. In doing so, they may create a fake email address that looks like your real email address. For example, PayPal spam emails can come from addresses ending with @paypai.com.

Phishing spam emails pretend to come from legitimate and trusted sources, such as banks, in an attempt to obtain your personal information. This information is used for fraudulent purposes.

The advantage of email is to provide people with standard, archived, one-to-many electronic communication. Standard means that it is based on SMTP, an international standard. Therefore, email sent from any email client application in any language in the world will be delivered to any other email client. Archiving is the natural storage of email-by-email servers and email clients for later use in a more organized and robust manner, usually than other forms of electronic communication such as SMS or instant messaging. One-to-many means that the email is designed to be delivered from her one sender to many recipients. This is also more natural than supporting text and messaging applications. Faster, cheaper and more convenient than traditional postal delivery. We also deliver electronic documents.



Comparative Study Of Ethereum And Bitcoin Using Blockchain Technology

(57)

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Abstract : Bitcoin was launched in 2009, several new cryptocurrencies have been initiated with variations to Bitcoin's original design. Bitcoin still remains the most prominent actor in the market. The objective of the research paper is to determine whether the newer cryptocurrencies solves the problem arises in the digital world. Instead of evaluating several cryptocurrencies for this comparison, the crypto currency Ethereum has been chosen as a proxy for the others. Ethereum was started in 2014, is widely backed in the community and is second in line to Bitcoin when it comes to market capitalization. As a basis for the comparative analysis a rigorous study of the Bitcoin and Ethereum protocols have been performed, and parallel descriptions of the systems have been devised. Three problem have shaped the focus of the analysis: computational waste, concentration of power and ambiguity of transactions.

Keywords: Cryptocurrency, Security, Blockchain, Bitcoin, Internet, Ethereum

1 Introduction

Traditionally, financial systems are based on physical money and digital credit. In the world of online transactions the only way of exchanging value is by utilizing trusted third parties, such as banks or intermediate payment systems – for instance,

PayPal – to relay the transaction. A weakness of these kinds of online systems is that you have to trust the mediating third party to act in your interest. Even fiat currencies, i.e. the physical money system, have their weaknesses – trust needs to be placed in the institution issuing such currencies, that they will not act in ways that may cause unreasonable levels of inflation or financial crises.

Cryptocurrencies provide an alternate solution to the existing systems. By utilizing a peer-to-peer transaction system – where identities and ownership can be validated using cryptographic means – the users of the system do not have to rely on trust in third parties to exchange value online. Most cryptocurrencies mint their own coin to create value within the system. This is an essential part of their functionality that decouples the value in the cryptocurrency from any fiat currency that relies on governments or organizations for issuance. It also means that cryptocurrencies can be exchanged globally – independently of what currency is native to a region.

When Bitcoin [Nak08] emerged in 2009 it was just a small group of early adopters that saw the potential in the technology and made use of it [NBF+16]. Since then a growing ecosystem of different cryptocurrencies has emerged. It becomes increasingly interesting to notice the differences and challenges of the several systems as they grow in popularity and value.

1.1 Problem Description

The Bitcoin is widely recognized as the first successful attempt at a distributed cryptocurrency, with bitcoins being accepted as payment in a growing number of instances. Despite its popularity, central problems remain with the system design. These issues can be classified into three major groups: wastefulness of computational resources, tendency to centralization over time and ambiguity of transaction finalization. Since its launch several alternatives to Bitcoin have been developed, with many

trying to combat these issues. First among the alternatives, in terms of market value and popularity, is the Ethereum system. The developers claim that it provides a wider scope of functionality and higher levels of effectiveness compared to Bitcoin, all the while maintaining the same levels of security.

This thesis will provide a comparative analysis of Bitcoin and Ethereum with a focus on the three aforementioned issues. Our goal is to determine if Ethereum suffers from – or will suffer from – the same problems, and attempts to offer some insight into the future of this technology in general. The study will use the published technical descriptions of both systems as well as statistics from the live blockchains of each where appropriate.



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

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Enhanced Security for IoT Devices using Blockchain Smart Contract

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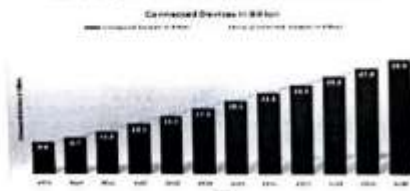
Abstract— Technological and Economical advancement leads to a tremendous boom in the Internet of Things industry which in turn leads to a rise in Smart devices used in various sectors of life. This strategy eventually improves people's lives but also puts their data and privacy at risk. Technological advancement does come at a cost of relinquishing data but this can be rectified by taking some precautionary measures. Blockchain is a technology that works on the basic concept of decentralization and hence proves to be efficient in security mechanisms. Blockchain can provide security support for the Internet of Things system due to its advantages of decentralization and immutability. Therefore, in this paper, any IoT device that is used in the home, industry, farming, etc. based on blockchain is proposed.

Keywords—IoT, internet of things, blockchain, smart devices, smart contracts, security.

1. INTRODUCTION

Smart devices are currently trending and are practically used in day-to-day life by many people across the globe. Smart devices usually refer to any device that can interact through the network and is an important application scenario of the Internet of Things. With continuous technological and Economical advancement, there has been rapid progress in the number of smart devices that are produced which eventually makes the industrial scale and market of smart homes, smart farming systems, etc. expand. Data from Statista shows the total number of Internet of Things (IoT) connected devices worldwide from 2019 (8.6 billion devices) to 2021 (11.3 billion devices) along with the forecasts up to 2030 (29.4 billion devices approx.) (Fig 1.1) [2].

Fig 1.1: Number of Internet of Things (IoT) connected devices worldwide from 2019 to 2021, with forecasts to 2030



IoT Technology and its massive popularity have resulted in the massive development of Smart Devices with diversified functions, intelligent products, and humanized services. However, user data security is one of the important criteria that need to be considered and poses a challenge in the development of Smart Devices. Firstly, smart devices become a very easy target for attackers since it collects a large amount of valuable data. Secondly, there is a constant threat to data confidentiality and integrity following the traditional IoT architecture which include sensors and actuators on the perception layer, routers, and gateways on Network Layer, and cloud server on the Application layer (fig 1.2).

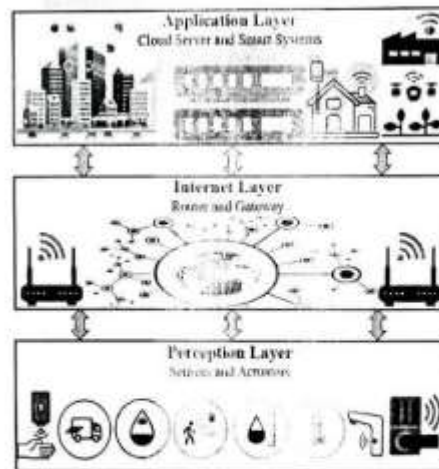


Fig 1.2: Traditional IoT Architecture

Thus, any attack on these layers can be troublesome for the smart device. In addition, most inter-device communication is happening through insecure networks like RFID (Radio-Frequency Identifier) that uses the technology of NFC (Near Field Communication). Devices such as ceiling fans, windows,



INERTIA OF DISTANCE MATRIX OF SPIDER GRAPH Distance Matrix

Prof. Vinay V. Dukale

Abstract :-

Let D denote the distance matrix of a connected graph G . The inertia of D is the triple of integers $(n_+(D), n_-(D), n_0(D))$, where $n_+(D), n_-(D), n_0(D)$ denote the number of positive, negative and 0 eigenvalues of D , respectively. In this paper, we will find the inertia of distance matrix of spider graph which is an extension of wheel graph. [1]

1. Introduction :-

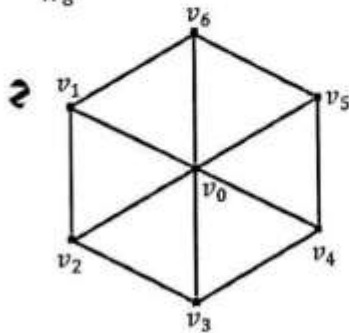
Let G be an undirected connected graph with n vertices. Let $V(G) = \{v_1, v_2, \dots, v_n\}$, then the distance between two vertices v_i and v_j is the length of shortest path between v_i and v_j , denoted by $d_G(v_i, v_j)$. The distance matrix of a graph is defined in a similar way as the adjacency matrix: the entry in the i^{th} row, j^{th} column is the distance between the i^{th} and j^{th} vertex. In this paper we will denote distance matrix of graph G by D only. The D -eigenvalues of a graph G are the eigenvalues of its distance matrix D which form the distance spectrum or D -spectrum of G .

The inertia of a real symmetric matrix G is triple (x, y, z) where x, y, z are the number of positive, negative and zero eigenvalues of distance matrix of a graph G , respectively. It is denoted by $in(G) = (x, y, z)$.

Definition:- WHEEL GRAPH, W_n

The wheel graph on $n + 1$ vertices W_n is a graph that contains a cycle of length n and vertex v_0 (sometimes called the hub) not in the cycle such that v_0 is connected to every other vertex.

W_5



Definition:- SPIDER GRAPH, $W_{n,k}$

The spider graph $(W_{n,k})$ on $nk+1$ vertices is a graph whose vertices set is $V(W_{n,k}) = \{v_0\} \cup \{v_i^{(j)} \mid i=1, 2, \dots, n; j=0, 1, \dots, k-1\}$ and edges set is $E(W_{n,k}) = \{v_0 v_i^{(0)} \mid i=1, 2, \dots, n\} \cup \{v_i^{(j)} v_i^{(j+1)} \mid i=1, 2, \dots, n; j=0, 1, \dots, k-1\} \cup E_r$, where $E_r = \{v_1^{(r)} v_2^{(r)}, v_2^{(r)} v_3^{(r)}, \dots, v_{n-1}^{(r)} v_n^{(r)}, v_n^{(r)} v_1^{(r)}\}$, for $r=0, 1, \dots, k-1$.

- Note:
- 1) $W_{n,1}$ is wheel on $n + 1$ vertices.
 - 2) E_r forms a cycle of length n .



Music Genre Classification Using Deep Learning Based Pre-Trained Convolutional Neural Networks

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Abstract—The vast field of audio signal processing, and music information retrieval includes fascinating research areas such as music genre detection. The main goal of the music recommendation playlist is to choose a collection of songs that belong to the same genre. The majority of research during the last two decades concentrated on traditional classifiers employing feature-based machine learning techniques. Due to the manual extraction of features having a significant negative impact on classification accuracy, multi-class classification difficulties, and handling large amounts of data, the existing approaches suffer from a number of drawbacks. This paper shows that ImageNetPretrained deep CNN models can be used as solid baseline networks for audio classification. Here, the GTZAN dataset is used to classify the music into ten genres with the help of deep learning-based convolutional neural networks. The experiment on multi-label music genre categorization is then used to assess the effectiveness of the suggested strategy. The metrics used to determine the findings include the suggested technique's overall accuracy of 99.5%, precision of 98%, and error rate of 0.5%.

Index Terms—Music Genre Classification, Spectrogram, Transfer Learning, Convolutional Neural Network (CNN)

I. INTRODUCTION

One of the most fundamental and integral aspects of people's daily life is music. Additionally, it may significantly enhance a person's emotional, physical, spiritual health, and mental by assisting in the eradication of bad emotions and sentiments like despair, loneliness, and depression [1]. Various music genres are different from each other, which makes people have different music preferences. A music genre is a term used to describe a form of music that has been influenced by historical or cultural roots. It may also refer to specific techniques or instrument types [2]. Theoretical comprehension of the methods utilised to form genres and the mechanisms by which humans grasp the differences between multiple genres may benefit from research in music genre categorization. Another aspect is that a person's taste in music may reveal a lot about their personality and the cultural characteristics of a place [3]. Since understanding the actual form of the music needs in-depth prior knowledge, all music media platforms use text labels for music classification or retrieval. As a result, automating the process of identifying musical tags enables the

development of interesting content for both users and content producers, such as playlist creation and music discovery [4].

Some of the typical difficulties encountered in this music genre classification include the fact that, occasionally, the validation findings require further refinement. Additionally, data augmentation should take appropriate factors into account. When suggesting new approaches for music genre classification, factors like data quantity, outstanding and in-depth feature assessment, a better regularisation element of the model, and improvement in the complicated network structure must be properly considered [5]. In light of these factors, transfer learning frameworks, deep learning frameworks, and sparse representation frameworks appear to be more effective and adaptable than traditional machine learning approaches in the current environment.

In the classification of musical genres, some of the wellknown as well as more recent connected works are explored. For speech/music classification (SMC), researchers have experimented with a wide range of features and classifiers throughout the years, with encouraging results. However, the majority of the compositions are built on commonplace elements. Short-time energy (STE), Zero crossing rate (ZCR), spectral flux, spectral centroid, spectral entropy, spectral rolloff, and Mel frequency cepstral coefficients are some of the common temporal and spectral parameters for building SMC (MFCC). Using CNN and Support Vector Machine (SVM), the five classes of the standard GTZAN dataset's music genre categorization were provided, with an accuracy of 78% [6]. T. Gong [7] built a Deep Belief Networks (DBN)based multifeatured fusion music classification method on a public dataset from a music website, reporting an 82.23% classification accuracy. Recurrent neural networks (RNNs) with channel attention mechanisms were employed by some well-known and recent deep learning projects to categorise the musical genres for the GTZAN dataset, and they reported a classification accuracy of 93.1% [8]. Both deep learning and metaheuristic models were used to accurately classify musical



STUDY ON ICT A QUALITY OF HIGHER EDUCATION

Author's Name- Sneha Santosh Mishra

Abstract:

Information and communication technology has been adopted as a positive technological change in almost every industry; and education industry has not been excluded from this revolution.

Education is considered as an important key to the transformation & overall development of human life. In today's competitive world; being literate is not enough; perusing higher education is in demand. The quality of education can be enhanced when educational institutions embrace the innovative and quality ways for teaching & learning processes. ICT symbolizes 'new time' in the evolution of education. Usage of ICT in education industry includes using information & technology in the form of hardware, software & applications in collecting storing students' data, imparting knowledge through audio-visual aids, conducting examination & evaluation of students etc. To sum up, ICT can really be proved advantageous to enhance quality of higher education.

Based on primary data; this paper aims at encouraging the use of ICT to enhance the quality of education by understanding the current status of ICT practice in educational institutions and identifying key benefits & challenges of ICT with special reference to institutes in Mumbai suburbs.

- **Keywords:-** ICT, education industry, Quality, teaching & learning, revolution

A STUDY ON VARIOUS ANTECEDENTS OF BRAND LOYALTY - A REVIEW BASED PAPER



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❖ ABSTRACT:

Given its importance in brand management, the current research endeavour focuses on the factors that influence brand loyalty. The study analyses the importance of brand perception, brand communication, brand trust, and brand love in developing loyal relationships with brands from a relational approach. Data is collected purely on secondary sources. The purpose of this study is to look into the relationships between the antecedents of brand loyalty. In the study paradigm, brand communication, brand image, and brand trust are used as antecedents of brand loyalty.

This research is expected to add academic and practical value to the existing branding literature. The finding of the study will assist the marketers in devising their strategies to survive and compete in consumer-oriented market as well as retain the existing customers.

Keywords: Brand Communication, Brand Image, Brand Trust and relationship with Brand Loyalty.

❖ INTRODUCTION

To achieve a competitive advantage in today's consumer-oriented marketplaces, businesses must develop long-term marketing strategies. To beat the competition, the most important marketing technique is to build brand loyalty. Brand loyalty has a number of advantages, including constructing barriers to competitors and earning revenue, lowering customer acquisition costs, and diminishing customers' sensitivity to competitors' marketing efforts.

Because brand loyalty offers so many advantages, many research have been conducted on it and its antecedents (Chaudhuri and Holbrook, 2001; Li et al., 2012). Many of the research included antecedents such as brand promotion, perceived brand quality, perceived brand value, perceived brand image, satisfaction, and brand trust (Chaudhuri and Holbrook, 2001; Li et al., 2012; Liang et al., 2013; Lee et al., 2015; Rubio et al., 2017). Despite significant research findings on how the antecedents described above effect brand loyalty, there is still a lot of disagreement among researchers on the subject (Kim et al., 2008; Brakus et al., 2009).

❖ OBJECTIVES OF THE STUDY:

- 1) To study the antecedents of brand loyalty.
- 2) To bring out the relations of antecedents with brand loyalty

❖ HYPOTHESIS OF THE STUDY:

- 1) There is a positive relation between brand communication and brand loyalty.
- 2) There is a positive relation between brand image and brand loyalty.



“A Study on Factors Influencing Work Culture and Online Teaching Methodology With Reference To Teachers Teaching In Mumbai”

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Research Scholar, Dr. Megha K Juvekar, Research Guide St. Gonsalo Garcia
College Of Arts And Commerce

Corresponding Author- Asst. Prof. Heleena M Alphanso

Abstract

With the growth of e-learning, where instruction is delivered remotely and through digital platforms, the educational system has experienced considerable changes. Despite becoming widespread in all developed nations, online teaching was a novel work culture in India. In the Indian educational sector, online instruction was a unique idea. To engage with students, the educational sector is being forced by a number of circumstances to move totally online. The current study concentrated on numerous difficulties educators have encountered as a result of technology usage. The researcher offered future thoughts on online teaching at various educational institutions along with the necessary conclusions based on the study's findings.

Keywords: Work culture, Online teaching, Teachers.

1. Introduction

In one poll, it was found that 36% of teachers had no training at all, while more than 50% of them received instruction from the government or their institutions on how to run online classes. However, more than half of American workers (75 million) have jobs and duties that can be carried out, at least in part, from home, according to data cited by Newswire (2020). Remote employment, in our opinion, will endure for a very long time. Online teaching is a new work culture in the educational system that requires a lot of commitment as well as a different method of teaching. Teachers were not particularly tech savvy and were not comfortable with the culture of online work. There were no other ways to give education in India, thus it took some time for instructors to get used to this new work culture. Online education is a useful replacement for traditional classroom training. When students interact with their teachers and peers, they learn more effectively. Students talk about their online course material. Students are generally becoming accustomed to internet studying. Online education has altered the working environment and presented many difficulties for the teachers, particularly for those in the middle years who were not tech-savvy. For

instructors, implementing modern technologies in the classroom posed serious difficulties. In addition, they had to deal with the difficulty of teaching their students using technology. Online teaching and learning technologies are currently being investigated and evaluated for the first time ever. Social media, virtual learning environments. Telegram, Messenger, What's App, and We Chat are some of these tools. One benefit of online training is that teachers have more freedom because they can employ a range of technology tools and adapt to different learning preferences. Students who might not actively participate in typical classroom settings might benefit from online programmes, and instructors who teach online have access to a multitude of technology to make lessons more exciting and engaging. The format's adaptability and usefulness are valued by both online learners and online instructors. They can instruct or interact with their students from the comfort of their own homes; they are not required to be in a specific location at a specific time. There are several benefits and benefits for the future of online education. Most colleges can invite guest lecturers without having to worry about the logistics of travel to connect with students. One of the main benefits of

A Study on the Utility of ICT to Enhance Better Customs and Tax Management

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Abstract: *These days ICT has a significant work in strategy execution by setting out open ways to motorize a lot of manual undertakings. Both inside and between institutional cycles of collaboration in open organizations that elevate admittance to administrations and administration quality, work with authoritative cycles for residents and organizations, and add to the availability of data are worked with by ICT, which assumes a significant part in further developing client assistance. Consistently, public power faces a huge deterrent: bringing down work costs while at the same time presenting groundbreaking thoughts. Public organizations face a serious test in accomplishing both of these objectives: instructions to work in an associated climate by including partners and how to take care of issues by using new working techniques, devices, and the executives models simultaneously. The proficiency and adequacy of asset use is one of the essential objectives of assessment and customs organizations; Subsequently, they are continually searching for ways of mechanizing inner work processes and fundamentally lessen manual responsibility, further develop administration quality and the business climate overall, and improve on authoritative strategies. The reason for this review is to recognize the variables that greatest affect expanding establishments' viability by analyzing the design of the effectiveness pointers.*

Keywords: Administrations of taxes and customs, information and communication technology, productivity, efficiency, and manual labor

I. INTRODUCTION

One of the essential goals of duty and customs organizations is to increment asset use efficiency and effectiveness; As a result, they are constantly looking for ways to automate internal work processes and significantly reduce manual workload, improve service quality and the business environment as a whole, and simplify administrative procedures. The total revenue body expenditure as a percentage of GDP and the cost of collection ratio, which compares the aggregate tax administration cost per 100 units of net tax revenue collected, are two commonly used performance indicators for tax administrations in OECD and non-OECD nations (OECD, 2014). Because they are essential to the efficient operation of the public administration, administrative expenses, compensation costs, and information and communications technology (ICT) costs are typically taken into account when calculating the cost of one euro collected.

The existing work processes are being rethought from the point of view of innovation as a result of the development of cutting-edge technologies and cutting-edge working practices. As a result, work processes are becoming more efficient. As it enables more efficient use of the means of production, it is generally believed that such replacement is significant from a resource use perspective. While saving the old framework and adding new components and assignments, it will in any case be important to keep up with both the old assets for carrying out standard roles and ceaselessly adding new assets to guarantee that new exercises are executed. In this development, an absence of assets and the requirement for new representatives will continuously be felt. The authors concur with Pang et al. assessment that 'most of concentrates in the data frameworks (IS) discipline have centered around finding IT business esteem in for-profit associations, the presentation effects of IT in the public area have not been broadly examined neither in the IS nor the policy implementation writing'. The authors argue that the increase in the role of information and communication technology and the decrease in manual labor in public administration both guarantee an increase in efficiency indicators. The purpose of this study is to identify the factors that have the greatest impact on increasing institutions' effectiveness by examining the structure of the performance indicators.

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A Study on Advantages and Disadvantages of New Digital India with Respect to Online Marketing

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Abstract: *This paper to a great extent examines the elements of email promoting and web based shopping. Perhaps of the most state of the art strategy and advertising techniques utilized these days is email showcasing. Current data and correspondence advancements likewise make it more straightforward to send and create electronic interchanges with the best degree of exactness and quality. Email showcasing endeavors likewise help in supporting deals in electronic stores and actually and legally focusing on clients. Indeed, even yet, there are various downsides to email advertising that make it hard to sell and advance utilizing this correspondences stage. To investigate the achievement parts of this showcasing by staying away from these downsides and acquiring from every one of them, this study centers around analyzing the main advantages and burdens of email promoting.*

Keywords: online shopping, communication, targeting efforts

I. INTRODUCTION

Email is regarded as the most modern and reliable marketing and e-commerce channel.

On the internet, this method for exchanging digital communications is the fastest. Additionally, users may choose to save the messages they have received in their message boxes for later viewing. Given that the use of networks on the internet has increased, including the use of email sites—the most significant of which are Yahoo and Google Gmail—here, one of the best, oldest, and most effective techniques of marketing through email has just come to light. Email marketing is becoming more widely acknowledged as a powerful internet marketing tactic. Among proponents and the worldwide electronic corporations, product promotion via electronic mail is a superior commercial marketing strategy. The international reports in this subject confirm that the new wealthy in the globe may use social media or email to advertise to and draw in clients. The most crucial considerations when selecting a company are their client database and email addresses. interested category to the website or the advertised goods. Moreover, it might be responsible for running the commercial advertising of a certain product to specific data groups, by the system of affiliation or partnership or to the middleman of a commission granted offer a product personally to a suggested buyer who is looking for it. If utilised appropriately, in the right context, and at the right time, email campaigns may be a powerful marketing tool. Because so many customers keep in constant touch via email apps on portable devices like mobile phones or workplace computer automation to stay updated on the electronic communications they receive, email marketing is regarded as one of the most crucial instruments of communication on the internet. Targeting clients and encouraging the greatest number of them to engage in a purchase of a product involves skills and organisation in the selection of the database that enable successful outcomes. Every person in the world has unique problems and goals in certain areas. As a result, each person's product is well-defined and has a clear aim. It is well known that email is quite popular among the various internet user demographics; thus, it must function properly in order to protect the recipient from irritation from receiving promotional emails and messages. It must thus make a distinction between random and bothersome e-mail marketing.

II. THE MOST IMPORTANT ADVANTAGES OF EMAIL MARKETING

The majority of email marketing's benefits serve as the cornerstones for starting online marketing and advertising initiatives for businesses. We list the following as the most significant of these benefits:

2.1 The User-Friendliness of Email Marketing

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A Study on Artificial Intelligence and its Building Blocks

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Abstract: *Man-made consciousness research has based on the apparatuses and strategies of many disciplines, including formal rationale, likelihood hypothesis, choice hypothesis, the board science, etymology, and reasoning. The use of these disciplines in man-made intelligence, then again, has required the advancement of various improvements and augmentations. Computational rationale techniques are among the most remarkable of these. I will contend that, when implanted in a specialist cycle, computational rationale joins and enhances both customary rationale and old style choice hypothesis. I will likewise contend that a considerable lot of its techniques can be utilized to assist individuals with working on their own human knowledge without the help of PCs, not simply in computer based intelligence.*

Keywords: Artificial Intelligence

I. INTRODUCTION

Computational logic, like other types of logic, comes in a variety of flavours. In this paper, I will concentrate on the computational logic form known as abductive logic programming (ALP).

