EMERGING TRENDS IN BUSINESS, COMMERCE & MANAGEMENT

Dr. Anu Antony

Dr. Anu Antony M.Com (Finance), MBA (Human Resource Management), MA (Business Economics), PGDFT(Finance &Taxation), PGDIB(International Business) ,Ph. D in Commerce &Pursing Post Doctoral Fellowship in Commerce at Lincoln University Malaysia, is currently working in Kristu Jyoti College of Management & Technology, Changanassery as an Associate Professor in Post Graduate Department of Commerce. She is also accorded Selected Honorary D.Litt by International Agency for Standards and Ratings.She possesses 10 years of teaching experience which includes 6 years of research and one year of industry experience. She is an approved guide for research in Commerce and Management with Lincoln University College, Malaysia and Co-Guide at Bharathidasan University,Tiruchirappali. She has published two text book prescribed for B.Com(Finance and Taxation) and M.Com(Finance and Taxation)Programmes under the Mahatma Gandhi University titled Income Tax I for B.Com Finance and Taxation having the ISBN 978-93-5620-875-9 and Indirect Tax Laws for M.Com Finance and Taxation having the ISBN 978-93-5627-344-3. She has published Eleven edited books with ISBN titled Emerging Horizons in Finance", "Emerging Trends in HRM", "Contemporary Issues in Business and Management", "Sustainable Business Models for Inclusive Growth", "Emerging Trends in GST", "Emerging Trends in Management", "Emerging Trends in Banking" , "Emerging Trends in Marketing" , "Emerging Trends in Accounting" ,"Perspectives on E-Commerce" and Emerging Trends in Business Commerce and Management. Recipients of Indian Patent in the field of Commerce, the title of invention is linked to "Operating performance of housing financial institutions. A Comparative study of Nationalised banks and New Generation Banks"She has also been conferred with prestigious awards such as International Eminent Author& Teaching Excellence Award 2021 by International Institute of Organized Research, National Best Women Faculty Award by Novel Research Academy ,Puducherry, Global Faculty Award 2021 by AKS EDUCATION AWARDS, Best Young Researcher Award 2021 by EMG-SSM Trust , Best Researcher Award by Cape Comorin Award &Best Research Paper Award for Paper Entitled A Study on the role of Microfinance Units on the Economic and Social Empowerment of Women.She has also distinguished herself in terms of 12 Editorial Board Members of Various National and International Journals, International Journal of Commerce and Management Research ISSN:2455-1627, International Journal of Finance and Banking Research(IJFBR)USA, the International Journal of Formal Sciences: Current and Future Research Trends, " Journal of Management Research and Analysis(JMRA)".ISSN:2394-2762 etc. Securing Third position in National Level Research Paper Presentation Competition organised by Department of BMS &BAF by Nirmala Memorial Foundation College of Commerce &Science Kandivali, Mumbai .SPOC of NPTEL Local Chapter and Coursera Administrator of Kristu Jyoti College of Management and Technology.She is a well-versed university question paper setter and Scrutiny Board Member for Management(MBA) with APJ Abdul Kalam Technological University, Kerala. She is regularly guiding students for MBA projects in IGNOU, New Delhi and Annamalai University, Tamil Nadu.. She is serving as IQAC Co-ordinator and PG Course Co-ordinator at Kristu Jyoti College of Management & Technology, Changanassery and. She has attended many national and international conferences ,FDP, Workshop, Seminar and also presented many research papers and articles of meritorious nature. She had participated in more than 100 National and International Conferences and 30 Research Paper Presented in National/international Conferences.25 Research papers published in National /international Peer Reviewed, UGC Care List I &II and Refereed journals with ISSN. She also coordinated National Paper Presentation Competition , National and International Conference,workshop,webinar,Internship, Add on Courses,Career Guidance Programme, organised by the Post Graduate Department of Commerce, Kristu Jyoti College. She possesses excellent Leadership Skills, Academic Credentials, Research Aptitude, Futuristic Vision and Innovative Outlook. All the above mentioned academic, managerial ,entrepreneurial, interpersonal, holistic, wide ranging and research oriented skill sets of her always come in handy in terms of taking an institution to the domain of flawless performance. She is undoubtedly a multifaceted personality of immense potentiality.