I will argue that the ALP agent model, which incorporates ALP into an agent cycle, is an effective model of both descriptive and normative thinking. It includes production systems as a special case as a descriptive model, and as a normative model, it includes classical logic and is compatible with classical decision theory. The ALP agent model's descriptive and normative properties make it a dual process theory that combines intuitive and deliberative thinking. Dual process theories, like most theories, take many forms. put it, intuitive thinking "quickly proposes intuitive answers to judgement problems as they arise", while deliberative thinking "monitors the quality of these proposals, which it may endorse, correct, or override". [1]

In this paper, I will focus on the normative features of the ALP agent model and how they can help us improve our own human thinking and behaviour. I'll concentrate on how it can help us communicate more effectively with others and make better decisions in our daily lives. I will argue that it provides a theoretical foundation for both such English writing style guidelines

II. A BRIEF INTRODUCTION TO ALP AGENTS

The ALP agent model is a variation on the BDI model in which agents use their beliefs to satisfy their desires by generating intentions, which are predetermined plans of action. Agents, beliefs, and desires (or goals) are all represented as conditionals in the clausal form of logic in ALP. Beliefs are represented by logic programming clauses, and goals by more general clauses, both with the expressive power of full first-order logic (FOL). The first sentence below, for example, expresses a goal, while the remaining four sentences express beliefs: [5] The ALP agent model is a variation on the BDI model in which agents use their beliefs to satisfy their desires through the generation of intentions, which are predetermined plans of action. In the clausal form of logic in ALP, agents, beliefs, and desires (or goals) are all represented as conditionals. Beliefs are represented by logic programming clauses, and goals by more general clauses, both with full first-order logic expressive power (FOL). For example, the first sentence below expresses a goal, whereas the remaining four sentences express beliefs: [5]

A Study on the Usage of Social Media for Creating Awareness and Profits in E-Commerce

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Abstract: *The most famous channel for imparting, laying out and supporting both social and expert ties is online entertainment. Their broad worthiness is shown by the extension of stages and the outstanding improvement in the client base of web-based entertainment sites like LinkedIn, Facebook, and Twitter. They give a few opportunities to associations to take utilization of this part of carefully interceded collaborations, such raising memorability and interfacing with likely clients. This study centers around the utilization of virtual entertainment to track down proper profiles or "leads" for organizations hoping to recruit new individuals or team up with others. The review gives a robotized technique to lead tracking down utilizing information from Twitter and LinkedIn, two long range interpersonal communication sites. Because of Twitter's accentuation on private versus proficient client situating, it was resolved that it was not huge for lead age in the business cases viable. The proposed last procedure is assessed for strength to varieties in input information, different business settings, and weakness to commotion in the information. It utilizes just four credits from LinkedIn clients' profiles to give great leads. In spite of just utilizing a little part of information, the discoveries show the versatility and consistency of the recommended method to create leads.*

Keywords: Social Media

I. INTRODUCTION

A significant amount of personal and professional data has been produced as a result of the social media platforms' exponential rise in user interactions and interaction. Additionally, it has been observed that virtual connections are increasingly similar to their physical counterparts. Similar to this, user interests, habits, and both personal and professional status are revealed by social media data. This has made it possible to examine these data in order to comprehend and anticipate their behaviour and preferences. Social media not only makes it possible to comprehend interpersonal conduct but also group behaviour and the identification of individuals who share similar intellectual and intellectual interests. Businesses may utilise this information to simplify their operations and be proactive rather than reactive to shifting customer preferences and interests by analysing trends and hot topics in social groups. Utilizing users' shared information to determine interests and fit, social media may assist organisations in finding new customers, workers, and collaborators. Businesses may proactively target relevant customers even before they start their search, as opposed to reactively targeting people who seek for certain items.

Traditionally, lead generation refers to the beginning of interest or enquiry about a company's goods or services. Here, the key term is initiation. We must be completely certain of a person's purpose and capacity to consume the good or service in order to pique their attention. We require an in-depth understanding of a person's personal and/or professional traits in order to have this degree of trust in their capability and intent. Businesses have the opportunity to find these prospective leads because to the wealth of information about people's preferences, achievements, and personal and professional goals that is available on social media platforms. For instance, two of the most popular venues for examining people's professional and personal portrayals are LinkedIn and Twitter. Information is more easily available than on networks like Facebook that have limited data access. Thus, making it simpler for organisations to sort through and pick out the most pertinent folks.

Even though social media data is easily accessible, lead production still needs significant manual labour in the absence of an automated system to produce quality leads. Typically, it depends only on an individual's judgement to manually search social media for certain traits without assessing the relevance of the results produced. Because of the limitations

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A Study on Challenges and Opportunities in the Field of Cryptocurrency in 21st Century

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Abstract: *A distributed organization for directing scrambled computerized exchange called cryptographic money was made quite a while back. The first and most notable digital money, Bitcoin, is driving the charge as a problematic innovation to many years old, to a great extent unaltered monetary installment framework. In spite of the fact that digital currencies are probably not going to dislodge customary government issued currency, they could adjust how Web associated worldwide business sectors speak with each other by eliminating limitations forced by ordinary public monetary forms and trade rates. Innovation grows rapidly, and the outcome of a specific innovation not set in stone by the market it endeavors to better. By laying out a free-streaming, expense free exchanging framework, cryptographic forms of money may totally change computerized exchange markets.*

Keywords: Bitcoin, encrypted currency, exchange rates, and cryptocurrency

I. INTRODUCTION

The most famous and widely used cryptocurrency in the world, Bitcoin, has been gaining popularity. It still retains the same fundamental design as when it was first founded in 2008, but as the global economy has changed repeatedly, there is now a far higher demand for cryptocurrencies than there was at first. Users are able to exchange value digitally without the involvement of a third party by using a cryptocurrency. Cryptocurrency operates on the premise that encryption methods can be cracked to produce a finite number of one-of-a-kind hashes. Users can trade hashes just like they would trade physical money thanks to a network of computers that verifies transactions. Bitcoin's uniqueness is ensured by the fact that there will only ever be a finite amount of it created. Despite being necessary, water Because it is so abundant, it is typically thought of as being free or inexpensive. Water would be more valuable than diamonds if it were uncommon. Bitcoin's users believe that if they accept it as payment, they will be able to use it elsewhere to buy whatever they want or need, which gives it value (Kelly, 2014). The valued object can be anything as long as the users continue to have this faith.

The value of bitcoin is embedded in its ecosystem, much like how Native Americans used wampum, a seashell, as their primary form of payment (Kelly, 2014). As it cannot be used to create tangible items like jewellery that have worth, bitcoin does not have the same intrinsic value as gold. Nonetheless, worth Because of acceptance and trust, exists still. The current legal and financial systems were not developed with this type of technology in mind. The foundation of financial institutions is far older types of money. It is comparable to the computing business in certain aspects. As long as there are just two input dimensions, the foundation of computing still relies on transmitting and processing 1s and 0s. But owing to adoption, nurturing, and a lack of demand for more modern methods, all of our present technology still employs this technologically antiquated approach. Long-standing trade institutions would need to be radically modified to deal with this type of competition if cryptocurrency became the standard for transactions on a worldwide scale. Because of this, cryptocurrency may be the single technology that disrupts the global economy.

The world has not been ruled by digital cash, as Kurihara & Fukushima (2017) explained. Unlike money created by governments and central banks, IJIRT | Volume 8 Issue 8 | ISSN: 2349-6002 International Journal of Innovative Research in Technology (IJIRT) 153630 594 Although the supply of Bitcoin is fixed at a set amount, it can be increased at whim. Wonglimpiyarat, 2016, emphasises that there are challenges with unregulated tender where Bitcoin aims to increase the legality of this new currency through regulation. Although the bitcoin currency has the potential to revolutionise finance in developing nations, it is difficult to replace a cash-based society. According to Kurihara and Fukushima's explanation in 2017, it is not digital cash that is widely used. In contrast to government- and central bank-

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A Study on Combating and Developing Cyber Security and Cyber Crimes

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Abstract: *It is a fundamental to comprehend digital protection and be appropriate to apply it effectively in the ultramodern world, which is controlled by innovation and organization associations. In any case, frameworks, essential lines, assuming there's no security to get it. Each business, regardless of whether an IT foundation, should be shielded contrarily. The bushwhackers don't fall behind because of the progression of new network safety frameworks. They utilize bettered hacking styles and focus on the wranglings of countless organizations around the world. On account of the huge amounts of information that the help, government, financial, clinical, and business areas gather, use, and store on computers and other predisposition, network protection is vital. Delicate data, including monetary information, protected innovation, individual data, and different sorts of information for which unapproved access or colleague could make negative impacts, can make up a sizeable part of such information.*

Keywords: Cyber security, Network, Hacking, Information

I. INTRODUCTION

Many layers of defence are scattered throughout the networks, computers, programmes, and information that one wants to protect safe from harm in an efficient cybersecurity strategy. For a society to create a real defence against or after cyberattacks, all of the processes, people, and tools must work together. The tasks of discovery, inspection, and remediation are three crucial security procedures that can be accelerated by a unified threat management system.



Figure 1: Elements of Cyber Security.

People

Customers must understand and adhere to fundamental information security principles including choosing secure passwords, being cautious of attachments in email, and backing up their data. Learn more about fundamental cybersecurity principles.

Processes

Governments must have a plan in place for how they will respond to both attempted and successful cyberattacks. You can be escorted by a reputable outline. It explains how to identify outbreaks, safeguard organisations, identify and address dangers, and learn from positive outcomes.

Technology

In order to provide people and businesses with the system security tools they need to defend themselves against cyberattacks, technology is essential. Endpoint strategies, including PCs, mobile devices, and routers; systems; and the cloud are the three main targets that are most at risk. Next-generation firewalls, DNS pass through a filter, malware

A Study on ICT Complementing E-Commerce and Business Practices

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Abstract: Innovation is turning out to be an ever increasing number of significant in our regular routines. Individuals, people group, organizations, and eventually the nation are completely affected. effect of innovation on the corporate area is exceptionally perfect. It has made administration, creation, and deals of correspondence items and standard arranging a lot simpler. ICT alludes to all computerized innovation utilized by people, gatherings, or ventures to control information. It incorporates any mechanical gadgets that affect information in a computerized structure. ICT accordingly manages the capacity, recovery, and transmission of advanced information. ICT assists organizations with being considerably more proficient, financially savvy, and fast to fulfill client needs. ICT will uphold business activities including plan, creation, Research and development, conveyance, deals, and criticism. This issue includes a careful assessment of what information and correspondence innovation have meant for totally unique features of development and improvement. It covers monetary, mechanical, and financial subjects and puts accentuation on the job that ICT plays in empowering a great many administrations and exchanges, including web based banking and corporate administrations. The significance of data and correspondences innovation (ICT) in business is found by they way it will assist your firm with turning out to be significantly more useful, increment execution, set aside cash, further develop client aptitude, facilitate interchanges, and fortify social control direction. Moreover, it assumes a part in helping organizations with their worldwide extension and in giving workers admittance to corporate information at whatever point and any place they need it.

Keywords: Information, technology, communication, management, and business environment

I. INTRODUCTION

Since the 1990s, ICT technologies have been used and applied. Computers, laptops, tablets, mobile phone systems, fixed phone systems, communication network software, and even wearable technology are all part of the data and communication technology system. Your company will use ICT systems to benefit from improvements like cost reduction, increased productivity, increased decision-making, and increased market competitiveness. The business world has evolved to rely heavily on data technology. Regardless matter how little the firm, it has assisted the company, manager, and employees across many economic management processes to query about certain specific issues, imagine its quality, and develop new products and services; consequently, increasing their productivity and output. Additionally, technology increased the U.S.'s business potential.

Some areas where technology is essential to business operations include the use of sales systems, the use of ICT in management, accounting systems, and other complex elements of routine corporate operations. Technology was responsible for even something as simple as the invention of the calculator, which was groundbreaking at the time. It's difficult to envision returning to manual performing arts work. It might send the United States back roughly 100 years. Data technology refers to the use of computers and coding for data management. It alludes to things having to do with computers, such as networking, hardware, software, the web, or the people who are still using these technologies today. The management of computers, networks, and other technical aspects of enterprises, including data storage, protection, processing, transmission, and retrieval when needed, is handled by many corporations today through the use of IT departments. The goal of this study is to analyse the effects of ICT applications like e-commerce and ERP on the manufacturing process of organisations. This is frequently referred to as Management data Services (or MIS) or data Services (or IS). It also seeks to highlight each application's function and highlight how crucial these applications are for commercial corporations.

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A Study on Impact of Data Science on Mass Population

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Abstract: Expectation of novel SARS-CoV-2 ailments parts all through the rhythmic movement the Coronavirus pandemic is basic for generally speaking wellbeing, the preparation of useful clinical benefits segments, and the observing of the impacts of methodology interventions. We give another model that predicts the quantity of episode cases that will happen without further ado in view of ongoing events utilizing a couple of suspicions. Our strategy for overseeing future Coronavirus cases incorporates

1) showing the noticed rate cases including a Poisson movement for the step by step recurrence issues, the Poisson scattering for the step by step event issues, and the Gamma flow for the series ranges; what's more, 2) showing the noticed rate cases including a Poisson movement for the step by step recurrence issues, and the Poisson scattering for the step by step

2) assessing the convincing age number while accepting for a moment that its worth remaining parts consistent throughout a brief time frame range; furthermore, 3) drawing future event cases from their back assignments while guessing that the ongoing transmission rate will stay same or differ by a specific degree.

We utilize our technique to guaging the quantity of new Coronavirus cases in a solitary state in the US, as well concerning a subset of areas inside the state, to show the viability of this methodology at different conjecture sizes. At the point when the fruitful duplication number is circulated later on in basically a similar way as in the past, our procedure delivers reasonably exact outcomes. Huge takeoffs from the normal the outcomes might demonstrate that a methodology change or a blend of elements happened, which definitely modified the illness transmission after some time. We introduced a showing procedure that we accept might be handily embraced by others and is promptly valuable for neighborhood or state arranging.

Keywords: Prediction, covid, technique, deviations, future

I. INTRODUCTION

SARS-CoV-2 2019 has been designated a pandemic by the World Health Organization. There is a requirement to screen the existing caseload and task the rate and character of the spread to direct general wellbeing awareness, preparedness, and reaction all over the world, widely and at each sub-administrative level.



Figure 1: Life cycle of Data Science

A Study on Indian Fiscal Budget and the Development Due to Digitalization

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Abstract: *On February 1, 2022, the Indian government delivered the Association Financial plan for 2022. The new monetary arrangement has drawn huge thought for, notwithstanding different things, its complement on programs in the space of ICT-driven improvement. India would have the option to gain huge headway toward impartial human turn of events assuming that the spending plan's objectives were completely understood. In any case, comparative drives have bombed in the past because of the financial plan's absence of insight about the subsidizing systems that would uphold these aggressive projects. These records ought to furnish states and services with substantial data on the devoted income streams they will have available to them for them to continue with these drives in an opportune and proficient way on the off chance that India plans to advance ICT-driven improvement at the focal level through its spending plan.*

Keywords: Budget, Information Communication Technology, Boosted Development, Union Budget

I. INTRODUCTION

On February 1, Money Clergyman Nirmala Sitharaman introduced India's 2022 Association Spending plan. The Union Budget, which is an estimate of the central government's annual revenues and expenditures for the upcoming year, is an important part of the GOF's fiscal planning.

Additionally, the budget has evolved over time into a more comprehensive statement of the government's guiding principles. The obligation imposed by the Constitution to present the financial plan and intentions of the government is an excellent opportunity to explain how the administration's other concerns and existing programs would fit together. The contents of the Union Budget for 2022 should be viewed through the lens of how the Government of India intends to advance its ongoing mission of sustainable development throughout the country. The Union Budget is not simply a fiscal document; rather, it is a statement of priorities.

While some themes from previous budgets have been retained and expanded upon in the 420 billion USD 2022 budget, others take a completely new path. Given the context of the COVID-19 pandemic, the 2022 budget has made infrastructure its top priority, whereas the budget for 2021 placed a heavy emphasis on health. There was a 35% increase in capital expenditures planned, with as much as a 50% increase in roads and railways. The national highway network will be expanded by 25,000 kilometers, new investments will be made in rail and cargo terminals, and the JalJeevan Mission's infrastructure for clean, running water will receive an increase in funding of 20%. The budget calls for bidding on brand-new 5G spectrum and expanding fiberoptic networks in relation to digital infrastructure. As part of a National Infrastructure Pipeline with an anticipated scope of up to 111 lakh crore (1.3 trillion USD) through 2025, approximately 10 lakh crore INR (130 billion USD) would be invested in infrastructure in 2022 and 2023 alone.

Mirroring the strategy approach of drives like the Savvy Urban areas Mission (SCM), the 2022

Association Financial plan supports more prominent degrees of cooperation in these midway characterized programs from state legislatures and the confidential area. For instance, after the focal government covered generally 45% of the proposed cost, the spending plan's vision for the Public Foundation Pipeline would approach state legislatures and confidential financial backers to give by far most of the remaining subsidizing prerequisites.

In the beginning, this would be made easier by making 50-year, interest-free concessional loans to state governments for 1 lakh crore INR (13 billion USD). Tax breaks for pension and sovereign wealth funds, development financing through the National Bank for Infrastructure and Development (NABFID), and even green bonds have been proposed as ways to encourage more private investment. The SCM's blended finance strategy has the potential to mobilize a significant amount of resources in exchange for less freedom to invest in projects that do not immediately generate

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A Study on Opportunities Developed by Social Media in Generating Leads

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Abstract: *The most famous channel for imparting, laying out and supporting both social and expert ties is online entertainment. Their far and wide adequacy is shown by the extension of stages and the dramatic improvement in the client base of web-based entertainment sites like LinkedIn, Facebook, and Twitter. They give a few opportunities to associations to take utilization of this part of carefully intervened communications, such raising memorability and interfacing with possible clients. This study centers around the utilization of virtual entertainment to track down proper profiles or "leads" for organizations hoping to recruit new individuals or team up with others. The review gives a computerized technique to lead tracking down utilizing information from Twitter and LinkedIn, two long range interpersonal communication sites. Because of Twitter's accentuation on private versus proficient client situating, it was resolved that it was not critical for lead age in the business cases viable. The proposed last procedure is assessed for flexibility to varieties in input information, different business settings, and weakness to commotion in the info information. It utilizes just four ascribes from LinkedIn clients' profiles to give excellent leads. In spite of just utilizing a little part of information, the discoveries show the versatility and consistency of the proposed strategy to deliver leads.*

Keywords: LinkedIn, Facebook

I. INTRODUCTION

A significant amount of personal and professional data has been produced as a result of the social media platforms' exponential rise in user interactions and interaction. Additionally, it has been observed that virtual connections are increasingly similar to their physical counterparts. Similar to this, user interests, habits, and both personal and professional status are revealed by social media data. This has made it possible to examine these data in order to comprehend and anticipate their behaviour and preferences. Social media not only makes it possible to comprehend interpersonal conduct but also group behaviour and the identification of individuals who share similar intellectual and intellectual interests. Businesses may utilise this information to simplify their operations and be proactive rather than reactive to shifting customer preferences and interests by analysing trends and hot topics in social groups. Utilizing users' shared information to determine interests and fit, social media may assist organisations in finding new customers, workers, and collaborators. Businesses may proactively target relevant customers even before they start their search, as opposed to reactively targeting people who seek for certain items.

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Even though social media data is easily accessible, lead production still needs significant manual labour in the absence of an automated system to produce quality leads. Typically, it depends only on an individual's judgement to manually search social media for certain traits without assessing the relevance of the results produced. Because of the limitations

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A Study on Opportunities in HRM with Implementation of ICT

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Abstract: *Human Resource The leaders expect a crucial part in supporting steady turn of events and new ICTs can engage this cycle. The Italian Policy implementation is the subject of this review, which takes a gander at an area set apart by conventional administration styles and hierarchical models that beat development and change down. The chief plan is to take apart the impact that ICTs can play inside the HR patterns of the Approach the board at neighborhood level. To answer the assessment questions, as system an internet based study was sent off HR heads of the truly Close by Open Subject matter experts: Districts, Territories, and Locales This study analyzes the fundamental ways to deal with the utilization of ICT in HRM, the job of ICT in HR processes, and the primary distinctions between the private and public areas. This study makes a hypothetical and an exact commitment. From one perspective the paper hopes to additionally foster the assessment stream of Steady Headway in Human Resource The chiefs. Of course the work offers to HR bosses a couple of thoughts on their approach to acting towards ICT.*

Keywords: Nonstop Advancement; Administration of the Public ICT; HRM

I. INTRODUCTION

Traditional bureaucratic organizational models and management styles do not foster innovation and change in public administrations (PAs), a critical environment. Additionally, PAs are frequently characterized by low employee motivation, highly regulated and rigid HRM systems, and increasingly stringent financial restrictions, all of which pose barriers to innovation. Therefore, it is essential to comprehend whether and how PAs can achieve continuous innovation, particularly by utilizing the combination of two essential enabling factors: new Information and Communication Technologies (ICTs) and HR Management (HRM) systems. According to Corso and Paolucci (2001), evidence from the private sector demonstrates how the combination of these two levers can influence the organizational culture, learning capabilities, and the process of knowledge management, thereby increasing efficiency and innovation (Cronin et al., 2006) to fulfill both today's and tomorrow's demands of citizens. This examination issue isn't just fascinating from the hypothetical point of view, yet profoundly significant from the commonsense outlook: One of the greatest challenges facing PAs today is achieving a good balance of exploitation and exploration capabilities by combining innovation with efficiency (Boer and Gertsen, 2003).

Somewhat recently the HR Offices changed their job from primarily managerial specialists to vital accomplices and change specialists (Ulrich, 1997). According to Conner and Prahalad (1996), this shift is the result of recognizing the significance of human resources in enhancing an organization's competitiveness and effectiveness. The resource-based approach to HRM (Barney, 1991) suggests that HR departments should align their practices and strategies with the organization's goals and resources, particularly human and technological resources.

The theoretical framework and state of the art

The theoretical framework of this study is based on the interrelationship of three research fields: Information and Communication Technologies (ICT), Human Resource Management (HRM), and Continuous Innovation (CI). Through an examination of the current state of the art, the purpose of this study is to demonstrate the existence of a connection between these fields, highlighting the connection between CI and HRM through the enabler ICT.

A Study on Organizational Impact of ICT on Medium Scale Businesses

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Abstract: *The corporate substance's utilization of data innovation (IT) isn't inconsequential to the need of settling on choices rapidly and precisely. As innovation empowers associations to process and utilize data to simply decide, innovation has an impact in the change of the hierarchical change process. In any case, many organizations who can't change their IT resources have formed into upper hands that are supported over the long haul. One more element is the administrative interaction's insufficiency to change IT resources into IT capacities. In reality, the organization has spent less cash on the acquisition of IT assets. Regardless of the size or sort of business, it is important to can utilize IT, notwithstanding the way that various results or benefits can be gotten relying upon which business elements use IT. This study was finished to figure out the amount of an effect IT has on working on the exhibition of little and medium-sized organizations in Indonesia, especially. By inspecting its effect on functional execution inside the business substance, it ought to be finished by thinking about the capacities of medium-sized firms in contrast to: IT Reception, IT Osmosis, and IT Key Arrangement.*

Keywords: Assimilation, adoption, and capacities of information technology

I. INTRODUCTION

The use of information technology in commercial organisations is inextricably linked to the requirement for quick and accurate informational decision-making. To use the information to allow dialogue between decisions, communication is necessary. Information technology (IT) or information and communication technology (ICT) are frequently used interchangeably to refer to the use of technology in the management of commercial enterprises. Because these two phrases have the same meaning, they are frequently used together in both scientific and practical situations. After the fusion of communication technology and computer technology (both hardware and software) in the middle of the 20th century, the term ICT was born. Beyond other technological sectors, the fusion of the two technologies is advancing quickly. Information technology, if seen as merely the adoption of a technology, will produce long-term competitive advantage, as is well recognised. IT skills are required to develop the capacity to use IT resources efficiently in managing, comprehending, and utilising information needs, both as standalone resources and as a whole, to produce specialised abilities and distinctive qualities that are only owned by business entities and are challenging for other business entities to imitate. According to Kusmantini, business competition demands and organisational preparedness are the main internal elements that influence a company's decision to implement e-business, while technological proficiency and organisational readiness are the main external factors. This means that in addition to having restricted resources when adopting IT, SMEs also have some distinctive qualities that can be leveraged as a competitive advantage. If it is complemented by IT investment, by using creativity and innovation in its execution. Creativity and innovation are the appropriate ways for marketing strategies, according to Hadiyati and Lukiyanto. Therefore, when picking an IT investment, business owners and managers must carefully consider their options and perform meticulous calculations. Investment in and use of IT are unable to immediately and sustainably increase corporate competitiveness. In order for business entities to be able to enhance the value of benefits within a set amount of time following the usage of IT, there is a requirement for a learning process that is accumulated over time and is established through experience in technical, systems, organisation, and strategy integration.