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CONTENTS

ROLE OF AUGMENTED REALITY (AR) IN MARKETING

Dr. Madhavi Sripathi
Associate Professor, Mentor (i/c),
Dept. of Business and Management Studies,
Seshadri Rao Gudlavalleru Engineering College, Gudlavalleru, JNTUK.
T. Bhuvaneswari
Student, Dept. of Business and Management Studies,
Seshadri Rao Gudlavalleru Engineering College, Gudlavalleru, JNTUK.

Abstract:

Augmented reality (AR) is an enhanced version of the real physical world that is achieved through the use of digital visual elements, sound (or) other sensory stimuli delivered via technology. AR can be used to provide audience engagement. Brands can use AR to allow customer to try products before they buy them, with augmented shopping experience .AR in marketing   advertising have found a uniqe and interactive way to engage audience with the company brand. AR helps the customers to visualize objects and observe, there by helping customers make well –informed buying decision. Many companies like Apple, Microsoft, Nike Ikea get benefited by using AR technology during pandamic situation .AR combine the real world and virtual world in wide large to target the customers. This paper aims at understanding how AR tecnology is enhancing throughout his/her buying decision process in the real world.

Keywords:

Augmented Reality, Advertising, Augumented shopping experience, buying decision process.

Introduction:

Augmented Reality is the integration of digital information with the user's environment in real time .AR delivers visual elements, sound and other sensory information to the user through a device like a smartphone (or) glasses. AR is used to either visually change natural environment in some way (or) to provide additional information to users. The primary benefit of AR is that it manages to blend digital and three-dimensional components with an individual's perception of the real-world.

Augmented Reality (AR) is an emerging trend in marketing and sales stratagies.It allows brands to give customers unique experience with the convience of tapping into their mobile devices. AR can provide users with sub-

immersive feeling by allowing interaction's to occur between the real and virtual world. Augmented Reality was first achived to some extent by a cinematographer called Morton heilig in 1957. He invented the sensorama which deliverd visuals, sounds, vibration and smell to the viewer of course, it wasn't computer controlled but it was the first example of an attempt at adding additional data to an experience. Then in 1968, Ivan sutharland the American computer scientist (named the father of computer graphics) created an AR head-mounted display system.

Literature Review:
Augmented Reality is the best tool to see the real time information in the form of graph's audio (or) other virtual enhancements. AR is becoming more popular technology used by many popular companies to attract the customers. AR is used not only in the shopping experience of the customers but also in schools, games, architecture field also.

AR is now used in medical training. Its application range from MRI applications to performing highly delicate surgery.But it's not limited to just training. AR also has used in during operations where it can help to reduce the need for more traditional invansive camera's and probes.

Objective:
- To understand the significance of Augumented Reality in marketing.
- To present how different companies like IKEA, Zara etc., using AR to give the customer better experience.

AR in marketing is a way for brands to communicate with their target audience using interactive content through their mobile application's, from clothing to home- bilding and brands can use AR to allow consumers to try products before they buy them, with Augmented Reality shopping experience becoming increasingly popular. There are some different companies using AR are IKEA, L'Oreal, Zara and many more.

1. IKEA:
IKEA a world-wide known "Assemble &install –it –yourself "furniture company with Swedish origin, launched an Augmented Reality App, namely IKEA place, it main aim to solve the problem like where the furniture to be placed in the house. IKEA App good because it automatically scales products – based on

room dimension with 98% accuracy. The AR technology is able to see the texture of the fabric, as well as known as how light and shadows are rendered on your furnishing. IKEA start using this AR technology in September 2017. In order to visualize a product within a space, the application scans the room through iphone; user's can browse 2000 IKEA products as on online database to their selection. The IKEA plans to realse an android version in the next couple of months.

IKEA has struggled with e-commerce sales partially because the customer was not satisfied about the product placements in the house for instance when a customer buys a sofa it doesn't fit in the house and colour was not matched with the house so the customer postpone to purchase a new sofa . After introducing the App AR in 2017 the IKEA described potentional uplift in sales from AR as a '"Dream scenario" for IKEA, which is targeting €5 billion ($5.9 billion) in online sales by 2020, up from the €1.4 billion ($1.6 billion) it generated in 2016. IKEA place, customers can view 3-D rendring from different angles. IKEA place, the home decoratting chains mobile App that users AR to help people pick out furniture. IKEA is ranked NO: 2 among the free apps that use Apple's ARK it platform, ahead of dozen of gaming app's sensory data show.