According to Ministry, in order for IT implementation in 121 banks in the United States to be successful, it must be able to reconcile the findings of two opposing impacts on business entities, namely: (a) IT strategy, which will be able to generate more revenue and prompt product diversity that can compete; and (b) transactional IT, which results in

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A Study on the AR and VR in Mass Media

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Abstract: *In the twentieth 100 years, individuals began to give a ton of consideration to computer generated reality innovation, which has since formed into another business. VR might be utilized in different areas, including amusement, clinical, and science. VR innovation currently gives different advantages and disadvantages in numerous enterprises. This article looks at the advantages and downsides of contemporary innovation through an assessment of how VR has been utilized in different areas. It is urgent that computer generated simulation innovation creates and turns out to be generally utilized. It has adjusted the dull and aloof way of PC and human contact and worked on the mankind of the two-way trade. Virtual innovation today offers the two advantages and disadvantages, notwithstanding the way that it is vigorously imbued in individuals' lives. It is feasible to see the utilization of logical advancements all the more fairly and continuous improvement in next innovative work.*

Keywords: VR, technology, next research

I. INTRODUCTION

A computer-generated simulation known as "virtual reality" enables the creation of a realistic virtual world. A perceptual illusion of being there in a virtual world may be created by this immersive technology. Accordingly, a user can engage with the synthetic world using electronic gadgets coupled with additional output devices, including goggles with screens. To fully immerse the user in the virtual world, virtual reality employs electrical impulses to collect real-world data. One may get absorbed in a video game and experience what it's like to be one of the characters, for instance, using virtual reality. The use of virtual technologies has gained popularity in the information industry. It is an integrated multidisciplinary technology that is now evolving quickly and has affected people's way of life. This essay examines how technology is used in many sectors, examining both its benefits and drawbacks. This essay also discusses how useful and considerably designed VR technology is. Analysis of VR technology reveals both the benefits and drawbacks of its use. The employment of this technology in the military, medical field, entertainment industry, and other fields will have a bigger positive impact on society and people's lives. By examining its flaws, individuals may pinpoint the areas that require repair for technological advancement and to increase people's feeling of usability.

II. ADVANTAGES OF VIRTUAL REALITY IN MASS COMMUNICATION

Mass communication is not an exception to how virtual reality is gradually assimilating into daily life. It might be argued that the widespread usage of high-quality virtual reality has brought about some important benefits for this industry. First, VR enables virtual narrative in mass media that would otherwise present a substantial narrating issue. By bridging the gap between the newly developing world of VR and traditional narrative, virtual reality storytelling has completely altered journalism. For instance, the short VR movie *Waves of Grace* focused on an Ebola patient who survived the 2014 epidemic in Liberia. The viewer is placed at the epicentre of the epidemic's negatively impacted neighbourhoods using the Virtual Reality experience.

2.1. VR enhances the audience experience:

Users have unparalleled access to the sounds, sights, and even emotions and sentiments that are an indispensable complement to the news thanks to Virtual Reality's sense of presence. Immersive journalism in virtual reality (VR) headsets is growing more popular and is praised for creating a stronger presence than regular writings. Present-day viewers may participate in global events directly, as opposed to earlier times when they could only watch from a distance. The aforementioned is due to VR-enabled immersive journalism. Researchers have also asserted that viewers may learn more via virtual reality and apply what they have learnt in different contexts. Because of this, immersive

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A Study on the Auditing Practices and Effect of AI in Digital India

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Abstract: *Machines that have been prepared to think and act similarly as the previously mentioned square proportion of figuring (artificial intelligence), for example the reenactment of human insight, any machine that shows qualities of an individual's brain, such as learning and critical thinking, may moreover be considered a "machine mind". Man-made brainpower's capacity to reason and select activities that have the best gamble of prevailing in an exceptionally unequivocal goal is its optimal quality. The idea that PC projects will precisely gain from and adjust to new information without human assistance is considered AI (ML). That could be a bunch of computations. Profound learning calculations manage the cost of this independent advancing by ingesting tremendous amounts of unstructured information along with text, photographs, and recordings. Frameworks with vigorous processing capacities are fit for performing undertakings viewed as human-like. These have a tendency to be exceptionally refined and confounded frameworks. They're customized to change conditions once critical thinking is vital, yet not human intercession. These sorts of frameworks are gifted in applications to improve the Monetary Administration framework and make its practices more straightforward.*

Keywords: Artificial Intelligence, Machine Learning, Financial management system, accounting, Auditing

I. INTRODUCTION

Artificial neural networks are being utilized in the healthcare industry as clinical decision support systems for medical diagnosis. Additionally, the usage of computer-assisted and automated testing as well as patient evaluations is growing. The use of speech and facial recognition helps to ensure the safety and security of the home and business. By using AI technology to create self-driving cars, companies like Tesla, Apple, and Google are attempting to overhaul the automotive business. With the development of computers, accounting information systems migrated from the realm of paper journals and ledgers into computer-based representations. Unfortunately, in many instances, little more was done than creating computerized systems, which use computers as a more effective version of calculators or paper processors. As a result, accounting databases frequently evolved into sizable informational warehouses for certain accounting activities. Decisions that are organized, semi-structured, or unstructured are made frequently when doing accounting responsibilities. The essence of auditing and assurance consists of less-structured choices and analyses that are fraught with uncertainty due to risks and a lack of knowledge. The discussion reveals an impact on aspects that ultimately boost productivity.

The monitoring, processing, and sharing of financial and non-financial details regarding economic entities like enterprises and corporations is known as accounting, also referred as accountancy. The results of an organization's economic activities are measured through accounting, which has been referred to as the "business language," and this information is shared with a wide range of stakeholders, including investors, creditors, managers, and regulators. Accountants are those who perform accounting. Financial accounting, tax accounting, cost accounting and management accounting are some of the several subfields of accounting. The reporting of financial data about an organization, including the creation of financial statements, is the objective of financial accounting. The measurement, evaluation, and reporting of data for management's internal use is the focus of management accounting.

To ensure that all departments are according to a documented system of recording transactions, an audit is the examination or inspection of numerous books of accounts and is followed by a physical inspection of inventories. An auditor is someone who does audits. It's done to make sure the organization's financial accounts are accurate.

II. REVIEW OF LITERATURE

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A Study on the Challenges and Disadvantages of Digitalization in Form of Phishing and Malware Sites

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Abstract: *In this exploration, we examine the viability of phishing boycotts. We used 191 new phishes that were under 30 minutes old to complete two tests on eight enemy of phishing toolbars. We found that 63% of the phishing endeavors in our example endured under two hours. Boycotts were initially futile in protecting clients, since the vast majority of them recognized less than 20% of phish at hour zero. We additionally found that boycotts were refreshed at various rates and had differing inclusion, with 47% - 83% of phish showing up on boycotts 12 hours after the first test. We found that two projects that pre-owned heuristics notwithstanding boycotts caught considerably more phish from the very outset than those that simply utilized boycotts. Be that as it may, phish spotted by heuristics consumed most of the day to arise on boycotts. At last, we ran the toolbars against an information base of 15,345 bona fide sites. URLs for misleading up-sides and tracked down no proof of mislabelling for boycotts or heuristics. We show our discoveries and make sense of how hostile to phishing arrangements may be gotten to the next level.*

Keywords: Phishing, Blacklists, Investigation, Evidence, research

I. INTRODUCTION

Phishing is a common issue that affects both businesses and individualities. MessageLabs estimated in November 2007 that 0.8 of emails passing through their system were spam. Each day, around 3.3 billion phishing emails were transferred. According to Microsoft Research, phishing assaults affected 0.4 of donors. The monthly cost of phishing to consumers and enterprises in the United States is estimated to be between \$ 350 million and \$ 2 billion. Stakeholders have enforced their own countermeasures to limit phishing detriment. Internet service providers, correspondence service providers, cybersurfed makers, registers, and law enforcement are each involved. All of them play vital places. Web cybersurfed suppliers play an important part because of the CyberSource's strategic position and the attention of the cybersurfed assiduity. Web cybersurfs are in a crucial position where they may incontinently and efficiently advise consumers. Likewise, the cybersurfed business is veritably consolidated, with two cybersurfs counting for 95 of the overall requests (27). The results used by these two cybersurfs cover the vast maturity of druggies from phishing. According to a recent laboratory disquisition, when Firefox 2 displayed phishing warnings, no druggies put sensitive information into phishing websites (10).

To effectively maximise their eventuality to guard druggies, cybersurfs' warnings must be accurate (many false cons) and timely. Presently, the maturity of cybersurfs with erected- in phishing protection ornate-phishing cybersurfed toolbars calculate on blacklists of phish and, occasionally, algorithms to descry phishing websites. Blacklists are preferred over heuristics due to their minimum false cons, which may be related to toolbar suppliers' desire to help implicit action from mislabelling websites. In this exploration, we probe the efficacy of phishing blacklists. We ran two tests on eight phishing toolbars using 191 new phishes that were lower than 30 twinkles old. In our sample, 63 of the phishing sweats lasted less than two hours. Blacklists were firstly useless at securing druggies, since utmost of them detected smaller than 20 of phish at hour zero. We also discovered that blacklists were streamlined at different rates and with varying degrees of content, with 47- 83 of phish appearing on blacklists 12 hours after the original test. We discovered that two technologies that used heuristics to supplement blacklists captured vastly more phish from the launch than those that solely used blacklists. Still, phish spotted by heuristics took a long time to crop on blacklists. Eventually, we examined the toolbars for false cons on a set of 3,45 genuine URLs and set up no cases of mislabelling for either blacklists or heuristics. To the stylish of our knowledge, this is the first composition to attempt to quantify the length of phishing juggernauts as well as the update pace and content of phishing blacklists. Grounded on these

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A Study on the Challenges and Impact of ICT in HRM

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Abstract: *Future arranging and premonition are more significant and engaging than any time in recent memory during a period of speeding up intricacy and development. This study tried to research how data and correspondence innovation (ICT) changes will adjust how HR the executives (HRM) capabilities and exercises throughout the span of the following five years. The report counsels a board of anonymous specialists from the 2015 who are scholastics and professionals in the field of electronic HR the board (e-HRM). In the wake of exploring hypothetical materials, acquiring an exhaustive information on the issues, and talking with teachers, the board's individuals were given a two-section survey to finish. After three rounds, which were utilized to acquire a specialist agreement, the rounds were halted. The outcomes show that future changes in data and correspondence innovation (ICT) will influence HRM. Thusly, associations should make arrangements for impending mechanical changes and focus closer on how exploration is led around here.*

Keywords: HRM, ICT, and Future Studies

I. INTRODUCTION

Strategic foresight activities assist organisations in preserving adequate flexibility for unforeseen events and future changes. Governments and other public organisations may use foresight to plan long-term strategies, but businesses can set themselves up with the capacity to respond to ambiguous signals and swiftly alter their strategies in response to market demand (Rohrbeck, 2010).

Information and communication technology (ICT) has now permeated nearly all human activities in the world we live in today. Both theoretical and practical research has demonstrated the importance of implementing and utilising ICT in a variety of organisations. While numerous academics have addressed how internet use contributes to the ongoing advancement of information and communication technologies (ICTs). As a result, ICT and its effects on social, economic, and personal development have drawn the attention of numerous scientists in recent years (Moomal&Masrom, 2015).

Almost every facet of our society has been significantly impacted by information technology. The way we live our lives and go about our occupations has changed because to innovations like the telegraph and cellphones. For instance, technology has changed how we handle our finances, interact with others, obtain healthcare services, and educate our pupils. Additionally, it has had a significant effect on organisational procedures, such as Human Resource Management (HRM) processes (Parry & Tyson, 2011).

Human Resource Information Systems (HRIS), also known as Electronic Human Resource Management (e-HRM) or Electronic Human Resource Management, are rapidly being used by businesses to support HRM procedures (Marler& Fisher, 2013).

With the aid of information and communication technology, human resource managers are now better able to generate trustworthy data through a human resource management system, which in turn enables them to make data-driven decisions and offer advice to other managers based on this data. Processes for managing human resources will benefit greatly as a result, becoming quicker, more economical, precise, dependable, transparent, and consistent.

The role and potential effects of upcoming innovations in information and communication technologies on human resource management are examined in this study.

Theoretical basis for research:
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A Study on the Challenges and Opportunities Created by Digitalization in HRM

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Abstract: *The variety of the labor force with regards to culture, orientation, identity, schooling, and different elements presents difficulties for human asset directors in their everyday undertakings. HR supervisors are assessing different ways to deal with beating those impediments. HR directors are getting help from data advances in defeating everyday snags. ICT has arisen as an essential instrument for hierarchical direction and the executives of different administrative capabilities. Information propels have changed the entire round of supervising business. However, there are a couple of lamentable consequences of including ICT in business, especially on specialists. The reason for this paper is to decide the positive and adverse consequences of utilizing ICT, as well as the degree to which ICT has helped with tending to HR related issues. Optional information from distributed diaries and articles act as the reason for the review. The paper reasons that affiliation shouldn't depend just upon ICT especially when the affiliation is overseeing laborers.*

Keywords: HRIS, Information and Communication Technology, Human Resource Management

I. INTRODUCTION

Human resources are any business or organization's lifeblood. Recently, business has realized the significance of human resources. In the current era, HR managers face significant obstacles related to workforce diversity in terms of culture, gender, age, and other factors. Those difficulties are difficult to address for HR departments. HR directors are thinking of new imaginative strategies like TQM, Business Interaction Re designing or more all utilization of ICT. Many HR executives and managers are too preoccupied with their day-to-day responsibilities to address the real issues. In the new past Data Innovations played an imperative part in association. Because of communication and processes, it has evolved into the structural elements of businesses and organizations. Human resource management has become increasingly intertwined with information and communications technology (ICT). The consolidation of ICT has changed the whole gamete of HR capabilities. However, does it really alter HR functions? Only resources with soul and mind are human resources. They have the close to home twist of psyche. In contrast to systems, which always have a predefined result based on a specific algorithm and instruction given by the developer at the time of development, dealing with people always requires a personal touch for better results. In order to determine whether the incorporation of ICT in HR has been beneficial or detrimental to HR functions, this paper conducted a bibliographic analysis of published research papers and articles from various online and offline journals.

II. LITERATURE STUDY

The benefits of utilizing ICT in the HR field are the primary focus of literature in this field. Vohra, Shrivastava, Premi and David (2015) in their paper named Effect of Data and Correspondence Innovation in HRM expressed that ICT upgrade proficiency of the association through the superior execution of the representatives. In their study titled "The Impact of Information Technology in Human Resources Management," Mamoudou and Joshi (2014) mentioned the possibilities of utilizing IT in HR through HRIS. According to Mishra and Akman (2010)'s study, IT has a significant impact on various HRM aspects, but organizations are not properly utilizing it to reap the benefits. Mukherjee, Bhattacharya and Bera (2014) in their concentrate on Job of Data Innovation in Human Asset The board of SME: A study on the utilization of applicant tracking systems (ATS) suggested a human resource information system (HRIS) model in relation to an application tracking system in a small business. According to Miller and Cardy's research, although IT and other forms of modernization have unquestionably improved the organization's operations, the

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A Study on the Challenges and Opportunities in Retail Sector due to Artificial Intelligence

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Abstract: *The retail business will benefit significantly from the utilization of computerized reasoning (artificial intelligence) innovation, both for the retailers and the renowned clients. As per how retail movement is completed, on the web and disconnected bunches are utilized to arrange the different stages for computer based intelligence use in the retail area. The ongoing review planned to survey the worth of value, client relationship the board, and huge information in building a modern retail model and break down how retailers and customers expected to encounter the ascent of man-made intelligence. Lopsided multistage judgment testing approach was applied. The expectation of customers toward the presentation of computer based intelligence into the Indian retail industry was portrayed utilizing an expressive examination plan. The utilizations of man-made intelligence advances in on the web and disconnected retail are classified autonomously, and their impact on huge information, quality-building, and client relationship the board has developed.*

Keywords: Artificial Intelligence, Machine learning, Big data, Consumer satisfaction, Online Retail, Retailers intention

I. INTRODUCTION

There is no doubt that the retail industry is undergoing significant shift and retail business transformation. The entire retail sector is attempting to adapt to rapidly evolving consumer shopping trends and placing priority on moving traditional trading on the internet. In order to become more competitive, customer-focused, and responsive to demand and opportunity, the retail sector has reportedly invested more money in supply chains that are more web-centric and a variety of technologies, including Artificial Intelligence (AI), robotics, logistics automation, data analytics, and self-service technologies. Amrita Nair-Ghaswala (2018) claims that a few other brands, along with retail behemoths like Amazon, Walmart, and Starbucks, are rapidly modernising their retail industries through technological advancements. These companies are using tools like augmented reality, facial recognition, staffless trading, and virtual apps to increase their marketing. Artificial Intelligence User Interface (AIUI) assists retailers in making decisions about what to stock, when to order it, what to stock at the front of the store, on the home page of their website or blogs, how to cross-sell and up-sell to customers based on past purchases and the contents of their basket, and much more. Businesses and customers will benefit from lower labour and inventory expenses, increased productivity, and more options thanks to AIUI. The consumer is evolving more quickly than ever in this era of "always on" consumers. Customers demand seamless, linked experiences that simplify their lives. To fully reap the rewards of AI, certain holes must be filled. For instance, there is a dearth of interdisciplinary research and application knowledge (Use of AI, 2018).

The effects of AI on the retail sector

The big data era has here for retailers. Big data is a term that is used to describe data that is high volume, high velocity, and high variety; requires new technologies and techniques to capture, store, and analyse it; and is used to improve decision-making, provide insight and discovery, support, and optimise processes, according to Mills et al. (2012) and Sicular (2013). Businesspeople and artificial intelligence employ big data from a range of newly developed sources, such as social media, machine learning, audio and video files, data accessed on the web, facial recognition, text, image, RFID, and Global Positioning System, to learn about their customers (GPS). Additionally, these sources have put pressure on conventional relational database administration systems, leading to the development of a number of fresh technologies, strategies, and platforms. The success of the big data analysis process depends on the employment of the appropriate analytical tools and analytically adept individuals (Watson, 2014). As seen in Fig. 1, big data is frequently

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A Study on the Success of AI and ML to Encounter the Covid-19 Pandemic

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Abstract: *By analyzing clinical information, computerized reasoning (simulated intelligence) and AI (ML) have moved the worldview in medical services and might be used for gauging and choice help. Late exploration has shown the way that Coronavirus can be battled with the utilization of artificial intelligence and ML. This article will probably give an outline of flow research that have utilized artificial intelligence and AI to examine the plague. 49 articles were at last picked through an incorporation prohibition methodology from a unique assortment of 634 articles. In this article, we took a gander at the objectives of the examination that have proactively been finished, (for example, the utilization of simulated intelligence and ML to battle the Coronavirus pandemic); the foundation of the examinations; furthermore (i.e., whether it had a worldwide view or was focused on a specific topographical setting; the sort and size of the dataset; also, the strategy, calculations, and techniques utilized in the expectation or analysis systems.) By stressing the forecast/grouping precision of the calculations and systems, we have planned them with the various sorts of information. We isolated the review objectives into four divisions in view of our examination: ailment recognition, pestilence anticipating, reasonable turn of events, and illness diagnostics. We saw that most of these examinations used chest X-beam and CT check picture information alongside profound learning methods. In this review, we give an outline of the six possible regions for additional examination that we have distinguished.*

Impact Declaration: *In the fight against the COVID-19 pandemic, machine learning (ML) and artificial intelligence (AI) techniques have been extensively deployed. A relatively small number of comprehensive literature reviews have been undertaken to synthesise the information and determine the future research agenda, including the review on data science for COVID-19 in this article that was previously published. We analysed and aggregated contemporary material that focuses on the uses and applications of AI and ML to combat COVID-19 for this study. In order to direct researchers in doing future study, we have chosen seven potential research paths. These are the ones that are most crucial: develop Support the health care workforce, investigate the influence and variety in research findings based on various forms of data, investigate novel treatment alternatives, and so on*

Keywords: Artificial intelligence, COVID-19, coronavirus, deep learning, epidemic, literature review, machine learning, pandemic

I. INTRODUCTION

As of October 2020, COVID-19 (Coronavirus disease-2019), a novel and infectious viral pneumonia, has sickened more than 42 million individuals and killed more than 1.2 million [1]. The COVID-19 epidemic might be slowed down by early discovery, isolation, and timely treatment, according to the WHO, which labelled it a worldwide pandemic [2]. As a result, a number of organisations have committed to carrying out research on COVID-19.

Artificial intelligence (AI) has remerged in the scientific community as fresh findings are reported at an incredible rate. AI is a subfield of computer science that may be applied to the creation of intelligent systems and is frequently implemented as software. The current use of AI in illness diagnosis has expanded its potential. One of the most promising application fields, which dates back to the middle of the 20th century [4], is medicine and healthcare systems. Several decision support systems for diagnosing health and illness have been suggested and successfully developed by researchers [5]. The rule-based AI system was successful in the late 1970s [6] and has since helped doctors diagnose patients, interpret ECG pictures, select the best course of therapy, and come up with hypotheses.

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A Detailed Analysis on Temperature Monitoring through Infrared Wireless Thermometer with AI Integration

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Abstract: *There are a few endorsed systems that have been made following quite a while of study and improvement. The best accuracy is accomplished by a type of actual touch between the assessing gadget and the patient. Nonetheless, as ongoing occasions have illustrated, there are a few circumstances, for example, viral pandemics, in which it is emphatically encouraged to stay away from direct contact with things that might be used by others. The high popular virus rate, like the ongoing Coronavirus, can be best tended to by arriving at the most extreme degree of anticipation possible. This work explores infrared temperature estimating. We likewise propose a straightforward plan in light of infrared temperature sensors that could support the forecast of sickness transmission in blocked regions like work environments*

Keywords: infrared sensors, body temperature, health care, flu prevention

I. INTRODUCTION

In our modern world, viral and bacterial infections are all too frequent. Almost everyone gets a cold or even the flu at least once a year, and despite decades of medical research, there has been little success in healing these illnesses. The existing treatment is largely effective at alleviating symptoms. The best recognised technique for dealing with highly contagious viruses like COVID-19 is for individuals to avoid contact with any potential viral carrier. Disease transmission is more likely in crowded environments (particularly closed ones). The identification of virus carriers in the early stages may be achieved by detecting the body temperature of each individual who enters a confined environment such as an office space. These procedures, however, are typically time demanding and talent dependent. Infrared temperature sensing may be the finest answer for our needs. The use of infrared is primarily based on the fact that the temperature of the human body is greater than absolute zero, a temperature value that is physically unattainable. The body emits radiation known as "thermal radiation" when it is heated. The mobility of atoms and molecules on the surface of objects with temperatures above absolute zero emits infrared light. Infrared radiation is really electromagnetic radiation with a lower recurrence than visible light. The emissivity of a body is defined as the ratio of brilliant energy produced by it to the amount of radiation discharged by a dark body at the same temperature. According to clinical experience, dry human skin is an excellent dark body, with the maximum emission frequency at roughly 9.3m. Planck's rule characterises the energy emitted by the dark body, and the Stefan Boltzmann law illustrates the otherworldly dazzling emittance of a certain frequency. The emissivity of dry human skin is around 0.98. There are several therapeutic applications that benefit from infrared thermography, including diabetes detection, joint discomfort, dermatitis, and concerns such as malignant development or cardiovascular diseases. A precision that would allow for the early detection of potentially contaminated persons. [2]

II. RELATED RESEARCH

With current global events, several research on viral transmission prevention are being conducted. Human body temperature monitoring is one of the most significant concerns. The tympanic temperature is unquestionably near to the core temperature of the human body. However, measuring tympanic temperature is a difficult operation since the probe must be fitted to the form of the ear canal. More importantly, in the scenario of a worldwide pandemic of a virus with a very high spread rate, this precise strategy is not a viable option. However, IRT devices have not been demonstrated to

A Holistic View and Analysis on E-Commerce in India

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Abstract: *Web based business is a roaring industry in the 21st 100 years. Web based business implies electronic trade. Online business (Electronic trade) alludes to the buying and selling of labor and products, as well as the transmission of installments or information, over an electronic organization, fundamentally the Web.*

Electronic business (Internet business) is a worldview change that impacts the two advertisers and clients. Rather, online business is something other than a method for improving current business techniques. It is driving a total shift away from customary corporate practices. This immense change in business system is encountering remarkable development around the world, and India is no special case. Huge web infiltration has added to the development of web based business, with new companies progressively using this choice as a separating business system. Moreover, Web based business makes extreme ecological impacts. Albeit the model is broadly utilized in the ongoing professional workplace, the option has not been completely examined.

The reason for the ebb and flow research is to make sense of the Online business scene and analyze its patterns. The review researches more meticulously the fundamental variables for the progress of Online business plans of action

Keywords: E-Commerce, Internet, Self-service, Technology, Internet banking

I. INTRODUCTION

What is Electronic commerce?

E-commerce denoted as electronic commerce. It involves the exchange of products and services via electronic media and the internet. E-commerce entails conducting business via the Internet and utilising information technologies such as Electronic Data Interchange (EDI). E-Commerce refers to a vendor's website on the Internet, from which he or she sells products or services directly to the customer. The site accepts credit card, debit card, and EFT (electronic fund transfer) payments and employs a digital shopping cart or digital shopping basket system.

E-commerce is the use of electronic communications and digital information processing technologies in business transactions to build, change, and redefine relationships for the generation of value between and among companies, as well as between organisations and individuals (C. Nisha and G. Sangeeta, 2012).

Business-to-business (B2B), business-to-consumer (B2C), business-to-government (B2G), consumer-to-consumer (C2C), and mobile commerce are the primary categories of electronic commerce (m-commerce).

E-Commerce Facilitators: (1) Internet: The widespread adoption of the Internet has contributed to the expansion of E-commerce. Internet and smart phones are integrating into every aspect of life. Internet is no more a source of information; rather, it has evolved into an essential tool for shopping, learning, communicating, and even obtaining services from plumbers, carpenters, physicians, etc. Additionally, the supply chain is getting leaner and more intelligent as digital platforms facilitate a better connection with clients, thereby considerably reducing waste and promoting green enterprises.

In an unprecedented manner, the ICT revolution has fueled global development during the past 15 years. Internet and its services have led to the development of new markets as a result of rapid technological advancement (D'silva et al., 2010).

Due to an increase in text-based users, the Internet user population increased slowly but steadily from the 1980s to 1994. (eg. those using email and file transfer functions). With the advent of the World Wide Web and subsequent

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A Study on the Impact of Gaming in the Modern 21st Century

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Abstract: *Instructive games have filled in ubiquity during the earlier ten years. There are various informative games accessible, as well as different games. Instructive games that have been successfully utilized as diversion. The objective of the EduGameLab drive is to support the utilization of games in the study hall. This exploration gives a meta-examination of the viability of game-based learning, with an accentuation on exact information from the earlier ten years on the value of utilizing games in training. Besides, the examination centers around organized school conditions, for example, pre-school, primary school, optional school, secondary school, and advanced education*

Keywords: games; education; literature survey; effectiveness

I. INTRODUCTION

Educational games have grown in popularity in recent years (e.g. [1]). There are a plethora of instructional games available [1], [2]. There are also numerous Games for enjoyment that have been utilised for training or teaching [3]. Educational games are serious games designed primarily for educational purposes. Serious games, on the other hand, are a notion with multiple definitions. In a broad sense, the phrase refers to the concept of employing games (both planned and amusement games) for objectives other than pure enjoyment. The purpose of this research is to do a meta-analysis of scientific studies on the educational value of games in order to determine what sorts of studies exist and what conclusions they reach. With the widespread usage of educational games, there is an obvious need to examine how the efficacy of game-based learning has been examined and how the findings of such studies might be used. Practitioners should be informed. From the perspective of a practitioner, there is a need not only to establish the usefulness and efficacy of educational games, but also to provide meaningful input for the effective creation and use of educational games in practise. A secondary goal is to present an overview of the many types of studies that evaluate educational games and whether there are any special methodological trends in the field of serious games research. Finally, our research looks for evidence of a relationship between the outcomes of empirical evaluations in the field of serious games and the evaluator's engagement as a stakeholder in game creation. In order to narrow our survey, this study focuses on the sub-group of instructional games. According to Tobias et al. [1], no overview of game research can list every study that has been conducted. The study was conducted as part of the EduGameLab, which aims to promote the use of serious games in the classroom. Based on the project's objectives, we limit our research to studies published in the previous decade (between 2002 and 2012) and studies that have empirically proven their findings. In some method, the learning impact was tested. We also restrict our research to structured school environments, such as preschool, elementary school, secondary school, high school, and higher education. We decided to narrow our investigation even further by only include publications published in scholarly journals. Furthermore, Tobias et al. [1] contend that the advantage of games for education has yet to be proven. We ascribe this to a variety of factors. We have a variety of obstacles when working with educational games from both a practitioner and an academic standpoint. One significant problem is demonstrating their usefulness and efficiency as instructional tools. The problem of efficacy is concerned with how successfully We can separate and quantify the true learning benefit of games. This is an essential issue because we want to know if and how games may be used as instructional tools in addition to incidental learning. Even if we are able to uncover a lot of studies that demonstrate effectiveness, there is still the question of practical application in teaching. There are other issues to address in this regard, including user approval (from instructors, students, and parents), technology constraints, and curriculum and content concerns.

II. HISTORY AND RELATED RESEARCH

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A Study on the Challenges and Opportunities Overcome by Banking Sector in the New Age of Digital World

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Abstract: *In India's financial industry, Web banking administrations are growing everyday. This paper expects to explore India's financial areas' Web banking contributions. Information from essential and optional sources, including bank directors, sites, and different sources, were assembled for this review. Web banking administrations such email banking, telephone banking, and versatile banking, as well as ATMs (Mechanized Teller Machines). The analyst arrives at the resolution that compelling guideline and bringing customer mindfulness up in banking are key variables.*

Keywords: Customer satisfaction in the banking industry, Internet banking services, and advantages and disadvantages of Internet banking

I. INTRODUCTION

An electronic payment system called Internet banking, commonly referred to as internet banking, e-banking, or virtual banking, allows customers of banks or other financial institutions to carry out a variety of financial transactions via the financial institution's website. In contrast to branch banking, which was the conventional method through which customers received banking services, the Internet banking system will typically connect to or be a component of the main banking system run by a bank. A consumer with internet connection must register with the financial institution for the service, create a password, and provide additional information for customer verification in order to utilise the Internet banking facility. Typically, the login information for Internet banking differs from that for phone or mobile banking. Financial institutions now assign client numbers on a regular basis, regardless of whether a customer has shown a desire to use their Internet banking service. Due to the possibility of connecting many customer accounts to a single customer number, customer numbers and account numbers are typically different. Technically, the customer number can be connected to any account that the customer has with the financial institution, but the financial institution may only allow access to certain types of accounts, such as checking, savings, loan, credit card, and similar accounts.

1. THE LATEST DEVELOPMENT OF INDIAN BANKING SERVICES

Numerous private sector banks have been established as a result of the liberalisation of the Indian economy in the early 1990s. In the last two decades, this has fostered a boom in the nation's banking industry. 4. Over the period 2001–105, the income of Indian banks increased by four times, from US\$ 11.8 billion to US\$ 46.9 billion, while their profit after tax increased by almost nine times, from US\$ 1.4 billion to US\$ 12 billion. These two variables were the main drivers of this increase. First, a surge in Foreign Direct Investment (FDI) with limits of up to 74% 4. The Reserve Bank of India's (RBI) conservative policies, which have protected Indian banks from the global economic crisis and the recession. The country's Banking Index (Bankex) is compared to the Sensex in Figures 1.1 and 1.2. The Bankex is an index that measures the performance of significant stocks in the banking sector. It increased at a compound annual growth rate (CAGR) of about 20% between 2003 and 126. The graph below demonstrates how the Sensex and Bankex have experienced comparable growth patterns over the past ten years.

2. EXTERNAL DETERMINANTS OF INTERNET BANKING SERVICES.

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A Study on the Challenges Caused to Improving Tax Management with Implementation of ICT

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Abstract: *This study zeroed in especially on the connection between charge execution and expense arranging and the effect of data innovation on charge efficiency. In this survey, an illustrative investigation approach was embraced, with a survey being used to accumulate data, which was then inspected using different backslide and Pearson thing second association. The disclosures of the audit revealed that information development (online obligation recording, online cost enlistment and online appraisal settlement) quite influences capable evaluation the chiefs*

Keywords: E-filing, IT, Tax Management, Accounting Management, and Taxation are the key words.

I. INTRODUCTION

Duty specialists, as an organization of government, are progressively going to e-government drove arrangements, for example, electronic expense recording (e-documenting) because it works on the conveyance of public administrations and monetary productivity (Hamza et al. 2021). Sabir and co, "a process in which tax documents or taxes returns are submitted through the internet, usually without the need to submit any paper returns" was the definition of e-taxation in 2021. According to the (Aziz et al.), e-taxation includes the use of the World Wide Web and software for a wide range of tax administration and compliance purposes. 2021). The expression "electronic duty documenting" was created in the US, where the Inward Income Administration (IRS) started empowering assessment form e-petitioning for charge discounts just in 2003, laying out the point of reference (Sorguli et al. 2021). One out of every five individual taxpayers now files their tax returns online, which is a trend that has never been seen before. In point of fact, a variety of software enhancements and additions made this possible over time, as shown in the following (Ahmed et al.) table. 2021). Other industrialized nations, like Australia, Canada, and Italy, have now taken on electronic documenting as a standard practice (Ismael et al. 2021). The Assembled Realm, Chile, Ireland, Germany, France, the Netherlands, Finland, Sweden, Switzerland, Norway, Singapore, Brazil, Mexico, India, China, Thailand, Malaysia, and Turkey are among the nations partaking in the opposition .

II. LITERATURE REVIEW

In information technology (IT), tools, equipment, and resources are used to interact with one another, as well as with other people, and to produce, manage, and share information (Anwar & Climis, 2017). E-filing of tax returns is also popular in Kurdistan and other emerging nations. According to Anwar & Louis (2017), "information technology" refers to a collection of technologies that include networks like the Internet and wireless communications as well as software like computer programs and mobile phone applications.

They are principally worried about the assortment, handling, putting away, and communicating significant data to help the administration tasks of any association, including government organizations, and are contained equipment like PCs and modems, as well as programming like cell phone applications (Anwar, 2015). People who are related with establishments or government frameworks can profit from a framework that gives precise history data, current status data, and anticipated data, which is all precisely expressed (Anwar and Shukur, 2015). Information technology is advantageous in the area of decision making, according to Anwar & AbdZebari (2015), because it can independently monitor and diagnose system disturbances, determine a course of action, and take action to bring the system back into balance. According to Anwar & Surarchith (2015), the construction of information technology for future planning includes the following elements: individuals, information handling, information transmission, data framework and recovery, and framework arranging (Anwar, 2017). According to Anwar & Louis (2017), the tax system is a potent and

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A Study on the Challenges in Financial Sector Development and Opportunities due to ICT

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Abstract: *This study looks at the job of ICT (Web and Cell Phone entrance) in monetary area improvement. The specific evidence relies upon Summarized Procedure for Minutes with 53 African countries for the period 2004-2011. The associations between ICT, the development of the monetary area, and monetary action lead to the accompanying ends. To begin with, monetary action diminishes or increments because of the communication among ICT and monetary formalization (informalization). Second, the normal finishes paperwork for most of net impacts are laid out. The general net impacts of monetary informalization are positive, notwithstanding the negative negligible impacts. Thirdly, positive edges that fall inside satisfactory reaches are delivered by the possibly engaging connection among informalization and ICT. There are three fundamental strands of conversation about strategy suggestions. They have repercussions for (i) on the web and portable banking; ii) a tranquil life and (iii) ICT in diminishing information deviation and surplus liquidity*

Keywords: Efficiency, Financial Access, Innovation, Development, ICT

I. INTRODUCTION

On close inquiry and on linkages among data and correspondence innovation (ICT), monetary area improvement and monetary access in Africa has a fourfold inspiration, to be specific: (i) the scope of information and communication technology (ICT) on that continent; ii) the need for alternative sources of finance to meet Africa's growing investment needs; iv) rising concerns about excess liquidity and insufficient measures of financial development; and v) a lack of research on the development of the financial sector.

First, in comparison to other parts of the world, Africa has a lot of room for ICT development. According to recent ICT research the continent is experiencing uneven growth in the use of mobile phones and the internet. According to the narrative, while mobile phone and internet penetrations had reached saturation levels in developed economies by 2010, their development in Africa was low and asymmetric, with 41% (9.6%) of mobile phone penetration. Because high-end markets in Asia, North America, and Europe are experiencing stabilization in the penetration of the internet and mobile phones, the studies support the view that the ICT market in Africa presents significant business opportunities.

Second, the literature on African business supports the notion that domestic sources of capital are required to fund Africa's expanding investment goals (Rolfe & Woodward, 2004; Bartels and other, 2009; Tuomi, 2011; 2012, Darley) The role of financial intermediaries in the conversion of mobilized domestic deposits into credit is one method of internal financing.

Thirdly, it is unfortunate that the continent's need for internal finance stands in stark contrast to well-documented concerns about excess liquidity in the financial intermediary sector (Saxegaard, 2006; Fouda, 2009; Asongu, 2014a). In addition, the literature has not assessed this anxiety in light of conceiving and measuring financial development efficiency, which refers to the capacity of financial institutions to carry out their fundamental role of converting mobilized deposits into credit. seeAtaullah et al. 2004; 2008, Al-Obaidan;2009, Kiyato; Kablan, 2010). In the literature on African financial development, the following financial efficiency indicators have been used: efficiency of profits (Hauner&Peiris, 2005);Data Envelopment Analysis (DEA) for cost effectiveness and technical efficiency (Kablan, 2009; Mensah and other, 2012).

Fourth, the development of the financial sector has not received the appropriate amount of attention from the financial literature. Based on recent research (O'Toole, 2014; Asongu, 2015b), the majority of studies have focused on more specific aspects of financial institutions like the participation and concentration of foreign banks. By concentrating on

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A Study on the Critical Review of HRM with Reference to ICT

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Abstract: Data and correspondence innovation (ICT) has adjusted work environment strategies in the business world, including human asset methods and rules. This study article centers around how chiefs view the effect of ICT on human asset rehearses. The review zeroed in on Pakistan's Material Organization by utilizing a subjective exploration system. Information assortment strategies remembered for profundity meetings and center gatherings with association individuals. A grounded hypothesis and model that featured the effect of ICT on changing human asset rehearses and the change the board cycle in the association was laid out based on topical examination of the information and the writing survey. The review showed that by planning the endeavors of different divisions and paying special attention to the government assistance of its HR, the human asset division assumes a critical part in the activity of the organization. ICT-related changes in human asset the board are seen well by association administrators regarding cost and time, and they raise representative fulfillment with their work and with their boss. Through sufficient mindfulness and labor force participation, the administration effectively executed the progressions in work rehearses and guaranteed that the staff changed in accordance with them. Directors feel that ICT's expanded impact on human asset practices will assist the association with working far superior

Keywords: ICT, HRM, eHRM, ERP

I. INTRODUCTION

Information and Communication Technology (ICT) at work varies in how it combines microelectronics, computer systems, and telecommunications; this has an impact on both the gathering and delivery of information as well as how it is used in decision-making (Scott & Davis, 2007). ICT facilitate the more rapid and accurate identification of issues and opportunities, boost the accessibility of pertinent and timely information, and so enhance the decision-making process in terms of both speed and quality (Huber, 1990). Today's organisations (from the twenty-first century) use databases rather than spreadsheets, the internet, intranet, and software like CAD, CAM, and JIT, among other things, to connect and communicate more quickly. This list is not all-inclusive. In actuality, changes in technology and methods of operation have altered the way the entire organisation functions. The application of scientific and technical knowledge, the management of information, and the provision of services are likely to be key factors in determining future prosperity. Brains rather than muscle will be more important in the future (Barley, 1996).

Although ICT clearly has an impact on the entire organisation, this research will concentrate on ICT-related changes, particularly those connected to human resource management. The staff is the organization's most valuable resource, and HR professionals are its supervisors. The impact of technology has improved the HR department's competitiveness. The amount of one-on-one interaction that HR professionals have with employees has decreased over time. Managers and employees demand answers to their queries now, not just the meet-and-greet interactions that HR was once known for. (Doran, 2003). In the year 2012, information and communications technology (ICT) has almost completely altered and positively impacted organisations and their human resources practises, including teleworking (Baloh&Trkman, 2003), paperless offices (Doran, 2003), employee development online (Baloh&Trkman, 2003), time attendance, databanks, and automation of work practises (Wali, 2010). There is no end to this list, and we may expect more improvements to work efficiency in the future.

Planning for changes connected to information and communication technology at the workplace entails making a number of crucial choices, such as whether to take the initiative of change, follow other successful ones in the market, or combine the two. Businesses that are working in dynamic marketplaces or other demanding business settings

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A Study on the Development of Worldwide Trade and Commerce due to Usage of ICT

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Abstract: *It is obvious that the web based business industry is totally reliant upon ICT for its tasks and development, ICT and online business are indistinguishable terms. The expression "use of ICT in business and trade" additionally alludes to internet business. The utilization of PCs, including their equipment, programming, and organizations, to impart, store, and deal with the vital data is alluded to as ICT. Since a couple of years prior, the possibility of online business has been advancing, adding to the extension of a few created and creating economies. Web based business has an extraordinary possibility extending in emerging countries, but since data and correspondence innovation (ICT) is an essential, the absence of ICT framework eases back its extension. The development of ICT foundation is principally answerable for the development of web based business. The Mobile phone market and Web scattering has turned out to be a stimulus for advancement of online business industry. The reason for this paper is to discuss how ICT and its administrations are driving the web based business industry in agricultural nations like India and how m-trade will before long supplant web based business*

Keywords: ICT; e-commerce; m-commerce, cell-phone , infrastructure

I. INTRODUCTION

The way people live, work, and interact is being transformed by technology, which continues to be a transformative force. The way business is done around the world has changed because of ICT, and the situation is the same for India and other developing economies. The use of computers, including their hardware, software, and networks, to communicate, store, and manage the necessary information is referred to as ICT.

The utilizations of ICT are exceptionally different and one such region is electronic trade. Today e-business has turned into a necessary piece of regular day to day existence. For the majority of people, particularly those living in urban areas, having access to e-commerce platforms is not a luxury but rather a necessity. For almost every aspect of our lives, including the purchase of common household items and online shares and commodities, there are alternative e-commerce platforms available. web based business" is characterized as the use of data and correspondence advances (ICT) which support every one of the exercises and domains of business Since a few years ago, the idea of e-commerce has been evolving, contributing to the expansion of several developed and developing economies. Out of the key variables liable for the development of online business ICT is a main one. Because the e-commerce industry is completely dependent on ICT for its operations and expansion, ICT and e-commerce 23 are inseparable terms. The idea of e-business is truly adaptable and accordingly covers generally potential purposes of data and correspondence innovations. While ICT infrastructure and services are not a major issue in developed nations, it occasionally appears to impede the expansion of electronic commerce in developing nations like India. The sale or purchase of goods and services over the internet or via television channels is referred to as e-commerce. The merchandise are requested electronically the installments or conveyance of products furthermore, administrations need not be led on the web.

The demand for e-commerce techniques and tools is primarily driven by a rise in internet use, high educational standards, a shift in lifestyle, and the country's economic expansion. Online shopping is one of these methods that plays a crucial role. The most significant reason for the rapid expansion of e-commerce, particularly online shopping, is the expansion of the internet and its penetration into rural India. The e-commerce sector is expected to be steered by the growing acceptance of virtual shopping and technology facilitators like laptops, smartphones, tablets, and dongles, as well as Internet connections, broadband, and third-generation services.

A Study on the Effects of Socially Digitalized India in Service Industry

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Abstract: *The assistance business' contribution in the model ict framework: Influence on imagination, as well as friendly and moral issues The logical strategy that is the focal point of this paper is the model of improvement in organizations firms for the purpose of breaking down the job that different sources and subject matter experts, ICT specifically, play in working with different impacts of progression. Dissimilar to item headway, which is less centered around non-imaginative viewpoints, the qualities of organization improvement require a more far reaching approach. To test a microeconomics and complex philosophy at the firm level, an uncommonly selected review was done in the locale of Madrid. Utilizing a set probit model and a test decision, express impacts of progression are inspected. The discoveries exhibit a particular association between a preliminary impact assessment and the multi-faceted idea of organization progression. The paper saw that ICTand clients suppliers affiliations are both immense, acting to help various kinds of association movement*

Keywords: Impact assessment, Probit model, the service and manufacturing industries, and information and communication technology (ICT)

I. INTRODUCTION

The insurgency in ICTs has significant ramifications for the financial and social spheres [Murshed (2018)]. It has engulfed every facet of human existence, including health, education, finances, administration, entertainment, and so on [Murshed (2018)] multiplication and accessibility of these innovations are believed to be important to a country's improvement philosophy [Dagar (2020)]. The primary benefit was access to the new advancements [Chandio 2021]] is the addition to the data stockpile. Data is distributed to a larger audience. Additionally, it reduces creation costs. At the base cost, information is sent, communicated, received, and shared [Dube et al. 2020), Patel and Patel (2020)]. With the reduction in the worth based expenses, there is moreover a diminishing in the level of shortcomings and weakness. Thirdly, it has overcome the limitations imposed by topography and distance [Murshed, 2019] ICTs have extended beyond the borders of individual states. Across public boundaries, buyers and sellers can share data, decisions, production measurements, and other information. It enables all to know the relative piece of slack in the market economy. It encourages the larger business sectors and broadens access to global stockpile chains. Fourthly, it has led to more simplicity [Murshed (2020c)]. [Murshed (2020b)] Certainly, requests for more prominent receptivity and straightforwardness are prompted by systems administration and data sharing. Notwithstanding whether you want to know what is happening with the national banks' new exchange association or the cost price of potatoes in the close-by market, ICTs draws in the person with the information access, which is straightforward[Khan (2019a)]. In light of these issues, the current paper highlights the multidimensional character of development in assistance enterprises [Dagar et al. (2020), Islam et al. (2001)]. Efforts are being made to incorporate ICTs into all areas and the model. 2021)], as this may not simply reflect increased yield or decreased information resource utilization [Dagar et al. 2020)] (such as increases in profitability levels) but also consolidate other non-material or immaterial nature angles [Dagar et al.] Accordingly, estimating development impacts in administrations using standard markers, such as increases in deals, does not appear to be a suitable technique for capturing all of the peculiarities [Dagaret al.] (2018)] of advancement in administration. According to Dagar (2015, 2018) and Dagar and Tuteja (2016), the econometric model attempts to quantify the impact of various factors on various aspects of administration development.

A Study on the Emergence of Business and Development in Food Delivery with Help of Mobile Applications

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Abstract: *The advantages of online food conveyance (FD) turned out to be clear during the worldwide 2020 Coronavirus episode since it permitted clients to go to coordinated suppers and permitted food sellers to continue to work. Online FD isn't without its faultfinders, all things considered; there have been stories of purchaser and café boycotts. Subsequently, this moment is an ideal opportunity to assess what is going on and think about the more extensive effects of online FD and what they involve for the concerned gatherings. This study offers the latest exploration around here, uncovering an abundance of both positive and negative effects involving the three mainstays of reasonability as a center point from which to inspect the impacts. Albeit online FD extends employment opportunity and business amazing open doors, it has been censured monetarily for the powerful expense it costs bistros and the troublesome working circumstances it makes for conveyance laborers. According to a humanistic point of view, online FD influences traffic designs, generally speaking wellbeing results, and the connection among clients and their food. The tremendous measure of trash and its enormous carbon impression are biological ramifications. Pushing ahead, accomplices ought to contemplate how to actually advance and control the gainful advantages of online FD to ensure it is sensible all around*

Keywords: online food delivery (online FD); sustainability; economic impacts; social impacts; environmental impacts Introduction

I. INTRODUCTION

Internet commerce is developing globally due to monetary growth and a growing broadband penetration. Customers are increasingly using online services as their disposable income rises, electronic payments become more secure, and the number of suppliers and the reach of their delivery networks expand. Customers are enticed to a product or service online and encouraged to complete an exchange in a remote location. This sort of internet company is known as online to disconnected. The use of online meal delivery platforms is a rapidly expanding area of O2O business. The rise of internet food delivery services has altered how many consumers and food producers interact globally, while its long-term effects are yet unclear. One of the challenges in analysing its impact has been that scholars are approaching this topic from a range of different disciplines. Consequently, this audit has three final destinations: (1) to lead an interdisciplinary study that brings together academic research on the wide range of areas impacted by the increased use of online FD; (2) to discuss the opportunities and challenges these effects pose; and (3) to highlight the opportunities for action by all partners, including on the web FD industry experts, strategy creators, customers, and academics, to amplify its beneficial effects and lessen its adverse effects. To assist put the survey's findings into context, it is essential to introduce the web-based food transportation sector before discussing the study itself.