2. L'OREAL:

L'oreal engages it's customers with immersive brand experience using AR to drive the products sampling & sales.It is the world's largest cosmetic company owns a unique international portfolio of 36 diverse and complementary brands-covering makeup , cosmetics, haircare, perfumes , skincare. In order to sustain its 100-old –legacy L'oreal company has invested €985 million in research and innovation in 2019 alone technologies such as AR and AI.In 2018 L'oreal announced the acquisition of modiface an international recognized leader in the application of AR in the beauty industry.

The company launched mobile app called style my hair,which allows consumers to try out different haircuts, colours and styles by using these app,we can use location technology app displays the nearest hair salons where users can get their hair style immediately. L'oreal Paris are investing in the development of its AR app "makeup Genius". L'oreal and perfect corp have launched a global partnership to integrate the group's makeup products into the "youcom makeup "AR app .L'oreal company partnership with amazon to allow the customers to buy the product, which were try on its makeup products before they buy.

3. ZARA:

Zara is one of the largest interantional fashion companies. Zara is one of most successful fashion retail brands in the world. Zara Company has introduced AR displays to its stores on April 2018. AR displays in 120 stores around the world. Zara made it easy for shoppers to download the Zara app so they can point their smartphone at the shop windows and enjoy the AR experience of top models is walking and talking around while sporting Zare's latest studio collection.

Customers can improve the price and get information on products in stores for many years by integrating AR; Harley Davidson is taking to next level like the AR tachnology is used in retail environment, shoppers are using their smartphone to see the price difference and also look at the additional information about the product. World famous motorcycle brand Harley Davidson is one great instance of a brand making the most of this trend. Harley Davidson is taking to the next level by developed a special AR app for its customers helps to view a motorcycle in store and customize it by changing painting jobs, adding accessories on their phone.

Harley Davidson conduct an AR demo let Participants swap between a vintage rusted out "Barn find" to a fully restored version of the bike superimposed over the real world space. Taking this experience of the customers can view the Bike to zoom in and look at all its internal parts in full 3D and its quality. Harley Davidson implemented AR app helps the bussines not spend more time on bike design, colour, model based on the customers requirements, as all we know that many customers says the colour, design and how the bike should be before they buy, they place the order according to his taste and preference and according to the customer wants the company should design the product, but now with the help of AR the customer can design himself the product before they buy instead of saying the details of colour, style, design with this AR customers may also get satisfied.

In a recent report is to believed, 60% of consumers prefer stores to provide AR experience, which 40% of them would love paying more after experiencing products through AR.If you want to shop for some antique furniture placed in the new house we scan with AR technology with 360 degree so that before placing it we use check whether the place is fit to place the furniture. Augmented Reality statistics says 35% of AR users are aged between 16 to 34. Augmented Reality market size, share and trends analysis report overview compa-

nies are using AR based apps for assembling functions, manufacturing functions, production line and analysis task and find solutions. According to a Neilson global survey from 2019, consumers listed Augmented Reality as the top technologies they are seeking to assist them in their daily lives. In fact 51% said they were willing to use this technology to asses' products.

AR technology can help in providing an immersive experience using 2D/3D models, AR books, AR games and subsequently, aid in the development of skills in the students. It also helps the travelers in searching for tourist spots and suitable accommodations using AR based virtual tours For instance, Hub hotels by premier inn has using AR technology they placed a map to guide the tourist for best place and attractions nearby. AR technology can improve the imaginary skills in the students so that they can implement the ideas with the help of AR so that the hidden talents are come out from the students. The drum reports AR can capture people's attention for over 85 seconds, increase interactions rates by 20% and improve click through rates to purchase by 33%

AR shopping statistics says that by 2020, 100million consumers will use AR to shop both online the best example is IKEA AR technology. AR marketing is growing exponentially by 2030, experts estimate the industry as a whole will be worth more than $76 billion, a massive growth from $26.75 billion in 2021. AR classroom education can be more extraordinary and more interactive, because with the help of AR teachers can show visual examples of concepts and add gamming elements to provide textbooks and material support. AR is an excellent tool for bringing lessons to life and helping students remember in detail, and helps the students to grasp the abstract concept. The concepts of AR were used by the teachers are in more subjects and as well as in games. To better understand the subject more effective to the students there are some special apps like Mentimeter, Quizlet, Photomath, Evernote and Additio.