II. OVERVIEW OF THE ONLINE FOOD DELIVERY SECTOR

Size of the E-commerce Market

Due to consumers' increasing reliance on the internet, the market for web-based businesses has experienced steady growth over the past ten years. A wide range of diverse factors, some of which are business sector or country dependent, have contributed to this change in how consumers buy. Other factors include general developments. An increase in removal pays, particularly in developing nations, longer work and driving hours, increased broadband

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A Study on the Emerging Business in Gaming Industry with the Help of ICT

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Abstract: *The presentation of new innovation into society has made a requirement for intelligent substance that can boost the capability of specialized headways. Serious games, frequently known as instructive games, are instances of such happy: they are computer games or intuitive projects whose essential goal is to give pleasure as well as preparing in regions like wellbeing, advertising, schooling, etc. This study analyzes numerous circumstances of successful serious games and their effect on the growing experience, investigations coaching as the way to driving the educational experience by means of serious games, and investigates what sorts of capacities and abilities might be acquired through such games. Residents should be ready to confront future hardships in this season of monetary, financial, and social fiasco, and every resident's specific qualities should be regarded. associated with those of society all in all. Serious games are the best instrument for accomplishing these objectives and actually moving data and standards*

Keywords: Tutoring, Serious Games, and Game-Based Learning

I. INTRODUCTION

The Emergence of Serious Games

Their Potential

There is no universal definition of serious games, however they are commonly defined as games used for training, advertising, simulation, or teaching. Other meanings include the use of gaming concepts, technology, and ideas in non-entertainment uses. In 1970, Clark Act was the first author to utilise this word. Serious games, he believes, are good teaching and training tools for students of all ages in a variety of scenarios because they are highly motivating and effectively transmit the principles and facts of many disciplines. They provide us with a fertile ground for risk-free active study of critical intellectual and social issues (Act, 1970). Serious games are simulations of real-world events or processes that are meant to solve a problem (Sawyer, 2002). Although serious games may be enjoyable, their primary function is to instruct or educate users; however, they may also serve other functions such as marketing or advertising. A game is a physical or mental contest governed by particular rules, with the objective of entertaining or rewarding the player. A video game is a mental contest played with a computer under specific rules for amusement, recreation, or winning a stake, whereas a serious game is "a mental contest played with a computer under specific rules that uses entertainment to further government or corporate training, education, health, public policy, and strategic communication objectives" (Zyda, 2005).

The restoration of fun has given rise to the notion of edutainment (Prensky 2001; Gee 2007). The generally held belief is that the joy and wealth of experience obtained throughout the game will improve learners' interest in the subject. In general, they are meant to balance the subject matter with the game play and the player's capacity to recall and apply that subject matter in the real world. Video games are not the enemy; rather, they represent the biggest chance we have to involve our children in a meaningful learning process (Prensky 2003). Michel et al. (2009) splits the history of serious games into four periods: first, with the introduction of learning machines and Pressey's Drum Tutor in 1924, learners got interested in serious games. They are accountable for their own education. Then, in 1946, the MIT Whirlwind project introduced simulation, allowing military airline pilots to train in a controlled environment. Learning was then accomplished by trial and error in a methodical manner. As a result, the condition of flow (Cskszentmihályi, 1990) and immersion increased. Simulators were available to the general public with the democratisation of video games. Michel et al. (2009) ends their research by claiming that simulation games have steadily grown professionalised since the early 2000s:

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A Study on the Impact of ICT in Increasing and Improving Quality of SME'S

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Abstract: *As the utilization of e-straightforward devices to address charge consistence issues looked by Indian SMEs (little and medium ventures). The review's experience and the issue being scrutinized are introduced at the start of the conversation. The goals, meaning of the review, and techniques utilized are illustrated close to this foundation. The accompanying areas talk about the beneficial outcomes of ICTs on citizens' intentional consistence and the variables that impact it. The review's decision is given in the last area*

Keywords: E-transparency; ICT; Charge Consistence; SMEs

I. INTRODUCTION

1.1 Background of the Study

Any country's economy is heavily influenced by its revenue collection. The government is able to fund a wide range of activities, including administration, infrastructure development, and service delivery, thanks to sufficient revenue. In order to accelerate progress, the study by Ebeke (2010) emphasized the significance of developing nations effectively managing their revenue sources. This is due to the fact that sufficient revenue lessens the government's reliance on donors for its development (Komanya, 2013). Additionally, it gives the government the authority to make various decisions regarding development. Furthermore the government should create an environment that raises taxpayer awareness and encourages voluntary tax refunds in order to increase revenue collection. As a result, it is the responsibility of the government to develop sound legislation that encourages revenue collection activities. The Indian government was able to collect 17.4% more domestic revenue in 2011/2012, despite the international community's focus on helping developing nations achieve greater economic independence (Ministry of Finance of India, 2013). These outcomes were affected by various upgrades in tax collection framework like expanding the quantity of staff, characterizing authoritative blocks and the utilization of Data and Correspondence Advancements (ICTs); Nevertheless, the increase remains below

In further developing the homegrown income assortment process, the Indian income authority utilizes the accompanying mechanical apparatuses: Electronic Monetary Gadgets (EFDs), pay Tax collection (ITAX) framework and Custom Application Online Framework (CULAS). Fundamentally, homegrown income is one of the vital parts of the tax collection framework in India and nations inside SADC and EAC financial blocks. Statistics show that tax collection has improved, but a large number of eligible taxpayers have yet to be reached (Ministry of Finance of India, 2013). According to the literature, the process of collecting revenue in developing nations is hampered by entrepreneurs' amateur records keeping, a lack of tax knowledge, bureaucratic procedures, and corruption. The Indian revenue authority redefined its administration system to include smaller administrative blocks in order to reach a greater number of clients and act more efficiently. Although maximizing efficiency in identifying and managing new customers was the goal of redefining the administrative structure, this objective has not yet been achieved. Through clients' voluntary compliance, it is simple to improve domestic revenue collection. However, it is unfortunate that the majority of customers do not return tax to the revenue authority on their own.

II. STATEMENT OF THE PROBLEM

The growth of any nation is contingent on the capacity of the government to function on the basis of its own revenue sources. As a result, improved development in developing nations necessitates effective income source management. According to India's Ministry of Finance (2013), tax collection has a significant impact on a nation's GDP. As a direct

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A Study on the Impact of ICT for Enhancing Supply Chain Management

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Abstract: *At all levels, store network the board has been fundamental in upgrading authoritative adequacy. Throughout the course of recent years, it has drawn in light of a legitimate concern for different researchers and teachers. A lot of study has been finished on supply chains and production network the executives (SCM), as per the writing survey. All actual stock chains have been disturbed by the Coronavirus pestilence, yet delicate inventory organizations — like those in information, programming, and money — are standing out. It exhibits the meaning of ICT by and large. Constant data trade and network between Supply Chains and their individual partners are urgent, however this is a troublesome errand. Data and correspondence innovation (ICT) colossally affects how supply chains are coordinated and overseen all in all. This article endeavors to make sense of the capability of ICT in store network the board.*

This study's principal downside is that it depends vigorously on prior research from papers, magazines, reports, books, diaries, and other electronic and advanced sources

Keywords: Information & communication technology, ICT, supply chain, supply chains, supply chain management

I. INTRODUCTION

The information and communication technology (ICT) sector is one of the leading employers worldwide. The demand for products has increased along with the consumer's expectations for more features, making supply chains more complicated than ever. In order to remain competitive and efficient in day-to-day supply chain operations, businesses must now employ novel and creative methods (D. Elmuti, 2008). This can be done by properly managing supply networks. In order to create the right product, in the right quantity, in the right condition, and to be delivered to the right place, at the right time, and at the right cost, efficient and effective supply chain management ensures that the appropriate data is in place, for the correct forecast, at the right resources. These rights are referred to as the nine rights (9Rs) in supply chain management (Jagdeep Singh, 2019).

Understanding the "Role of Information & Communication Technology in Supply Chain Management" is the purpose of the essay.

II. LITERATURE REVIEW

According to (Bhandari, 2013), SCM refers to the network of companies connected to one another by one or more information and communication technologies, whereas IT halts analysis and gives information as needed. ICT applications in SCM provide transparency to customers for supply chain activity.

According to a 2012 study by Imran, investing in information systems helps gain market share, lower operational costs, improve customer service, and help banks launch new goods and services. (M. Fasanghari, 2008) assessed the direct influence of ICT on SCM and found that the use of ICT significantly improves communication both inside and outside of organisations, or among stakeholders. Additionally, it was claimed that ICT fosters the development of a cooperative network for inclusive growth and reduces total cycle time (Radjou, 2003). ICT helps to grow markets around the world in addition to enhancing teamwork and customer relationship management (CRM) activities. In order to have a better and more effective control over complicated supply chains, it is strongly recommended that information and communication technology be used (Radjou, U.S. Manufacturers' Supply Chain Mandate, 2003). Information and communication technology (ICT) is also said to help shorten cycle times, increase supply chain agility and efficiency, and provide on-demand product delivery online (Radjou, 2003; M.J. Tippins, 2003). The collaboration and integration

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A Study on the Implementation of Digitalization in Small Businesses and its Effects in India

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Abstract: *In the current case we talk about ICT in private ventures with regards to India's extending economy. ICTs come to India through two courses; the overall business course of IT information associations or the progression course of provider driven organizations to interface internal automated parcels. Independent ventures' ICT-based nearby and setting explicit administrations are natural, market-driven, and self-maintaining, carrying reasonable administrations to settings that were already "underserved" and "data poor." Whether or not data and interchanges innovation (ICT) as a help for independent ventures can keep up with and create a participatory eco-framework that extends the advantages for players, business visionaries, and innovation clients appears to be convenient. Most of ICT-based or ICT-engaged organizations, administrations, and items are formed by two elements, as per a contextual investigation in metropolitan India. The idea of the central parts who drive business Area and propelling client meaning of the thing. The two can join to convey a third-open entryways that can turn associations round to a more powerful customer arranged to assist commitments with supporting business and addition ICT implantation into neighborhood markets*

Keywords: ICT, Small Business, Ethnography, ICT for Development, PC-Based Services, Urban India

I. INTRODUCTION

There have been two distinct paths taken in India to implement ICTs. One, as cutting edge IT stops that oversee out-obtained back-end handling and specialized help communities utilizing IT-talented and English-language-prepared work. The second is through a variety of proactive organizations working to close the "digital divide," such as governments, international donor organizations, non-governmental organizations, businesses, and academia. As a result, we see a variety of ICTs in donor-driven rural development projects as well as globally driven hyper-urban landscapes. Small street businesses offering local, affordable, and immersive ICTs can be found in the middle. Despite being excluded from global corporate initiatives and local governmental and non-governmental organization facilities, our contextual study of ICT-enabled small businesses argues that they have made a significant contribution to ICT immersion through entrepreneurial efforts. These are supported by economic processes that overlap, depend on one another, and are driven by entrepreneurship. These processes are carried out through informal networks and practices, frequently in particular spatio-cultural neighborhoods. In spite of intense material and infrastructural deficiencies, there is reliable pioneering dexterity to ferret and grow administration driven request and transform into beneficial organizations. Little shops and organizations, a having a place with the layers of endurance economy and some creating little gains, take on a scope of work rehearses in well defined for the nature and size of ordinary business.

II. LITERATURE REVIEW

We present a short survey of surviving writing on ICT reception among little and medium business (SMEs) to recognize their fit to our contextual investigation in India. In order to frame the data, we combined three themes to identify relevant research literature. Using case studies from various contexts, the first theme discusses the difficulties and gaps in the adoption of computer technology and information systems by SMEs. We found two worries prevailing examination writing on SMEs and ICT reception contextual investigations across nations 1. Factors forming reception of data advances in SME strategic policies and 2.the advantages of SMEs' processes driven by e-commerce. They talk about the comprehensiveness of a website (Chan & Lin 2007), knowledge management (Hsu et al. 2007), the use of the internet (Jaw & Chen 2006, Guo&Xu 2006, Tan &Ouyang 2004), the introduction of ERP systems (Newman &Zao

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A Study on the Implication of Data Mining Sector for Result Oriented Performance

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Abstract: *In this day and age, how much data put away in educational informational collections is quickly expanding. These informational indexes store data for the advancement of students' displays. The show in advanced education in India is a watershed point in scholastics for all understudies. This scholastic show is impacted by a few variables; consequently, it is basic to develop a foresighted data digging procedure for students' show to recognize high understudies and slow understudy's student*

Keywords: Data Mining, Educational Data Mining, Predictive Model, Classification

I. INTRODUCTION

In educational settings, the ability to anticipate an understudy's presentation is critical. Individual, social, mental, and other environmental components all influence understudies' academic presentation. The use of Data Mining is an immensely encouraging tool for achieving this aim. Information mining algorithms are used to work on massive amounts of data to identify unique examples and connections useful in independent direction. Arrangement is a foresight information mining approach that forecasts the benefits of information based on actual results discovered from multiple sources. Classification organises data into established groups of classifications. It is usually referred to as controlled learning because the not truly settled before to evaluating the data. The instructor should assist the distinctive understudies more so that their presentation might be improved in the future. In this regard, the following aims of the current study were devised to aid poor academic achievers in higher education:

- Generation of an information wellspring of predictive characteristics.
- Validation of the developed model for advanced education students considering enrolling in Indian universities or institutions.
- Identification of several elements that influence an understudy's learning behaviour and execution during their academic career.

II. BACKGROUND AND RELATED WORK

According to Alaa tell-tales, Information Mining may be used in the educational profession to improve our understanding of learning interaction by focusing on detecting, deleting, and analysing characteristics identified with the learning system of understudy. This is known as Educational Data Mining. Han and Kamber describe information mining programming that allows customers to study information from diverse perspectives, classify it, and summarise the relationships discovered throughout the mining system. Pandey and Pal conducted an evaluation of understudy execution by selecting 600 students from various universities of Rd. R. M. L. Awadh University, Faizabad, India. It was discovered whether or not newcomer understudies will entertainer using Bayes Classification on class, language, and foundation competence. "Understudy's attitude regarding involvement in class, hours spent in review on a constant schedule later school, understudy's family income, understudy's mom's age, and mom's education are all associated to understudy execution," the hypothesis said. It was discovered by basic direct relapse evaluation that variables including mother's schooling and understudy's family income were substantially associated with understudy scholastic performance.

A Study on the Importance of Digital Media During Covid-19 Pandemic

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Abstract: *With enormous segments of the general population remaining at home in the midst of the Coronavirus pandemic to assist with stemming the spread of the infection, individuals have not many choices however to depend much more vigorously on media and media advances to keep refreshed and remain associated. The firehose of data coming at us everyday can overpower. Do either customary or contemporary media stand apart as being more helpful under these conditions?*

It is possible that they offer various things to various individuals. Jeremy Copeland, FIMS news coverage teacher, affirms what we as a whole know: that there is a colossal generational gap with regards to consuming conventional televisio For numerous years we've heard measurements highlighting the rising time of television news watchers. The numbers could differ, yet they show a predictable pattern towards a maturing crowd news and live radio.

With the Coronavirus pandemic appearing as though it will remain up front long into the future, individuals should get to various kinds of media, customary and forward thinking, to find all the data they need to remain educated, protected and associated.

Keywords: Electronic media industry, epidemic, technology, commercialization

I. INTRODUCTION

Electronic media has also made a special effect on the public. Media is something that could create panic as well as provide relief from panic. As most of the part of India is in rural area so dependency on electronic media increases, because it is easily accessible. Even illiterate people of villages and town, could understand the presentation that is given on television screen. Nobody could ignore to repeated items of information and news by the speaker of television set.

As per cases of covid-19 is increasing day by day, the load of media to entertain people is also increasing. Here the role of Television and radio is very crucial, as most of the medium is not accessible. They are loaded with dual responsibility is not only entertaining the audience but also providing with relevant and genuine data. Television has a very crucial role in building any society. It has changed the world a lot that we can't lay aside its presence. In this pandemic time, television can be used as the source of information as media plays a valuable role in everyone's life. The initial role of media in this time or anytime is to educate, inform and entertain. And here the credibility arrives, things should be told with facts to avoid further conflict or confusion. It works as breeze between government and general public. Television has robust power to make how we see the world, as it so flexible that could influence the people in a large extent. Television is becoming the voice of those whose voice had been gravated. There are two aspects for everything in this world and i.e., positive and negative. In this situation there are some positive as well as negative effects of media on society. Biased form of media could be most dangerous kind of media. Here the narratives are shown as news, many news agencies are still there who shows the information with facts. Why there is a need for calling a meeting and advising media officials to show positive news? What they have to do media knows that very well. Let's talk about the roles of media and how much were done by them. When lockdown was suddenly announced, people were barely given 4 hours of advance notice, which took turn in panic, in which migrants were mostly affected. With no money and no work left, they were forced to go back to their respective places on foot. However a few media houses shown the unpleasant condition of migrants but other media coverage shown them as the evil for their irresponsible behavior during lockdown. Well some of media were forced to cover this issue as it made the news Sensational. Further many doctors and nurse were badly trolled by the unwanted particle of society when they

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A Study on the Improved Performance in Retail Sector with Help of ICT

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Abstract: *Advancements and improvements in data and correspondence innovation (ICT) lead to huge and constant changes in the retail business. ICT has become essential for the activities of retail organizations and considerably impacts their prosperity. Retailers must know about mechanical turns of events and need to oversee related difficulties and potential open doors to remain serious in the digitized retail market (Sorescu et al., 2011, p. 3). Fundamentally, ICT incorporates each innovation that arrangements with the obtaining, handling, change and appropriation of data (Argandoña, 2003, p. 4). Probably the main ICTs in the retail business are: the Web, web based business (electronic trade) (Jahanshahi et al., 2013, p. 849), electronic installment (Sumanjeet, 2009, p. 18), information mining (Bagga and Singh, 2012, p. 19), radio-recurrence recognizable proof (RFID) frameworks (Jones et al., 2005, p. 396), electronic retail location (EPOS) frameworks (Lynch, 1990, p. 159), web-based entertainment (Drury, 2008, p. 274), cell phones and portable applications (Kang et al., 2015, p. 210), the Web of Things (IoT) (Gubbi et al., 2013, p. 1645) and expanded reality (Martinez et al., 2014, p. 27). These advancements considerably impact the plans of action, cycles, methodologies and activities of retail organizations.*

This inspects the associations among ICT and globalization and the outcomes of the globalization cycle for the retail business. ICT significantly impacts the globalization cycle. Mechanical advancements, like the Web, address significant drivers of globalization, as they speed up worldwide turns of events. Different drivers of globalization are likewise upheld by ICT (Aggarwal, 1999, p. 84). These drivers incorporate, for example, global endeavors (Rugman and Verbeke, 2004, p. 3), global exchange and creation (Garrett, 2000, p. 942), worldwide money and unfamiliar direct speculation (Cho, 2003, p. 99). Then again, globalization likewise goes about as a driver of mechanical improvements by giving a positive climate (for example rising worldwide participation and connections and telecom and innovation foundation development) and by upgrading the dispersion of advancements in ICT. Thusly, the connection among globalization and ICT can be depicted as commonly building up (Aggarwal, 1999, p. 85). Through its impact on globalization, ICT additionally in a roundabout way impacts the retail business. In addition, globalization patterns, like the progression of exchange strategies (Minister et al., 2011, pp. 120-121), worldwide obtaining (Howlett, 2005, p. 25), urbanization and megacities (Kraas, 2007, pp. 80-81), regular asset shortage (Curtis, 2009, p. III 427) and worldwide environmental change (Bu et al., 2016, pp. 577-578) have significant ramifications for the business climate of retailers. The increment of worldwide inventory chains and creation organizations and the discontinuity of creation processes, for example, are ramifications of the globalization interaction, which is supported by ICT (Aydin and Savrul, 2014, p. 1267)..

Keywords: Information and communication technologies, Retailing, Services and Products, Retailing Strategies

I. INTRODUCTION

Information and communication technology (ICT) has become vital for the survival and success of business companies. Developments in ICT have dramatically accelerated innovations and have changed entire industries. The most popular example is the Internet, which has revolutionized business practices and the entire modern world. Hence, companies are constantly pressured to keep up with the latest developments in the field of ICT (Jetter et al., 2009, p. 37). As this topic is too broad to explore every aspect of it in detail, this Master's Thesis focuses exclusively on the importance of ICT in

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A Study on the Influence of ICT in Accounting System

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Abstract: *Bookkeeping data frameworks have been affected in various ways, including ideas and extent of exercises, by improvements in data innovation that altogether affect people's and specialty units' individual and public activities. Bookkeeping at first just given data to entrepreneurs and legislatures, yet as a data trade framework, it has extended; so it satisfies all partners' data prerequisites. The bookkeeping data framework has been impacted by advancements in data innovation by decreasing expenses, diminishing human mistake, expanding efficiency, quality, and adequacy, and killing human blunder. Likewise, they have made new bookkeeping related fields and clients, as displayed in the accompanying models: digital books, electronic bookkeeping and evaluating, human asset bookkeeping, worldwide bookkeeping, opportune creation, action based costing, quality administration, and so on.*

Keywords: Advantages, Applications, and Challenges, ICT

I. INTRODUCTION

The phenomenon of information explosion has occurred over the past few years as a result of electronic and computer technology and tools. They will undoubtedly have a significant impact on society's orientation and information requirements today, not just for senior executives and executives but also for researchers and other members of the public. Information is always going to be used by academics and businesspeople. Data framework clients use data as a significant wellspring of both capital and work. Since data is fundamental and helpful and is the reason for all association exercises, processes should be laid out to create data and oversee it. The ultimate objective of these systems is to guarantee that the information is accurate, valid, and readily available at the required time.

Information technology is now used in every aspect of a business's operations. Information technology is generally regarded as a useful resource that enhances the capabilities of managers and employees, enables the achievement of the organization's objectives, and effectively boosts productivity. Various researchers call this century the data and correspondence time. Nowadays, the worldwide town speculation has become unbiasedly understood. Communication and the exchange of information in everyday life are now essential thanks to technology. Additionally, new communication tools like the Internet make information sharing simple even in large environments. By connecting as a single network, computer experts have also created the conditions for small computers to maximize resources and facilities.

The general term "information technology" (IT) refers to the utilization of computers for the production, upkeep, and dissemination of timely information. In other words, information technology refers to facilities that receive, store, process, transmit, and deliver information.

The significance of different utilizations of data innovation in life today is very substantial and irrefutable to the degree that at times, without its utilization, exercises will be upset or will require a ton of costs. Traditionally, most sciences have blemishes and issues toward the start and have developed. This is true even for accounting. However, information technology is unquestionably responsible for the sudden advancement of accounting, and the purpose of this paper is to explain the connection between the two fields. Starting around 1950, a lot of logical examination has been finished on mechanical advances. The natural cycle of information technology advancements and a series of international and global laws, such as e-commerce and accounting, has resulted in the creation of additional opportunities for scientific research. A new one has been made by them. In addition, these advantages have been made practical by expediting communications and transactions, which has resulted in time and money savings. Due to these factors, we will no longer need to justify using information technology in today's world. The accounting information system has moved

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A Study on the Latest Trends in CRM and Impact on New India with Reference to Retail Industry

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Abstract: *The underpinning of present day retailing is data and correspondence innovation (ICT). In light of its size, extension, and absence of rivalry, customary retailing was more straightforward to make due. Furthermore, the proprietor director was normally responsible for the shops. Be that as it may, without a successful and trustworthy IT framework set up, the cutting edge retail designs — superstores and enormous chains claimed by huge associations — are hard to make due. Innovation makes it more straightforward to construct and keep associations with clients. Whenever information is examined at the retail location, it is simpler to find out about a client's inclinations, purchasing propensities, spending plans, and family needs. Utilizing IT to send intermittent messages, SMS, good tidings, limited time letters, and individual calls helps keep connections alive. Retailing improvement has mentioned IT associations to broaden their field and vanquished challenges explicitly Business Progression, growing SCM viability, upgrading the shopping experience and other manual limitations.*

Keywords: Indian Retail Industry, Customer Relationship Management, Information and Communication Technology

I. INTRODUCTION

The trading activities carried out by licensed retailers who are registered for income tax, sales tax, and other taxes are referred to as organized retailing. Hypermarkets and retail chains are examples of large privately-held retail businesses. The term "organized retail" refers to a type of retailing in which customers can purchase goods from the same physical location rather than from multiple locations. These include retail chains and hypermarkets backed by corporations as well as privately held large retail businesses. Such retail might require the utilization of various store designs like single items stores, departmental stores and shopping centres and so forth. The class of merchandise retailed would incorporate food, home style, staple, books, attire, purchaser durables, frill, gems, footwear, excellent items, music, and so forth. Modern retailing is built on information technology. Because of its size, scope, and lack of competition, traditional retailing was easier to manage; what's more, generally the shops were overseen by the proprietor supervisor. However, without an effective and dependable IT system in place, the modern retail formats—superstores and large chains owned by large organizations—are difficult to manage. Technology makes it easier to build and keep relationships with customers. When data is analyzed at the retail point of sale, it is easier to learn about a customer's preferences, buying habits, spending plans, and family needs. Connections are kept up with by using IT for periodical messaging, SMS, good tidings, special letters and individual calling. In order for retailing to expand and overcome obstacles like Business Optimization, increasing SCM efficiency, innovating the shopping experience, and other manual limitations, IT deployment has been required. In terms of employment, retailing is second only to agriculture in India's private sector. India has the highest density of retail outlets, with approximately 1.5 million retail outlets. The retail area contributes around 10 - 11% to Indian Gross domestic product and it is esteemed at an expected Rs.93000 crore out of which the coordinated retailing industry is around Rs.3 5000 crores.

II. RESEARCH METHODOLOGY

Decisions are made based on both primary and secondary data in this study. Thus, professionals from user and vendor organizations were interviewed in a structured fashion to gather the primary data; however, we have utilized enterprise resource planning system product information from suppliers, internet-based discussion forums, and company-specific materials like annual reports and auditing reports for the collection of secondary data. The concentrate additionally

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A Study on the Online Money Transfer Rise in Remote Areas Using ICT

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Abstract: Software engineering (CS) has changed numerous features of our life, most outstandingly by simplifying it to acquire computerized installments. During the Adaptation stage, the Public authority of India obliged residents to embrace all business action in advanced way, either straightforwardly or in a roundabout way. Normal individuals started to change from old installment techniques to computerized installment frameworks that gave wellbeing, security, and comfort of purpose. Due to the fast headway of innovation in advanced mobile phones and modest web access, the Indian market has embraced Computerized Installments. The level of computerized installments made through choices is quickly expanding. The ongoing's review will probably decide the different types of advanced installment frameworks used by ordinary individuals in their regular routines.

Keywords: Digital, Payments, Demonetization, Digital Revolution

I. INTRODUCTION

A digital payment is one that is made in a digital manner. In digital payments, both the payer and the paymaster employ digital ways of transferring and earning money. Also known as electronic payment. There is no use of physical cash (currency notes) in digital payments. All digital payment transactions are completed through the Internet. It is a quick and simple payment option. Banking cards, digital wallets, Unified International Research Journal Fund Transfer (NEFT), Aadhar Enabled Payment System (AEPS), and mobile banking are currently accessible digital payment methods. Later in the evolution of technology, digital payments begin to impact our daily lives and begin to provide exciting and profitable new services. [1]. According to the RBI Bulletin, cashless transactions in India are increasing on a daily basis. According to the report's statistics, between November and December of 2016, E-Wallet transactions were 50.74 billion in 2016 and 97.70 billion in January. It climbed to 108.69 billion in 2017. According to a Cash Karo India survey, the E-Wallet payment mechanism outperforms other payment methods in terms of client choice.

CASH TRANSFER CATEGORIES



BASIS OF COMPARISON	NEFT	RTGS	IMPS
Minimum transfer value	Rs. 1	Rs. 2 lakh	Rs. 1
Payment options	Online and offline	Online and offline	Online
Maximum transfer value	No limit	No limit	Rs. 2 lakh
Settlement type	Half hourly basis	Real time	Real time
Inward transaction charges	No charges	No charges	Decided by the individual member bank and PFI

Figure 1: Difference between payment modes and their values

A Study on the Online Support and Social Awareness for Mental Health

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Abstract: *Web-based entertainment has once in a while worked on in amount, quality, and convenience during the beyond 20 years. The same way as an individual's body is taken care of by the admission of fundamental minerals got by means of diet, so too is the human brain took care of by the accessibility of nourishment for thinking. The improvement of innovation has made data generally accessible today, giving a gathering to banter on the connection between virtual entertainment and current psychological well-being. HR in the advanced world have developed since the appearance of the web and person to person communication locales, turning out to be more amiable carefully yet less so actually. This virtual presence is isolating the cutting edge man from other living things, which affects his all out harmony and physical and emotional well-being. Guardians, society, and researchers are worried about the rising utilization of person to person communication among grown-ups in the cutting edge period since each development has both positive and hurtful angles. The ongoing review intends to research what virtual entertainment means for psychological well-being. The specialist read and aggregated significant writing to satisfy the expressed goal. The writing we have perused such a long ways all in all show how helpless the more youthful age is. More youthful ages are a difficult segment in the present day since they are in the earliest stages of life and are bound to have major psychological wellness issues. The more youthful age of this age is involving web-based entertainment in a manner that is especially vulnerable to issues with emotional wellness. Knowing the association between web-based entertainment and psychological wellness issues is only the start of a more profound information on the ongoing risky situation. The subsequent stage that can reveal insight into the connections that are influencing everything between these parts of the ongoing more youthful age's life is to research and appreciate what online entertainment means for that age's emotional wellness.*

Keywords: literature, younger generation, mental health

I. INTRODUCTION

In terms of people's mental health, the imbalance brought about by excessive social media use is of major concern to society, scholars, and parents. The excessive use of social media websites is one of the most popular modern pastimes. Websites that enable interaction using web 2.0 & 3.0 technologies, such as Facebook, Twitter, MySpace, online games, virtual worlds like Second Life, Sims, YouTube, blogs, and others, can be referred to as social media. These websites of the modern period are expanding rapidly and serve as easily accessible gateways for leisure and communication for the younger generation. Social media are "means of electronic communication (as Web sites for social networking and micro-blogging) via which users build online communities to exchange information, ideas, personal messages, and other content (as videos)," according to Merriam-definition Webster's from 2014. Social networking websites like Facebook, Twitter, and others have greatly improved the virtual world during the last ten years by enabling users to share their thoughts, feelings, ideas, and private material like photos and videos in unprecedented amounts.

Furthermore, as indicated by the rising number of everyday users, social media users have quickly embraced online social contact as a necessary component of daily life. In reality, as of August 27, 2015, Facebook alone claimed an estimated 1 billion active users. It indicates that one in seven individuals on the planet utilised Facebook to interact with their friends and family in a single day.

As a result, social media has a significant impact on a variety of modern digital life areas outside online communication, including business, politics, education, health, and even fundamental human connection. Although the social media phenomena is still relatively young, several empirical studies have assessed the overall impact of frequent

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A Study on the Positive Influence in the Opportunities Created by using ICT in E-Commerce

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Abstract: Reason: This paper hopes to examine the work that Information and Correspondence Advances (ICT) plays in the patterns of thing headway and displaying - as a part that braces the coordinated effort and correspondence among experts inside the improvement project, diminishing the obstacles to advancement and overhauling the improvement of isolated things moreover.

Plan, technique, and approach: The investigation of 2,038 organizations from each area of Catalonia's economy considers the difference of the underlying speculations and makes a profile of an imaginative organization in view of the critical associations among development and the utilization of ICT in showcasing and participation.

Findings: The examination uncovers two unmistakable thoughts. In any case, heightened ICT use in promoting makes the association more creative, as it sees that its utilization isolates preventions to improvement and speeds up processes that in this way become more efficient. Second, extending ICT use in displaying urges association tendency to collaborate with and coordinate explicit experts inside the business environment in the headway of the improvement cycle, chipping away at the degree of change of the new thing to promote demands.

Restrictions and ramifications of the exploration: The utilization of dichotomic scales to quantify factors and the limit of the review test to any new item, no matter what its curiosity or elusiveness concerning the organization and market, may make the paper less helpful.

Reasonable ramifications: The review shows the association between the development cycle, participation, and the utilization of ICT.

Creativity/esteem: This study offers critical responsibilities, and arrives at conclusions for those bosses drew in with the progression of new things. One more construction is presented for perceiving the work that raised ICT use in promoting plays as a part that supports the cooperation and correspondence associations in new thing progression processes. The CHAID investigation, then again, empowers us to distinguish the essential qualities of an advancement organization.

Keywords: Marketing strategy, Product innovation, Communication technologies.

I. INTRODUCTION

We have witnessed a significant process of entrepreneurial transformation since the middle of the 1990s. Organizations are changing their hierarchical and plans of action, as well as the manner in which they lay out and foster their useful and vital exercises (Achrol and Kotler, 1999; Prasad and other, 2001; Trim, 2002). As a result, a market-oriented business culture places the customer at the center of its strategy (Schulze et al., 2001). According to Gronroos (2000), ICT, relationships, and knowledge are also recognized as internal strategic elements of an organization. 1996, Ravald and Groos; Vorfies and other, 1999). The relevant literature has looked at where the companies got their success and found that the most important success factors were marketing and innovation activities and how well they were managed. In this sense, Achrol and Kotler (1999), Badaracco (1991), and Webster (1992), among others, consider that these exercises give the central pivot on the customer's worth creation process, and their combination make conceivable to build firms' serious and efficiency.

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A Study on the Pros and Cons of Hacking

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Abstract: *This article analyzes the morals of moral hacking and thinks about whether there are any issues with this arising calling. Since moral hacking has been a combative theme as of late, it is as yet muddled what moral programmers' real inspirations are. The report additionally considers potential exploration headings that could be examined to keep moral hacking moral.*

Keywords: Hackers, automated security, education and training, risk management, and ethical hacking

I. INTRODUCTION

These days, it can be challenging to discern the genuine intents of the general public, and it can be even more challenging to discern the motives of each and every ethical hacker breaking into vulnerable systems or networks. As technology advances, we come across technologies that are useful for the general public, but in the wrong hands, can spark intense debate and violate our fundamental rights to privacy, respect, and free will. The media is always highlighting issues related to cybercrime, and research indicating that almost 90% of attacks take place internally [1] raises questions about how simple it would be for someone working internally to be able to infiltrate attacks.

II. DISCUSSION

Training and education

Course instructors believe they will educate students how to better incursion, despite the fact that educating students to hack is still a very severe problem that we face today. It can be very challenging to ascertain students' genuine motivations, hence there is great disagreement about whether ethical hacking should be employed. Guiding a learner in hacking society will undoubtedly be affected by the fact that he was permitted to learn how to hack in the first place, but we cannot simply point the finger at the course instructors and claim that they were to blame for allowing him to enrol in the course [2]. If that were the case, there would be significant concerns in other areas as well. For instance, when automobiles are built, they are crash tested to fully understand areas that can be improved to provide consumers with a dependable car. If businesses did not test the issues, there would be significant concerns. If the automobile got in a collision, it would be the manufacturer's fault. With the aid of university teachers, teaching pupils to hack in fact equips them with a comprehensive understanding of how to breach computer systems. They offer an unfathomable menace. Given the current mental state of students, it is simple to foresee the risks they may pose. Some have killed innocent students with guns in the past. Others have started terrorist plans. Now, the university assists in inflicting network damage, basically teaching students "how to do it." Handing a thief a crowbar to break into homes is an example of directly demonstrating the instruments that may be used to commit such crimes. The lecturer is essentially handing them a loaded pistol when utilising this kind of instruction for undergraduate students, which is an issue [3], [4].

Once a student gains new skills, they may use them with good or bad intentions. Certain university policies that need to address issues with students committing criminal acts are not being applied, but these can be fixed by using security checks on people, which Universities do for certain courses such as moral hacking. A few steps, including student interviews, professional certification requirements, and criminal background checks, may help to screen out some, if not all, students who may have ulterior motives [5]. It would be challenging to ascertain the cause of their interest in the course given the variety of training programmes accessible worldwide. It's possible that the person has long been interested in security and that his main goal is to improve his resume in order to secure a better job and a higher wage; it cannot be denied that ethical hackers earn very well. Hacking is ethical to some extent. If these safeguards weren't in place, we would have to manually ensure the security of our systems. If ethical hacking is done correctly, this can protect the security of our systems.

A Study on Emerging Trends in Educational Department with the Potential Use of AI

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Abstract: Information improvements (IT) have contacted each part of human action and are projected to assume a significant part in the circle of schooling and planning, especially in far off learning, to change it into an imaginative kind of commitment. The interest for new advancements in exhibiting the educational experience develops further and quicker. The data time is a snapshot of sound and unrivaled opportunities for disclosure, information business, correspondence, and exploration to upgrade the exhibiting growing experience. Progresses in data innovation add to expanded open doors for data trade all through the world. These can give extraordinary information and data to educators and understudies. Careful and right information is expected for convincing educating and learning, and information headways (Haag, 1998; p.10) are "a bunch of instruments that can assist with furnishing the best people with the best information at the best second." Understudies are freed, and they might settle on the most ideal choices with respect to their examinations, learning time, area, and assets. Understudies can work in communitarian and shrewd learning conditions, fittingly conferring, sharing information, and trading thoughts and growth opportunities with everybody in the climate. Watchwords include: segment, planning, style, styling, and implant.

Keywords: Artificial Intelligence, Data, Education, Students

I. INTRODUCTION

One of the most important aspects of training is the long-term organisation of students. This capability in the twenty-first century may be an investment in a data-rich society, where information is considered as the primary hotspot for socio-social and politico-prudent progress of nations and countries. Data-rich social systems are established and ruled, and they govern data all across the world. Data incorporates and is dependent on the use of numerous channels of communication, which are now known as data and correspondence developments (hussain, 2005), and would combine improved educational strategies to adjust to such coming conditions. These have altered the training setting, particularly the teaching technique and supervision, making the learning process more effective in creating community, student-focused, and intelligent global learning circumstances. In this way, data innovations are considered to play a helpful role in education, making the educating and learning process more useful through collaborative effort in a data-rich society. A data-rich culture develops new methods and ideal models for teaching in which the educator must adopt a new role of tutoring, training, and assisting understudy in their tests rather than the traditional role of coddling in the classroom. Understudies can change easily since they have a wide range of programme options and data access. Understudies can participate in ability-based tasks in group learning situations for accumulated data. They may interact and share learning experiences with their teachers and individual students during the information generation and dissemination process. They may obtain and use information of many types in more valuable and helpful callings rather than relying on the instructor. According to Branson (1991), students learn from the teacher as well as alongside the educator and by interacting with one another. Without a question, understudies can now understand significantly more than what the educator instructs in traditional learning settings. For an effective demonstrating learning procedure, teachers and students must employ data innovations that are appropriate for their needs and accessibility.

INFORMATION TECHNOLOGIES.

The use of various objects for storing, displaying, and transferring data is evident from the historical background of data propagation. Throughout history, humans have used shakes and stones, papyrus, palm leaves, animal skins, and

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A Study on Emerging Trends in Financial Management for Multi-Business Organizations

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Abstract: *The new administration worldview and the need to carry out organization procedure require that the administration of organizations investigate the attributes and design of the monetary administration framework, as well as the speculation and supporting models that have been applied, using the components of vital and functional monetary administration. The most important move toward upgrading the viability of monetary administration is the investigation of currently utilized techniques and instruments, as well as the improvement of a reasonable establishment. Combination and coordination of the singular parts of monetary administration into a solitary, composed framework are normally tricky prerequisites. In this manner, there is a rising interest for the foundation of a monetary administration framework that is firmly connected to the organization's essential goals. The target of the examination is to create proposals for the development of a successful monetary administration framework in light of a cycle situated approach for multi-business endeavors in Latvia, fully intent on accomplishing the essential objectives of the venture. The new management paradigm and the need to implement company strategy necessitate that the management of companies analyse the characteristics and structure of the financial management system, as well as the investment and financing models that have been applied, utilising the elements of strategic and operational financial management. The first step toward enhancing the effectiveness of financial management is the analysis of already employed methods and tools, as well as the development of a conceptual foundation. Integration and coordination of the individual aspects of financial management into a single, well-adjusted system are typically problematic requirements. Therefore, there is an increasing demand for the establishment of a financial management system that is closely linked to the company's strategic objectives. The objective of the research is to produce recommendations for the construction of an effective financial management system based on a process-oriented approach for multi-business enterprises in Latvia, with the aim of achieving the strategic goals of the enterprise..*

Keywords: Financial structure, strategy, budgeting, process-oriented approach multi business.

I. INTRODUCTION

In the economic and scientific literature, there is no single, generally acknowledged view on the nature and function of Financial Management (FM), resulting in the development of numerous definitions. FM is an integral aspect of the management procedures of an organisation. (Amoako, Marfo, Gyau, Asamoah, 2013). FM is related with the attraction of financial resources and their effective application for the attainment of an organization's objectives. FM is a company operation that is responsible for the acquisition and efficient utilisation of finances required for effective performance. Financial Management is defined by Brealey as "the practise of utilising available funds to achieve long-term corporate objectives most effectively" (Brealey, 2008).

The Financial Management, according to B. Howard and M. Upton, is "an application of general management principles to financial decision-making" (Howard, Upton, 1953). All of the aforementioned definitions and opinions (Reinaldo, Dione, 2013; Calandro, Flynn, 2007; Randy, Oxelheim, Stonehill, 2001; Zdenk, 2013; Higgins, 2011; Brigham, Houston, 2014; Van Horne, Wachowicz, 2008) agree that a company's financial resources are the source of its economic benefit, but none of these definitions mention business objectives and strategies.

Other perspectives on the essence and function of the FM in the market and investment economy were uncovered through a review of scientific and economic literature. Stanchus indicates that the emergence of the role of the FM is correlated with the emergence of a specialised industry of financial services (Lazonick, 2010) and the need for value

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A Study on Emerging Trends of 21st century in Online Banking Industry

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Abstract: *E- banking is reforming the monetary area and essentially affects banking connections. Banking is not generally restricted to actual places where clients should go face to face to pull out cash, store checks, or get account explanations. Any question or exchange is taken care of online in genuine Web banking whenever without including a branch (anyplace banking). Offering Web banking is to a lesser degree a "good to have" administration and to a greater extent a "need to have." Since it is the most reasonable means to offer monetary types of assistance, net banking is currently even more a standard rather than a special case in many created nations.*

This exploration paper will provide you with an outline of e-banking, including its definition, purposes, types, advantages, and disadvantages. It will likewise show what e-banking means for traditional administrations, and it will end with the recording of the outcomes..

Keywords: E-Banking, Functions, Benefits, and Limitations, Traditional Banking.

I. INTRODUCTION

Any user with a personal computer and a browser can access to his bank's website to carry out any of the virtual banking operations via internet banking, often known as E-banking. The bank's centralised database is web-enabled and is available through the internet banking system. The menu lists every service that the bank has made available online. Once a bank's branch offices are linked together by terrestrial or satellite networks, each branch will lose its distinct physical identity. It would be a borderless organisation that allowed banking at any time, anywhere.

The intranet of an organisation is the network that links its numerous sites and provides connectivity to its central office. These networks are only available to the companies for which they were created. An actual instance of an intranet application is SWIFT. Consumers can profit greatly from e-banking in terms of transaction cost and convenience, whether they use the Internet, the phone, or another electronic delivery method. One of the most important technology advancements in the financial sector is electronic finance, or "E-finance." E-finance is the use of the internet to provide financial services and market computing and electronic communication. E-payment, e-trading, and e-banking are all examples of e-finance in practise.

II. AN OVERVIEW OF E-BANKING

The term "e-bank" refers to an electronic bank that offers online financial services to a single client.

III. FEATURES OF E-BANKING

The personal e-banking system now offers the following services: -

A. INQUIRY REGARDING ACCOUNT INFORMATION

The client downloads the report list and asks about the specifics of his personal account information, including the card's or account's balance and the account's complete historical records.

B. CHARGES TO CARD ACCOUNTS

The customer can transfer money to a credit card belonging to someone else in the same city.

C. TRANSFER OF BANK-SECURITIES ACCOUNTS

The customer can move money between his personal bank savings account, personal credit card account, and personal capital account with the securities firm. The customer can also ask about the current balance in real time.

A Study on the Utility of AI to Develop and Promote Business in Fitness and Health Sector

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Abstract: Tablets and cell phones are slowly however consistently changing our ideas of wellbeing and wellness. Clients and wellbeing experts may now get to a plenty of uses that cover the entire medical services continuum. Procuring data, forestalling, diagnosing, treating, and observing are all essential for the strategy. Besides, our group created myFitnessCompanion®, a versatile wellbeing and wellness application that has been open on the Android Market since February 2011. This article's motivation is to examine our experience building and promoting a wellness and health application. This article analyzes the acknowledgment of wellbeing applications among clients and the medical services business, as well as how portable wellbeing applications will be conveyed sooner rather than later. IBM Watson, IBM's man-made consciousness machine, has dominated human insight (at certain levels). Watson not just beat past Risk! champs, however he was likewise acclaimed as a legend after precisely distinguishing a woman with leukemia. We've gathered a rundown of the best GPS following applications for Android beneath. 1. It depends on the creators' seven-year mastery as a portable wellbeing and wellness programming designer. Individual Wellbeing Record (PHR) frameworks (Microsoft HealthVault) and FDA limitations might have an impact..

Keywords: Individual Wellbeing Record

I. INTRODUCTION

Automation is a relatively new discipline that has seen both amazing accomplishments and equally spectacular failures. The failures were mostly the result of underestimating the intricacy of seemingly simple problems, as well as the notion that raw computer power can solve any problem. It is based on the authors' seven years of experience creating mobile health and fitness apps. Part of the research examines the influence of Personal Health Record (PHR) systems (Microsoft HealthVault) and FDA regulations on the future of mobile health apps. makers, and we talk about the problems and opportunities for app developers in the health industry. Engineering principles are emerging from all of this knowledge, and they may be used to guide engineers, who must cope with more complex difficulties in an increasingly competitive environment, and who may be used to advise engineers

- [1] The increased number of clients who use smart phones and tablets, as well as access to health and fitness applications, has driven the healthcare industry to incorporate them.
- [2] By 2015, more than a third of the world's 1.4 billion smartphone users would be using mobile health apps. At the time of writing, there are thousands of health and fitness apps available for download on Google Play (December 2012).
- [3]. Three hundred and ninety-six of them use a sensor to obtain or derive physiological data (e.g., weight scale, blood pressure monitor, accelerometer, GPS). The applications are either free or have a little fee.
- [4]. MyFitnessCompanion®, an app created by our team, does just that. care delivered from a distance as consumer demand for self-monitoring develops, the possibility for digital behemoths to create mHealth applications grows.
- [5] It employs wireless sensors (Bluetooth, WIFI) or manual input to collect physiological data. Users may track their weight, food consumption, blood pressure, asthma, blood glucose, HbA1c (glycated haemoglobin), cholesterol, temperature, respiration, oxygen, intraocular pressure, bowel movement, and heart rate using Android phones and tablets. Some of the therapeutic areas include fitness, diabetes, asthma, obesity, and hypertension. utilises technology to extend healthcare practitioners' clinical contexts It's a wide word that refers to how the healthcare industry is utilising

A Study on the Utility of Nanotechnology in Imaging and Medication Delivery System

Ms. Vandana Singh

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Abstract: Taking advantage of the unique qualities of accessories at the nanoscale is known as nanotechnology. Due of the high level quality and more astute merchandise that nanotechnology offers, it has getting more well known across an assortment of persistence. Nanomedicine is the utilization of nanotechnology in medical services and medication, and it has been used to treat the absolute most wide afflicts, comparative as disease and cardiovascular circumstances. An outline of ongoing improvements in nanotechnology in the space of imaging and medication conveyance is given in the ongoing arrangement.

Keywords: Nanotechnology, Drug, Imaging, Delivery

I. INTRODUCTION

Nanotechnology is the use of this knowledge to make or change novel items. Nanoscience is the study of the special properties of materials between 1-100 nm. Nanomaterials can be produced thanks to the atomic-scale structure manipulation (1-3). Nanomaterials can be employed in a variety of applications, including electronics and medical, since they exhibit special optical, electrical, and/or magnetic capabilities at the nanoscale. Because they offer a high surface area to volume ratio, nanomaterials are exceptional. Nanomaterials are regulated by the principles of quantum mechanics rather than the classical laws of physics and chemistry, in contrast to conventional large-scale manufactured objects and systems. Nanotechnology, in its simplest form, is the creation of usable items and functional systems at the atomic or molecular size.

Because they provide i) better-built, ii) safer and cleaner, iii) longer-lasting, and iv) smarter goods for the medical, communications, daily life, agricultural, and other industries, nanotechnologies have had a substantial impact on practically all industries and areas of society (5). There are two main categories of how nanoparticles are used in common items. First, by incorporating some of its special features into a pre-existing product, nanomaterials can enhance the composite products' overall performance. Otherwise, due to their unique features, nanomaterials like nanoparticles and nanocrystals can be used directly to produce sophisticated devices with high power. Nearly all industrial areas may be impacted by the advantages of nanomaterials in the future (6).

Nanomaterials are used for good in a variety of products that are used on a daily basis, including sunscreen, cosmetics, sporting goods, tyres, and electronics (6). Nanotechnologies have also changed medical research, particularly in the areas of imaging, drug delivery, and diagnostic techniques.



Figure 1: Impacts of Nanotechnology.