AR has gained more boosts to the mainly in medical education. The AR based technology enables the medical students to learn using a 3D holographic anatomy programme which dives deeper into the human body AR in training gives an immersive, multi-sensory experience which is more effective than traditional methods like classroom, lectures & textbooks it results effective training. AR play's a major role in maintenance and repair for instance Hyundai was the first mainstream introduced AR technology with the help of a smartphone; tablet users get information about maintenance, repair and features. AR allows inexperienced people to identify the problem in the maintenance & repair and these

AR can guide step-to-step in detail about the problem just if we placed these AR technologies in taqblet near the product it will identify and give the guide about how torepair yourself without a mechanic

AR is also plays a major role in the games app. Some of the games using AR is Zombie Run, Jurassic world alive, Temple treasure hunt and many more

1. Zombie Run:

These AR games out these that are redefing the Augmented Reality experience by engaging users with stunning visualsb and graphics. AR games that are literally rocking the AR market.These Zombie Run game main aim of designing the AR gaming app is for those who love a morning jog throughout the city. It is afree app that offers adventure to the players in this game.

From the start of the game throws a player into the Zombie world where Zombies attack the player in that items in the middle thay have to collect the items in the middle of running itself and also game plays music, motivational narrations to give the boost to the player. The Zombie Run game was downloads are 20k on July 2022 worldwide and its revenue $40. The average rating is (21,258).

2. Jurassic world alive:

Jurassic world alive (JWA) game was released in 14-march 2018.JWA is a free to play location based Augmented Reality game. This game takes player into the prehistoric times where huge creachers are running freely in modern day civilization.

Players can see different aspects of the Jurassic world come across mammoths, dinosours, tyramosurus and pteranodons and players can collect the DNA and create its own creation. They can share their creation to the other players in the mobile phone.

The game gives the best experience to the customers and also at time knowledge about theb dianosour with fun and entertainment. JWA game was downloaded by 1cr, rating is 4.3 & JWA revenue total more than $40million worldwide.

Conclusion:

This study and research of this thesis have been stated the idea about ability of AR technology in the market in order to give the best experience to the customer try the product, before they buy it. During this paper presentation writing clearly understand that the AR is used in different places like schooling, marketing, architecture field, games and many more. AR can change the world completely.

After this research I strongly believed that AR play most powerful role in the market in the concept of satisfaction of the customer. AR technology can save the time of the customer for searching the product in the fast running world.

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A STUDY ON THE EFFECTIVENESS OF VIRTUAL CLASSES DURING LOCKDOWN PERIOD

Ashly Roy

Master of Commerce (2nd year)

School of Commerce and Professional Studies

Marian College Kuttikkanam (Autonomous) – 685 531, Kerala Email: ashlyroy18@gmail.com

Litty Josh

Master of Commerce (2nd year)

School of Commerce and Professional Studies

Marian College Kuttikkanam (Autonomous) – 685 531, Kerala Email: littyjosh2000@gmail.com

Abstract

COVID-19 is a highly infectious disease caused by Severe Acute Respiratory Syndrome Corona virus 2 (SARS-CoV-2) originated in Wuhan city in China. On 11 march 2020 World Health Organization (WHO) declared COVID-19 as a pandemic. On March 22 and 24 India observed Janata Curfew to combat the corona virus pandemic and from 25 march 2020, the first phase of lockdown was announced by the Prime Minister. In all the phases of lockdown from lockdown 1.0 to lockdown 5.0, the whole educational sector in the country was temporarily closed down. The COVID-19 has resulted in schools shut all across the world. As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely and on digital platforms. This study is to analyse the effectiveness of virtual classes during COVID-19 pandemic and also helps in understanding various dimensions of virtual classes and the attitude of undergraduate students towards online classes. The study collected data from the undergraduate students in Kottayam district through convenient sampling method. A structured questionnaire is circulated through Google form for this purpose among the students and 60 samples were collected. The major tools used for testing the hypothesis of this study are Mean, Median, Standard Deviation and One-way Anova. The test was conducted using Statistical Package for Social Sciences (SPSS). The findings of the study state that the support and encouragement provided to student during virtual classes have influence on the effectiveness of classes as well as the engagement of students during online classes. The study also states that the implications of online classes is not related to the academic year of the students. The study reflects the need for inculcating more student engagement programmes as well as support