A Study on the Vast Opportunities Created by Various Mobile Applications with the Help of ICT

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Abstract: *Today we live in a period where problematic advances that shift the market's general perspective show up consistently. One model is the ascent of Portable Application Improvement, which generally modified how individuals connected with programming. Beforehand, programming improvement for the most part implied an independent or Web application, however presently there is a ton of space for Versatile Application Improvement. Independent innovations expected the client to have essentially a PC to utilize their applications. Notwithstanding, in light of the fact that the stage on which an application might be conveyed is basically a cell phone, the main interest group for this kind of utilization improvement extends decisively. Since for all intents and purposes everybody approaches a cell phone, application improvement for versatile gadgets has now turned into the standard for getting administrations to their target group quicker. The Application Improvement industry has developed. Since its beginning, it has just extended huge amounts at a time. This report carefully describes the situation on the Portable Application Improvement Industry and its strength in India..*

Keywords: Mobile App Development, Android, iOS, Industry Analysis

I. INTRODUCTION

Since the launch of the Information Technology assiduity, a variety of software has been changing the way we look at effects. nearly every other operation that we used to take over manually is now automated and covered by technology. This includes the software development sector. parent and is a broad word used in the development and deployment of software for websites and standalone apps. The minimal tackle conditions stated while developing these programmes were generally a particular computer with applicable capabilities. People who could buy and enjoy a computer could only use or use it in the period of software. Until lately, druggies could only pierce websites through Cyber Cafes. Despite the fact that numerous people have access to laptops and PCs, the number remains much lower than the population. Following the preface of mobile phones, which were primarily hand- held computers, the number of persons who begun Copping mobile phones has mainly increased, and the number of individualities who can gain conception of apps has risen. People currently, anyhow of age group, are learning to use an operation in the form of a Mobile App. Since also, the App Development Industry has taken use of it.

OBJECTIVES:

- Gain a broad understanding of the App Development Industry.
- To investigate the Indian app development industry.
- To comprehend mobile app usage and revenue generation.
- To comprehend the cost and scope of app development in India in comparison to other countries.
- Research the various sorts of applications in demand as well as the least desired apps.
- Conduct a SWOT analysis for the App Development Industry.

METHODOLOGY:

The material given and analysed in this work is mostly based on secondary data gathered from various online sources such as websites, journals, internet blogs and articles, discussions, books, and so on.

A Study on the Challenges Created in Customer Relationship Management due to Digitalization

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Abstract: *The presentation of client connections, representative client fulfillment, worker administration quality, and consumer loyalty are undeniably analyzed corresponding to data innovation in this article. Three examination questions in regards to the jobs of data innovation with regards to client relationship the board, the effect of data innovation on the client fulfillment and administration nature of cutting edge workers, and the effect of data innovation client fulfillment on representative assistance quality and eventually consumer loyalty are tended to. Alongside finding the responses to the review questions, a component for what data innovation means for the two essential entertainers in the cutting edge business process — clients and client support delegates — is likewise uncovered. The review centers for the most part around CRM innovation, or client related data innovation. The significance of social data cycles and innovation use in client relationship execution is examined, and the directing impacts of supply coordination and the intervening impact of client information are talked about. Concerning five levels, the functional CRM innovation known as deals force robotization (SFA) is additionally broke down for its effect on client support. The reasons for CRM innovation disappointment incorporate an absence of network between the store network and the relationship data processes, as well as hierarchical and natural factors. The effect of data innovation use on clients' fulfillment among representatives is talked about utilizing the necessities hypothesis and value hypothesis. Understanding the connection between client delight and worker administration quality, which is directed by representatives' typified administration information, utilizing the assistance benefit chain (SPC) speculation. At last, different investigations have inspected the impact of administration quality on consumer loyalty.*

Keywords: CRM, IT, Customer satisfaction, Service quality, performance

I. INTRODUCTION

Organisations are anxiously seeking an efficient IT strategy and apps to capitalise on the information technologies that are revolutionising their customer-side operations. consumer service performance has become crucial for corporate entities' survival and growth due to the rapid speed of innovation, shorter product life cycles, different consumer needs, and increased internationalisation of firms (Setia et al. 2013).

Information technologies have long been incorporated into every area of company, especially at the front end where they are essential for generating income and fostering business expansion. The usage of information systems has attracted a lot of attention from practitioners and persistent curiosity from researchers.

Customers and staff are both important participants in customer-side operations, which are at the forefront of the commercial process. For the front-line of business processes, this paper focuses on customer relationship management and one of its subsets, sales force automation. These aspects are directly related to the market performance and financial performance of organisations and have attracted a lot of attention from researchers and practitioners. It's critical to consider the connections between the four components of information system use, employee system satisfaction, employee service quality, and customer service quality.

The remainder of the paper will be organised as follows. First, the function of customer-related information technologies in customer service (hereafter referred to as CRM) will be examined from a variety of views proposed by various academics, based on a thorough assessment of research literature.

A Study on the Challenges Faced in Development of Business Marketing Practices in 21st Century

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Abstract: *People and associations in India and all through the world have made significant interests in data innovation and frameworks during the beyond quite a while. It is broadly acknowledged that reasonable interests in data innovation (IT) will permit organizations to diminish costs and contend effectively.*

Promoting is affected by data innovation in various ways. It saves work and offers administration at a fair cost. Others foster entirely different products and plans of action. Others actually foster ways to deal with further develop promoting systems that can change their inclination. In the buyer bundled products area, where another age of information is causing an irregularity in the data accessible to advertisers, this last situation is presently working out behind the scenes.

Keywords: Benefits, Mobile commerce, Advance selling, Role, IT idea, IT in company

I. INTRODUCTION

Individuals and organisations in India and throughout the world have made large investments in information technology and systems in recent years. It is widely accepted that judicious investments in information technology (IT) will allow businesses to reduce costs and compete successfully. However, there are issues with the selection of these technologies, their implementation, and consequently the ability of the organisations to successfully obtain appropriate returns from these technologies.

Senior managers who decide on the level of IT spending face a challenge. They believe that an effective IT investment might greatly boost the company's profit performance, but they are unsure of how to gauge this performance or how much money should be allocated to IT. A large portion of investing decisions are made based on gut feeling or intuition, with the expectation that they will provide substantial profits. The marketing environment has undergone significant change as a result of the internet and other quickly developing information and communication technologies, giving rise to new market forces and providing new marketing advantages to those who can best understand their strategic implications.

Information technology (IT) concept: Marketing is impacted by IT in a variety of ways. Some of these do both while saving labour. Others develop whole new goods and business models. Others still develop approaches to improve marketing strategies that can alter their nature.

In the consumer packaged goods sector, where a new generation of data is causing a discontinuity in the information available to marketers, this latter scenario is currently playing out in the background. In this instance, the fusion of data and technology is bringing about organisational change, shifts in power within distribution networks, and greater marketing efficacy.

In a broader sense, information technology enables an organisation to supply a large number of differentiated goods to a large number of differentiated markets, blurring old strategic and functional boundaries. Marketing needs to work closely with operations, R&D, and sales for this to succeed.

Information technology (IT) has not been defined clearly by researchers in the field; instead, many papers on the subject either made the assumption that the term's meaning is implicitly understood or that it is defined in a way that serves a particular purpose.

Research information technology in this context refers to the assortment of goods and services that transform data into information that is valuable, significant, and accessible. IT includes any technology that is used to create, store,

A Study on the Challenges in Banking Sector in 21st Century due to E-Commerce

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Abstract: *Electronic trade (Online business) alludes to deals that occur over broadcast communications organizations, most outstandingly the Web. Because of its comfort and versatility, as well as exchange related benefits like speed, proficiency, and openness, e-banking has acquired fame. Application portions and trades have been worked with by online business, accounting for customary actual banks to retrain their clients. While many significant web based business centered banks actually keep up with actual areas in unambiguous towns, numerous others have gone altogether on the web. Continuous item and client information and investigation are given by an online business framework. India's internet business market is supposed to arrive at US\$ 99 billion by 2024, developing at a CAGR of 27% from 2019 to 24. The essential drivers of gradual development are probably going to be basic food item and style/attire. The trading of labor and products as well as the exchange of assets or information over an electronic organization, most often the web, is alluded to as online business.*

Keywords: Transactions, e-banking, e-commerce, and business

I. INTRODUCTION

The term "electronic commerce" is used in every trade, industry, and government setting in the world today. Some contend it is only a showcasing stunt, however the greater part feels it is a veritable peculiarity that is changing not just the limits of innovation and exchange as we probably are aware them, yet additionally the actual groundworks of our reasoning and the manner in which we live. Every facet of our lives is now influenced by electronic commerce. Electronic trade has been in some structure or one more for the past twenty years, yet the Web, which is changing the way organizations across the world lead business, is the new main impetus behind it.

Companies are making internet-based electronic commerce an essential component of their business objectives because it significantly contributes to the resolution of strategic, mission-critical business requirements. India is one of the top developing economies in the globe following 10 years of banking and monetary area changes from 1991 onwards. When compared to other developing nations, India's banking system is superior. In the post-independence era, the banking revolution and development have undergone numerous twists and turns. Banking today plays a crucial role in the growth of the Indian economy. The progression and globalization strategies have emphatically affected the financial area in India. In the past ten years, the entire banking function has been completely altered by the establishment of new private sector banks and foreign banks in India following sector restructuring. The functions of banks are now more focused on the needs of customers, and banks are always coming up with new facilities that make customers happier. In India, e-commerce has changed the way people do business. Indian e-commerce is expected to reach 111.40 billion US dollars by 2025, up from \$46.2 billion in 2020. The majority of the industry's growth has been driven by an increase in smartphone and internet usage. As of September 2020, the quantity of web associations in India essentially expanded to 784.6 million, driven by the „Digital India“ programme. 61% of internet connections were made in metropolitan areas, and 97% of those connections were wireless.

The purpose of this paper is to investigate the concept of electronic commerce in the banking industry, identify factors that are affecting customers' satisfaction with e-commerce banking, including access to service quality and customer satisfaction, the extent of use of various e-commerce products and services across various categories of banks, the adoption of internet banking services provided by banks among customers, the issues with e-commerce banking services, and recommendations for improving customers' satisfaction with e-commerce banking.

A Study on Outsourcing ICT and Computer Tech Components

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Abstract: *One of the primary results of data innovation is monetary detailing (IT). To ensure the precision of monetary revealing, the IT review should be evaluated. In any event, when IT is re-appropriated, IT Review survey is as yet required. The reason for this review is to decide the variables that impact data innovation re-appropriating (ITO) choices in Italy and to tentatively test the ITO system made by Lacity et al. (2011). (2010). We utilize a survey that is aimed at Italian organizations who are presently expected to maintain Regulation 262/2005. Through the survey of inward controls, for example, IT review, the goal is to evaluate the reliability of monetary revealing. We consider non-reaction predisposition. For our relapse model, we make a board of information. We find that the ITO decision for Italian recorded organizations is fundamentally impacted by client firm qualities, task intricacy, and ITO results. The discoveries are exceptional since they connect with a country that has assuming there is negligible real concentrate regarding the matter and certain elements.*

Keywords: Information Technology, Auditing, Outsourcing, ITO decision, ITO outcomes

I. INTRODUCTION

A significant output of information technology is financial reporting (IT). The definition of information technology outsourcing (ITO) is "the practise of shifting the management of IT assets and people, and the performance of IT services including data input, data centre operations, application creation, application upkeep, and network administration to outside suppliers (Hall and Liedtka 2005). The purpose of the research is to identify the factors that influence ITO decisions in Italy and to experimentally evaluate the theoretical ITO framework created by Lacity et al. (2011) using a variable construction that is based on their work (2010). We create a questionnaire for the study and send it to Italian enterprises that must abide by Law 262/2005. These businesses have been looked at because, in order to comply with the law, information technology audits must be evaluated even when the IT is outsourced. The client company characteristics, task complexity, and ITO results are major determinants for Italian listed firms in the ITO choice, according to our research. These findings are intriguing since Italy has unique attributes that make ITO attractive to small businesses, who often perform better, have less debt, and are more internationalised.

LITERATURE REVIEW

ITO literature has entered a lot of reviews. Up until the time 2000, Dibbern et al. (2004) covered the applicable literature. They categorised ITO studies grounded on whether they addressed the ITO choice (why, what, which), perpetration, or both (how, outgrowth). one of several of them 46(55) of the studies examined the factors that impact business choices on outsourcing. The most popular propositions in ITO exploration, according to Dibbern et al. (2004), were TCE (19), strategic operation propositions (17), and agency proposition (12). A named evaluation of 29 papers on ITO and strategic decision- timber was done by Fjermestad and Saitta (2005). Their review's ideal was to give a frame essential criteria. The final frame is made up of eight corridor economics, governance panels, contracts, structure and technology, culture, strategic hook-ups, operation support, and alignment of business strategy. 19 ITO publications using TCE, Resource- grounded View (also known as the capability Perspective), Relational View, or any combination of the three propositions were estimated by Mahnke et al. in 2005. The review's thing was to develop an ITO process model grounded on the factual data from these three tested suppositions. They came to the conclusion that there are too many independent variables in the present theoretical explanations. also, they refocused out that studies have used a

A Study on Service Based Industry with Respect to Online and E-Commerce

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Abstract: *This review gives an itemized assessment of a few Web of Things (IoT)- based applications. This article depicts how the web of things advanced from portable registering and universal figuring. It underscores the truth that things, instead of individuals, are connected through the web. Item data, electronic labels, norms communicated, and transferring data are instances of Web of Things (IOT) highlights. It utilizes Radio Recurrence Distinguishing proof (RFID) advancements as well as remote sensor organizations (WSN). IoT applications are utilized in various businesses, including medical services, production network the board, guard, and agribusiness. At long last, the review focuses on IOT concerns. However innovation is a gift, IOT raises significant difficulties like protection and security.*

Keywords: Internet of Things, RFID, Electronic Tag, WSN

I. INTRODUCTION

The Internet of Things is seen as the third wave of information technology, following the Internet and mobile communication networks; and is distinguished by greater interoperability and intelligence. Electronic product code was the first to use it (EPC) International Telecommunication Union (ITU) research and technology [1]. Initially, there was simply information online, i.e., data material on the internet; later, people were linked through e-mail and social networking; now, the moment has come for things to be connected, which is what IOT does. It is a new sort of internet application, and the term "Thing" refers to the product's information in the Internet of Things. As a result, any object, whether a television or a plant, may be linked to the internet. Because the object's information is disseminated around the globe via the internet, the items may be accessed from a faraway location [2]. The information about the goods is encoded in an electronic tag (RFID tag) using standard language. The semantic meaning of these terms constitutes ontology, and hence IOT is a component of the semantic web [3]. What's the distinction between an IOT application and a standard internet application? The solution rests in two factors: how information is posted and what type of information is submitted [1]. RFID readers are used to scan product data and subsequently upload it to the internet. The submitted data has particular characteristics [3] that distinguish it from other apps. Furthermore, RFID items create a large number of dynamic sensor readings, resulting in frequent information changes. they necessitate greater room. Webpages, on the other hand, are static [2,] take up less space, and are updated weekly or monthly. IOT [1] has the following properties: it is a new type of internet application, information as an object, standard formulation of information, and noncontact uploading by a machine.

IOT DEVELOPMENT

The internet has come an integral element of the social beast's life. It's a vast network of information and people. The internet began as an "internet of computers" (5). It's a worldwide platform on which colourful services, similar as the World Wide Web, may be erected. It was an event. The information age is arrived. People began to crop onto the internet as time passed — the "Internet of People" (5). numerous social websites surfaced, keeping individualities linked at all times. As a result, the internet is now dominated by people rather than information. On the other side, technology has been fleetly perfecting, and a period of "Mobi Comp" (mobile computing) has begun. Mobile phones enabled people to stay connected to the internet while on the go. currently, 3G and 4G mobile internet connections give quicker internet access and advanced videotape call quality. Wireless technology and mobile computing have grown decreasingly affordable and popular (5). As a result, a new computer paradigm surfaced Ubiquitous computing. This

A Study on Software Evaluating Methods and A Literal View

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Abstract: *The rising intricacy of the present programming applications, alongside expanded cutthroat tension, has pushed quality confirmation of delivered programming higher than ever. Programming testing is an undeniable part of the Product Advancement Lifecycle, and its significance in the pre and post improvement processes requires the utilization of improved and proficient systems and strategies. The objective of this review is to portray existing as well as refreshed testing approaches for better quality confirmation.*

Keywords: Testing Methodologies, Software Testing Life Cycle, Testing Frameworks

I. INTRODUCTION

Testing is described as the process of determining whether or not a certain system satisfies its originally established criteria. It is mostly a validation and verification process. The process of determining if the produced system fits the user's needs. As a result of this action, there is a discrepancy between the actual and predicted results. Finding defects, faults, or missing requirements in a developed system or programme is referred to as software testing. As a result, this is an inquiry that provides stakeholders with precise information on the product's quality. Software testing may also be thought of as a risk-taking activity. The main thing for software testers to learn during the testing process is how to reduce a huge number of tests into manageable test sets and make intelligent judgements about them, what dangers should be tested and which should not [1]. the discovered association between testing costs and mistakes. Figure 1 clearly indicates that the expense of testing both categories, functional and non-functional, increases considerably. When deciding what to test or how many tests to run, many bugs might be missed. The effective testing aim is to do the least number of tests possible so that extra testing work is minimised. software testing is an important component of software quality assurance. The relevance of testing may be seen in life-critical software (for example, flight simulators). control) testing, which can be costly due to the danger of schedule delays, cost overruns, or outright cancellation [2], and more on this Testing involves several degrees and processes, and the individual who performs the testing varies from level to level. Unit testing, integration testing, and system testing are the three primary processes in software testing. Each of these procedures is checked by either the software developer or the quality assurance engineer, commonly known as a software tester.

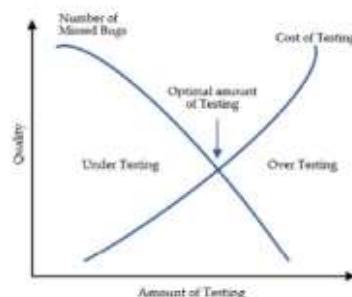


Figure 1: Every Software Project has optimal test effort

An Overview on Challenges in Financial Management Sector due to Usage of ICT in the 21st Century

Mr. Vineet Khamrai

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Abstract: *Data innovation has molded each part of current exercises, from little to medium to enormous applications and tasks. The examples of human driven structures which are more typical and notable once in a while are presently relaxed and persistently diminishing from our public and private corporate establishments. From the absolute initial step of prerequisite elicitation to the end's result, the latest, generally flexible, well known, and effective strategy, whose essential methodology is PC driven, has beaten practically all ongoing modern practices. This PC driven framework is data and correspondence innovation. The proficiency, steadfastness, viability, and execution of current business tasks have all worked on because of ICT. ICT has extended and overhauled money related development both in quality and sum. In any monetary framework, ICT has created complex strategies for giving ideal degrees of execution and effectiveness for exchanges. Right now is an ideal opportunity to look past the draperies and ensure that data and correspondence innovation is appropriately carried out and kept the record.*

Keywords: E-commerce, Application and uses, business, social impact

I. INTRODUCTION

ICT, Financial Management, Traditional Financial Management, E-commerce With the emergence of ICTs and e-governance, the possibility of improving financial management's efficiency and effectiveness looks more like the traditional manual system. ICT business intelligence, labor market research, policy development, and workforce solutions are all areas of expertise in the ICT sector. ICT makes it possible for businesses to create and maintain a competitive advantage in the global market and to use its services to revive innovative trends. A wide range of computerized technologies that make it possible to communicate and electronically capture, process, and transmit information are referred to as ICT. Products and services like desktop computers, laptops, handheld devices, wired or wireless connectivity, software for business productivity, data storage and security, network security, and other related protocols are examples of these technologies. (Murtaza and Ashrafi, 2008) The development of ICT has opened numerous aspects of ventures that on the whole communicate with geographically distributed workstations to do business exercises all the more productively, over computerized networks (Buhalis, 2003). ICT has contributed transparently to take out time, distance and space limitations to outfit the Business exercises easily and productivity by coordinating the capacity of high speed gadgets with high velocity correspondence joins conveying media data. The use of electronic means to collect, store, manipulate, and transfer information is what ICT is all about.

The software and physical devices that connect to various hardware components and transfer data from one physical location to another are referred to as communication technology. Application of ICT to improve the performance of organizations of all kinds worldwide, in addition to reducing costs and increasing efficiency (Spanos et al., 2002). In conclusion, it is now widely acknowledged that ICT serves as the foundation for all organizations—large and small, public and private, micro to macroscale, education to finance, etc.

Financial management can also be used more frequently thanks to ICT's ability to improve, coordinate, and control the operations of many organizations. Attom) When business processes are recorded and reported on time, businesses, particularly small and medium-sized enterprises (SMEs), thrive. In general, information and communication technology

A Study on the Opportunities in Health Care Sector by Implementing Nanotechnology

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Abstract: Taking advantage of the unique qualities of accessories at the nanoscale is known as nanotechnology. Due of the high level quality and more intelligent products that nanotechnology offers, it has getting more well known across an assortment of steadiness. Nanomedicine is the utilization of nanotechnology in medical services and medication, and it has been used to treat the absolute most wide troubles, comparative as disease and cardiovascular circumstances. An outline of late advancements in nanotechnology in the space of imaging and medication conveyance is given in the ongoing arrangement.

Keywords: Nanotechnology, Drug, Imaging, Delivery

I. INTRODUCTION

Nanotechnology is the use of this knowledge to make or change novel items. Nanoscience is the study of the special properties of materials between 1-100 nm. Nanomaterials can be produced thanks to the atomic-scale structure manipulation (1-3). Nanomaterials can be employed in a variety of applications, including electronics and medical, since they exhibit special optical, electrical, and/or magnetic capabilities at the nanoscale. Because they offer a high surface area to volume ratio, nanomaterials are exceptional. Nanomaterials are regulated by the principles of quantum mechanics rather than the classical laws of physics and chemistry, in contrast to conventional large-scale manufactured objects and systems. Nanotechnology, in its simplest form, is the creation of usable items and functional systems at the atomic or molecular size.

Because they provide i) better-built, ii) safer and cleaner, iii) longer-lasting, and iv) smarter goods for the medical, communications, daily life, agricultural, and other industries, nanotechnologies have had a substantial impact on practically all industries and areas of society (5). There are two main categories of how nanoparticles are used in common items. First, by incorporating some of its special features into a pre-existing product, nanomaterials can enhance the composite products' overall performance. Otherwise, due to their unique features, nanomaterials like nanoparticles and nanocrystals can be used directly to produce sophisticated devices with high power. Nearly all industrial areas may be impacted by the advantages of nanomaterials in the future (6).

Nanomaterials are used for good in a variety of products that are used on a daily basis, including sunscreen, cosmetics, sporting goods, tyres, and electronics (6). Nanotechnologies have also changed medical research, particularly in the areas of imaging, drug delivery, and diagnostic techniques.



Figure 1: Impacts of Nanotechnology.

A Study on the Opportunities Provided by the IT in Supply Chain Management

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Abstract: *Information flow in supply chain networks was time-consuming and error-prone during the era of paper-based transactions and communication. Due to globalisation, organisations began to alter their communication practises, deploy technology, increase the variety of their business transactions, and improve their business processes in order to boost their supply chain networks' business performance. Supply chain management (SCM) is an integrated and complex network concept that dates back to the 1950s. It describes the collection of all processes that begin with the acquisition of raw materials from manufacturers or producers and end with the delivery of the finished product to consumers.*

Keywords: Information

I. INTRODUCTION

Information flow in supply chain networks was time-consuming and error-prone during the era of paper-based transactions and communication. Due to globalisation, organisations began to alter their communication practises, deploy technology, increase the variety of their business transactions, and improve their business processes in order to boost their supply chain networks' business performance. Supply chain management (SCM) is an integrated and complex network concept that dates back to the 1950s. It describes the collection of all processes that begin with the acquisition of raw materials from manufacturers or producers and end with the delivery of the finished product to consumers. The uncertainty risk in supply chains is increasing as a result of the complexity of data (Christopher & Peck, 2007; Hillman & Keltz, 2007), which also increases the vulnerability of electronic hazards (e-risks). In order to achieve the goals of supply chain management, the upstream and downstream integration of the supply chain network is a fundamental prerequisite. By enhancing quality and lowering coordination costs and transaction risks, the IT-enabled SCM contributes to firm profits (Stroeken, 2000; Mabert et al., 2001; Sanders & Premus, 2002). It can also manage the flow of information with key business processes, materials, and money both inside and outside the network. Many researchers discussed the relation between IT and SCM viz.; Internet increases the richness of communications through greater interactivity between the firm and the customer (Watson et al., 1998), IT as cures for Bullwhip effect in Supply Chains (Lee & Whang, 1997), Internet as the foundation for new business models, process and new ways of knowledge distribution (Laudon et al., 2000), IT in SCM provides a reduction in cycle time, a reduction of inventories, a minimisation of the Bullwhip effect, and improvement in the effectiveness of distribution channels (Levary, 2000), applications of Radio Frequency Identification (RFID) in supply chain (Gould, 2000), advanced information and manufacturing technologies for better managing their supply chains (Talluri, 2000) providing information availability and visibility and allowing decisions based on total supply chain information (Simchi-Levi et al., 2003), Electronic Data Interchange (EDI) (Ngai & Gunasekaran, 2004), inadequate enterprise without IT systems (Davenport & Brooks, 2004), e-commerce applications (Chou et al., 2004), increasing information sharing within organisations and between organisations with inter-organisational systems (Chen & Paulraj, 2004), IT is closely related to process changes, most of the benefits are overlapping and interlinked (Auramo et al., 2005), Electronic Data Interchange (ERP) (Davenport and Brooks, 2004), mobile agent technology, as applied in an e-commerce application (Patel, R.B & Garg K, 2004) inter-organisational information systems (Da Silveira & Cagliano, 2006), designing collaborative planning forecasting and replenishment (CPFR) (Danese, 2007), online ordering (Kull et al., 2007), SCM and IT (van Donk, 2008), supply chain coordination and integration, uncertainty and variability (Ambrose et al., 2008), spread sheet based vendor (Mahamani & Rao, 2010)

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A Study on the Global Development of AI and its Approach in New Age

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Abstract: *Research in computerized reasoning draws on devices and methods from different disciplines, including formal rationale, likelihood hypothesis, choice hypothesis, the board science, etymology, and theory. Then again, involving these regions in artificial intelligence required the improvement of certain changes and expansions. The computational rationale approach is one of the most impressive of them. We contend that when implanted in the specialist cycle, PC rationale coordinates and enhances both conventional rationale and old style choice hypothesis. We likewise suggest that a considerable lot of its standards can assist people with creating human insight without the guide of PCs, not simply man-made intelligence.*

Keywords: Intelligence

I. INTRODUCTION

Computational logic, like other types of logic, comes in a variety of flavours. In this work, I will concentrate on the computational logic form known as abductive logic programming (ALP). I will propose that the ALP agent model, which incorporates ALP into an agent cycle, is an effective model of both descriptive and normative reasoning. It covers production systems as a specific case as a descriptive model, and as a normative model, it contains classical logic and is consistent with classical decision theory. The ALP agent model's descriptive and normative qualities make it a dual process theory that blends intuitive and deliberative reasoning. Dual process theories, like most theories, take numerous forms. put it, intuitive thinking "quickly provides intuitive answers to judgement issues as they emerge", whereas deliberative thinking "monitors the quality of these recommendations, which it may approve, correct, or veto".

[1]

In this paper, I will focus on the normative elements of the ALP agent model and how they might help us better our own human thinking and conduct. I'll concentrate on how it may help us interact more effectively with others and make better decisions in our daily lives. I shall argue that it provides a theoretical foundation for both such English writing style rules.

A BRIEF OVERVIEW OF ALP AGENTS

The ALP agent model is a variation on the BDI model in which agents utilise their beliefs to meet their desires by producing intentions, which are predetermined plans of action. Agents, beliefs, and wants (or objectives) are all expressed as conditionals in the clausal form of logic in ALP. Beliefs are expressed by logic programming clauses, and aims by more broad clauses, both with the expressive capacity of complete first-order logic (FOL). The first statement below, for example, represents a purpose, whereas the last four words express beliefs: [5] Goals are written conditions first in this article because, like production rules, they are always utilised to reason onward. Beliefs are frequently expressed with the conclusion first, because they, like logic programmes, are used to reason backwards. However, beliefs are commonly presented as conditions first since they may be used to reason backwards or forwards in ALP. It makes no difference in semantics whether conditionals of any sort are expressed forwards or backwards.

A Study on the 21st Century Digital India and Challenges in Accounting Sector

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Abstract: *The business world has gone through huge change in ongoing many years, and mechanical progressions will additionally upset and change the business in the approaching 10 years (Doraisamy and Stalley, 2016). The emerging FinTech industry is portrayed by associations that usage new development and headway to battle in the business community. As per Accenture (2015), worldwide FinTech development arrived at US\$22.3 billion out of 2015. FinTech organizations range the whole monetary industry around the world: getting cash; unfamiliar cash; worldwide money move; answers for portable installment security and multifaceted validation; e-commerce; what's more, guidance with respect to cash (ACCA, 2016). The FinTech business significantly affects bookkeeping frameworks and techniques, among other business fields (ACCA 2016). Resource the executives, misrepresentation counteraction, and retail banking are only a couple of the administrations presented by shiny new FinTech new businesses. As per the ACCA report from 2016, organizations are "reformulating administration plan and conveyance through mechanical turns of events and advances in programming, client experience, and information mining." As indicated by KPMG (2015), bookkeeping programming can make it more straightforward to apply for credit by interfacing loaning stages straightforwardly. The accompanying mechanical progressions are talked about in this article: Blockchain and bitcoin, enormous information, distributed computing, eXtensible Business Revealing Language, cell phone innovation, computerized reasoning, drone innovation, new programming applications, and online entertainment are only a couple of the subjects that surface. Because of these progressions and the meaning of social capabilities like proficient judgment, moral and lawful way of behaving, and the capacity to appreciate individuals on a profound level, individuals from the calling will confront various difficulties and open doors. Both "huge information" and "information examination," which are the quantitative and subjective techniques used to dissect the "enormous information" that a business gets consistently, have made critical advances into the business world lately.*

Keywords: ICT, Impact, Block chain , accountants, big data, applications

I. INTRODUCTION

According to Galetto (2017), data analytics is the process of extracting, categorizing, and analyzing data in order to discover hidden patterns, unidentified correlations, market trends, customer preferences, and a variety of other useful information for businesses. This article is an edited extract from the International Accounting Education Standards Board literature review on the development of ICT skills. Data analytics has opened up a lot of opportunities for the accounting profession, including 1. The full writing survey covers the computerized age and open doors for bookkeepers, issues for the bookkeeping calling, instruction and ICT improvement, and agricultural nations and ICT abilities. The IAESB is looking at megatrends as part of its consultation process to help determine the direction of accounting education in the digital era (for more information).

Blockchain and the cryptocurrencybitcoin

There is a lot of buzz about the first decentralized digital currency. According to Raymaekers (2014), Bitcoin makes it possible for parties to make online payments without having to go through a financial institution. According to Raymaekers (2014), using bitcoin currency has numerous advantages, including speed, security, cost, and convenience. New businesses zeroed in on blockchain, the innovation that upholds Bitcoin, have proactively seen more than US\$1.2

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A Study on the Impact in Financial Development due to Digitalization

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Abstract: Reason - The inspiration driving this paper is to test the hypothesis that, given the financial improvement of an economy (whether or not made), e-finance headways overhaul monetary advancement since they lower taking care of expenses for suppliers and information costs for buyers and thus increase availability of cash for even low-pay borrowers of distant locales. Design/methodology/approach: The summed up strategy for minutes (GMM) is utilized to break down the roundabout connection between the degree of network and monetary development through its effect on monetary improvement utilizing cross-sectional information from 61 nations found the middle value of more than 13 years (1990-2002). Results: All relapse results show that better network, especially through an expansion in the quantity of web clients and cell phone endorsers, fundamentally works on monetary profundity, which is vital for any country's development. Reasonable ramifications: The ongoing review's observational discoveries grant the end that Claessens et al. might be right in communicating that for non-modern countries to make the most of opportunities for bouncing even with slight financial structure, placing assets into the area of information and correspondence innovation is critical. Creativity and worth: This study is the first of its sort and gives worldwide exact proof that better media transmission foundation is decidedly connected with long haul monetary development and gross capital arrangement in the monetary area.

Keywords: Internet, finance, economic growth, communication technologies, method of moments

I. INTRODUCTION

The availability of finance for businesses is a very difficult phenomenon, particularly in the developing world. It is additionally critical that what channels are to be utilized for further developing admittance to finance. An extension of traditional finance, which is defined as "the provision of financial services and markets using electronic communication and computation," is electronic finance, or the e-channel for the delivery of financial services (Allen et al., 2001). This means that e-finance includes financial services like internet banking, brokerage, payment, mortgage and other lending, insurance, and related services that are offered over the internet or through other public networks.

Unique features of e-finance

E-finance expands in tandem with the expansion of the internet. Although it is a component of e-commerce, it has its own distinct advantages, including lower prices, greater information accessibility, and ease of use. As long as they have a computer and a modem, users can make financial transactions at any time. According to Cronin (1997), an internet banking system allows banks to maintain a direct relationship with customers via the web and to give the interface a personal touch by providing additional customized services. Nsouli and Schaechter (2002) claim that electronic banking makes it simpler for customers to compare the offerings of various banks. The ability of all market participants to determine the range of prices and product characteristics for financial services that are available is another aspect of e-finance that is characterized by price transparency. By investing in technology, an institution can become more efficient in price discovery than others, resulting in narrower spreads that attract more customers and higher profits.

E-finance developments

Companies are increasingly utilizing internet-based systems to meet all of their financial requirements, from managing bank accounts and bill payments to asset management, thanks to the open architecture of the internet and sharp cost

Neuro-Inspired Song Detection Techniques

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Abstract: *This research paper investigates the novel application of neuro-inspired techniques to enhance song detection methodologies. Recognizing the limitations of conventional song detection methods, which often struggle with accuracy and robustness, this study draws insights from neural science to propose innovative approaches. The primary motivation behind this research is to bridge the gap between auditory perception in the human brain and machine-based song detection systems. By leveraging neural science principles, including auditory perception, pattern recognition, emotion processing, and adaptive learning, this paper introduces a comprehensive framework for neuro-inspired song detection.*

Methodologically, the research integrates neural network architectures that emulate the neural pathways responsible for auditory processing. The selection and extraction of audio features, such as timbre, pitch, rhythm, and harmonics, are guided by neuroscientific understanding. Additionally, cross-modal integration techniques are explored to incorporate textual data like lyrics and metadata, mirroring the brain's ability to process multisensory information. Emotion-aware song detection techniques are introduced, enhancing the system's capability to capture the emotional context of music, thereby contributing to a more personalized user experience.

The findings of this study showcase the promising potential of neuro-inspired techniques in significantly improving song detection accuracy. Experimental results demonstrate superior performance when compared to traditional methods, particularly in challenging scenarios with variations and noise. The paper also discusses the implications of this research, highlighting its relevance in music streaming, content recommendation, and personalized music experiences. Furthermore, the paper identifies the need for interdisciplinary collaboration between neuroscience and machine learning fields, emphasizing the importance of refining neural network architectures and leveraging more precise neural imaging data for future advancements.

Keywords: Neuro-Inspired

I. INTRODUCTION

The ubiquity of music in our modern lives has spurred the demand for efficient song detection techniques that underpin various applications such as music streaming platforms, copyright enforcement, and content recommendation systems. The ability to accurately identify and classify songs is pivotal in providing users with seamless music experiences and ensuring copyright compliance for creators. However, the complexity and diversity of musical compositions, coupled with the ever-evolving landscape of digital content, pose significant challenges to conventional song detection methods. Existing song detection methods predominantly rely on audio fingerprinting, spectral analysis, and machine learning algorithms. While these methods have made substantial strides, they exhibit limitations when confronted with noisy environments, variations in audio quality, and the diverse range of musical genres and styles. Moreover, the exponential growth of digital music repositories amplifies the need for more robust and adaptive techniques that can handle large-scale, real-world datasets.

The objective of this research is to explore a paradigm shift in song detection methodologies by infusing insights from the field of neural science. By harnessing the understanding of how the human auditory system processes music, identifies patterns, and reacts emotionally, we aim to propose innovative neuro-inspired techniques that transcend the boundaries of traditional approaches. The ultimate goal is to significantly enhance the accuracy, robustness, and adaptability of song detection systems, thereby catering to the demands of modern music consumption and content management.

Exploring Explainable Artificial Intelligence (XAI): Enhancing Transparency and Accountability in Machine Learning Models

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I. INTRODUCTION

A. Background

Rise of Artificial Intelligence (AI) and Machine Learning (ML)

The advent of AI and ML technologies has revolutionized various industries, contributing to advancements in automation, decision-making, and problem-solving. The increasing reliance on complex algorithms has led to a heightened need for understanding and interpreting these models.

Importance of transparency and accountability in AI

With the growing integration of AI into critical systems, there is a pressing need to ensure that these technologies are transparent and accountable. Transparency enhances user trust, facilitates regulatory compliance, and is crucial for the ethical deployment of AI systems.

B. Statement of the Problem

Lack of transparency in traditional machine learning models

Traditional ML models often operate as "black boxes," making it challenging for users to comprehend how decisions are reached. This lack of transparency poses significant challenges in critical domains such as healthcare, finance, and criminal justice.

Addressing concerns related to bias and ethical considerations

The opaqueness of many ML models raises concerns about bias and ethical considerations. Unintentional biases in training data can lead to discriminatory outcomes, underscoring the need for methodologies that address and rectify these issues.

C. Purpose of the Paper

Introduce Explainable Artificial Intelligence (XAI)

This paper aims to introduce the concept of Explainable Artificial Intelligence (XAI), a paradigm designed to demystify the decision-making process of AI models. XAI offers interpretable solutions to make AI systems more understandable for both experts and non-experts.

Explore how XAI enhances transparency and accountability in ML models

The primary focus of this paper is to delve into the ways in which XAI serves as a solution to the opacity problem in traditional ML models. By exploring various XAI techniques and applications, we aim to demonstrate how XAI enhances transparency, mitigates biases, and contributes to the overall accountability of AI systems.

Ethical Considerations in Artificial Intelligence: Balancing Innovation and Responsibility

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I. INTRODUCTION

A. Background

1. Rapid Advancements in Artificial Intelligence (AI)

- In recent years, the field of Artificial Intelligence (AI) has experienced an unprecedented surge in technological advancements. Breakthroughs in machine learning, natural language processing, and computer vision have propelled AI into the forefront of innovation.
- From sophisticated language models to autonomous vehicles, AI technologies are reshaping the way we live, work, and interact with the world around us. The continuous evolution of AI capabilities is contributing to its pervasive presence across diverse domains.

2. Increasing Integration of AI in Various Domains

- AI has transcended its experimental phase and is now an integral part of various industries. From healthcare, finance, and education to manufacturing and entertainment, AI applications are transforming processes and driving efficiencies.
- Examples include AI-powered medical diagnostics, personalized financial recommendations, smart manufacturing processes, and intelligent virtual assistants. The increasing integration of AI signifies its potential to address complex challenges and enhance human experiences.

B. Significance of Ethical Considerations

1. Impact of AI on Individuals and Society

- The widespread deployment of AI technologies has profound implications for individuals and society at large. AI influences employment dynamics, decision-making processes, and social structures.
- As AI systems become more autonomous and decision-critical, questions arise about the socio-economic consequences, including potential job displacement, the digital divide, and the redefinition of ethical norms in a technologically driven society.

2. The Need to Balance Innovation with Ethical Responsibility

- With the rapid pace of innovation, there is a growing recognition of the ethical responsibilities that accompany AI development. Balancing the pursuit of groundbreaking technologies with ethical considerations is imperative to ensure that AI benefits humanity without causing harm.
- Ethical responsibility involves addressing issues of fairness, transparency, accountability, and privacy in AI systems. Striking the right balance is crucial to building trust among users, mitigating risks, and fostering the responsible use of AI.

C. Statement of the Problem

1. Lack of Established Ethical Frameworks in AI Development

- Despite the rapid evolution of AI, the establishment of universally accepted ethical frameworks has lagged behind. The absence of clear guidelines poses challenges for developers, researchers, and policymakers in navigating the ethical dimensions of AI.
- This gap raises concerns about the potential misuse of AI, unintended consequences, and the lack of a standardized approach to ethical decision-making in AI development.

A Study on the Role of Strategic Human Resource Management in Enhancing Employee Engagement and Productivity

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Abstract: *This research paper aims to explore the role of Strategic Human Resource Management (SHRM) in fostering employee engagement and increasing productivity within organizations. The study delves into key strategies and practices that align human resource management with organizational goals, ultimately creating a positive work environment conducive to high employee engagement and improved productivity.*

Keywords: Strategic Human Resource Management.

I. INTRODUCTION

In the dynamic landscape of modern organizations, the strategic management of human resources has emerged as a crucial determinant of sustained success and competitiveness. Strategic Human Resource Management (SHRM) involves aligning HR practices and policies with the overall strategic goals and objectives of an organization. Recognizing that employees are not just resources but valuable assets, SHRM aims to leverage human capital to drive organizational performance. As businesses increasingly acknowledge the pivotal role of human resources, a nuanced understanding of the connection between strategic HR practices, employee engagement, and productivity becomes imperative.

Employee engagement is more than a buzzword; it represents the emotional commitment and involvement of employees towards their organization. Engaged employees are not merely satisfied with their jobs; they are enthusiastic contributors who go above and beyond to achieve organizational goals. This heightened commitment, in turn, has a direct impact on productivity levels. A workforce that is engaged is more likely to be innovative, collaborative, and resilient in the face of challenges. Hence, the interplay between SHRM, employee engagement, and productivity is a critical aspect of organizational success in the contemporary business environment.

The purpose of this study is to delve into the intricate relationship between Strategic Human Resource Management, employee engagement, and productivity. By examining the various practices encompassed within SHRM, we seek to understand how organizations can strategically manage their human capital to foster a culture of engagement and enhance overall productivity levels. This research endeavors to contribute valuable insights that can guide HR professionals, organizational leaders, and researchers in formulating effective strategies to optimize employee engagement and productivity. The scope of the study encompasses an in-depth analysis of SHRM practices, the measurement of employee engagement, and strategies to enhance productivity, providing a comprehensive view of the interconnected dynamics at play within modern workplaces. Through this exploration, we aim to offer practical recommendations for organizations seeking to harness the full potential of their workforce in achieving sustainable success.

Objectives

1. To Assess the Effectiveness of Strategic Human Resource Management (SHRM) Practices.
2. To Examine the Relationship Between SHRM Practices and Employee Engagement.
3. To Explore Contemporary Trends and Applications of SHRM Strategies.
4. To Identify Key Components of Successful SHRM Implementation.
5. To Evaluate the Impact of SHRM on Organizational Productivity.

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A Comprehensive Study on Advertising Effects on Sellers' Strategies, Perceptions, and Market Dynamics

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Abstract: *In today's dynamic business environment, the role of advertising in shaping the strategies, perceptions, and overall market dynamics of sellers is of paramount importance. This study embarks on a comprehensive exploration of the intricate interplay between advertising and sellers, aiming to uncover the nuanced effects that advertising exerts on various facets of sellers' operations. As sellers continually adapt to evolving consumer landscapes, understanding how advertising influences their promotional strategies, product perceptions, and positioning within the market becomes crucial. The research extends its focus beyond the immediate impact on sellers to assess how advertising contributes to broader market dynamics, influencing consumer behavior, competition, and overarching trends. By delving into both the strategic and psychological dimensions, this investigation seeks to offer a holistic understanding of the advertising-seller relationship, providing valuable insights for sellers, marketers, and policymakers navigating the complexities of today's dynamic marketplaces.*

Keywords: business environment.

I. INTRODUCTION

In the contemporary business landscape, advertising stands as a pivotal force shaping the strategies, perceptions, and market dynamics of sellers. As markets evolve and consumer behaviors transform, the impact of advertising on sellers becomes increasingly intricate and influential. This study undertakes a comprehensive exploration to unravel the complex interplay between advertising initiatives and sellers' operational realms. By delving into how advertising shapes promotional strategies, influences product perceptions, and positions sellers within the market, the research seeks to provide a nuanced understanding of this critical relationship. Beyond the immediate effects on sellers, the study extends its focus to evaluate the broader implications on market dynamics, including shifts in consumer behavior, alterations in competitive landscapes, and the emergence of overarching market trends. By dissecting both the strategic and psychological dimensions, this investigation aims to contribute valuable insights that can empower sellers, marketers, and policymakers in navigating the dynamic and evolving contours of contemporary markets.

Objectives

1. To Examine the Impact of Advertising on Sellers' Promotional Strategies.
2. To Assess the Effect of Advertising on Sellers' Product Perceptions.
3. To Analyze the Influence of Advertising on Sellers' Distribution Strategies.
4. To Investigate the Role of Advertising in Shaping Sellers' Market Competitiveness.
5. To Examine the Broader Market Dynamics Influenced by Advertising.

II. REVIEW OF LITERATURE

Advertising's influence on businesses, particularly sellers, has been a subject of extensive scholarly inquiry, reflecting the dynamic nature of contemporary markets. The literature reveals a rich tapestry of studies exploring the multifaceted effects of advertising on various aspects of sellers' operations. A foundational element is the examination of how

A Study on Micro-Enterprises and Investment Avenues for Young Investors in Maharashtra

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Abstract: *This research study delves into the investment behavior of young investors in Maharashtra, focusing specifically on micro-enterprises as viable investment avenues. With an increasing interest in financial markets and entrepreneurial ventures among the youth, this study aims to analyze the diverse investment choices made by young individuals. By examining the factors influencing investment decisions and the level of involvement in micro-enterprises, the research seeks to contribute insights into the financial landscape and entrepreneurial aspirations of Maharashtra's youth. The findings aim to inform policymakers, financial institutions, and aspiring young investors about the preferences, challenges, and opportunities associated with investing in micro-enterprises.*

Keywords: young investors

I. INTRODUCTION

In the dynamic economic landscape of Maharashtra, the youth population is increasingly becoming active participants in the financial markets and entrepreneurial activities. This study addresses a critical gap in understanding the investment behavior of young individuals in the state, specifically focusing on their choices in the realm of micro-enterprises. As micro-enterprises play a vital role in fostering economic growth and employment, exploring the investment preferences of the youth in this sector becomes paramount. The introduction sets the stage by highlighting the significance of this study, emphasizing the need to comprehend the factors influencing investment decisions among the youth and the potential impact on the micro-enterprise landscape. By exploring these facets, the research aims to provide valuable insights that contribute to both academic literature and practical applications in the financial and entrepreneurial domains.

Objectives

1. To Examine the Factors Influencing Investment Choices.
2. To Assess the Level of Awareness about Micro-Enterprises as Investment Avenues.
3. To Identify Challenges Faced by Young Investors in Micro-Enterprise Investments.
4. To Explore the Relationship Between Investment Choices and Entrepreneurial Aspirations.
5. To Provide Recommendations for Enhancing Youth Participation in Micro-Enterprise Investments.

II. REVIEW OF LITERATURE

1. Financial Literacy and Investment Choices among Youth. The existing literature underscores the significance of financial literacy in shaping the investment choices of young individuals. Research by Johnson and Smith (2017) highlights that higher financial literacy levels positively correlate with informed decision-making and risk management in investment activities.
2. Role of Socio-Economic Factors in Youth Investment Behavior. Socio-economic factors play a pivotal role in shaping the investment landscape for young individuals. Research by Gupta and Deshmukh (2018) emphasizes the impact of family background and educational attainment on investment decisions, showcasing how these factors influence risk perceptions and investment preferences among youth in Maharashtra. Insights from such studies contribute to understanding the nuanced relationship between socio-economic variables and micro-enterprise investments.

The Use of ChatGPT in Examinations: Enhancing Assessment and Promoting Fairness

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Abstract: *This research paper explores the emerging trend of integrating ChatGPT, an advanced language model, into the examination process. With advancements in natural language processing, artificial intelligence, and machine learning, ChatGPT has shown promising potential in transforming traditional assessment methods. This paper analyzes the benefits and challenges of using ChatGPT in examinations, its impact on student performance, and its implications for promoting fairness and integrity in the evaluation process*

Keywords: young investors

I. INTRODUCTION

Examinations are fundamental tools for assessing students' knowledge and understanding. However, traditional examination methods have limitations, including subjectivity in grading, limited feedback opportunities, and constraints on evaluating higher-order thinking skills. ChatGPT, a language model developed by OpenAI, has the potential to address these shortcomings and revolutionize the examination process.

II. UNDERSTANDING CHATGPT

This section provides an overview of the ChatGPT technology, including its architecture, training data, and capabilities. It explains how ChatGPT utilizes deep learning algorithms to generate human-like responses and how it can be applied in an examination setting.

The survey is divided into two categories: 1) Students 2) Teachers of Information Technology (IT) and Computer Science (CS).

Out of 342 responses 278 were students and 64 were teachers.

Questions & Responses

1. How familiar are you with ChatGPT technology?

- a) Very familiar: 120 students, 42 teachers
- b) Moderately familiar: 98 students, 18 teachers
- c) Slightly familiar: 50 students, 4 teachers
- d) Not familiar at all: 10 students, 0 teachers

2. Have you ever used ChatGPT in any of your examinations?

- a) Yes: 263 students, 59 teachers
- b) No: 15 students, 5 teachers

For Students

3. If you have used ChatGPT in examinations, what type of feedback did you find most helpful?

- a) Real-time feedback on answers: 35
- b) Clarification of complex questions: 45
- c) Personalized explanations of concepts: 75