systems to ensure the effectiveness of virtual classes. This is significant as virtual classes continued to be a promising academic platform even though the restrictions of Covid-19 were withdrawn. The study will be beneficial for the policy makers and educational institutions to frame strategies to make better learning outcomes and also to address relevant problems related to virtual classes.

Keywords:
Virtual class, Online learning, Lockdown, Covid-19

Introduction
21st century is now witnessing the downside of a health crisis which is COVID – 19. The genesis of COVID-19 disease has been tied to the Hubei Province of China and rapidly progressed to the level of a global pandemic, with multiple countries across the globe reporting exponentially increasing numbers of cases (WHO 2020). In all spheres of life, the shadows of this contagious virus have made painful marks. People are pursued to follow unaccustomed practices and life style. Global community accepted the need of the hour with extreme caution. Governments of almost all the nations came forward with multiple measures to mitigate and prevent the spread. The pandemic is potential enough to influence the world's economic as well as social structure. This strange scenario brought certain new pattern of life among the people. One such phenomenon is Virtual Learning.

The impact of COVID-19 has resulted in closure of all educational institutions across the world. Above 1.2 billion students are out of the classroom during the lockdown period. As a result, educational system has completely changed by adopting e-learning, where learning process are conducted through digital platforms. Virtual classroom is an online learning platform which allows the live interaction between the teachers and students and allows access towards video screen sharing, conferencing, interactive hours etc. Virtual classrooms are meant to replicate the experience of physical classrooms, with added benefits of file sharing, instant feedback, interaction

Review of Literature
(Francis, 2020) conducted a study to achieve the objective of analysing the effectiveness of online teaching and learning among the students during covid 19 lockdown. The study focuses on students' perception towards online teaching and learning based on the faculty. The survey focused on aspects such as (¡) Personalized Learning (ii) Expert Help (iii) Comfortable (iv) No time limits (v)

Easy and quick assessments. The findings of the paper highlighted that personalized learning were the most suitable during online teaching and learning towards academic achievement among the students and No time limit was found to be the least preferred among them. The study recommends to encourage the students to adapt the collaborative forms of learning, engage in group activities, comprising on the right blend of groups (based on faculty) this will help in peer mentoring and a care-share approach.

(Radha, Mahalakshmi, Kumar, & Saravanakumar, 2020) analysed the effect of e-learning during COVID-19 lockdown period. It aims to study the e-learning process among students who are familiar with web-based technology. The stratified sampling method has been adopted in this study and the sample size is 175 across the world. The study was done for the students who are studying in various colleges and universities and even schools to gain additional information regarding the contribution of e- learning during this pandemic. The results of the study reveals that the effect of e- learning has resulted in increasing the student's interest in using e-learning resources, and also their performance. The result of the study shows that virtual learning has become an emerging concept among the students all over the world during the COVID-19 pandemic period.

(Muthuprasad, Aiswarya, Aditya, & K Jha, 2021) examined the Agricultural Student's perception and preference towards the online learning through an online survey of 307 students in India. This study also explored the student's preferences for various attributes of online classes, which will be helpful to design effective online learning environment. The findings of the study states that majority of the respondents are willing to opt online classes to manage the problems arising during the pandemic period. Using content analysis, it was found that students prefer recorded classes with quiz at the end of each class to improve the effectiveness of learning. The respondents are of the opinion that flexibility and convenience of attending online classes makes it an attractive option, but the connectivity issues in rural areas makes it a challenge for them to make use of online resources.

(Sanad & EI-Sayyed, 2020) has made a study at exploring the perceptions of students and teachers on the use of e-learning during the COVID-19 lockdown phase among the students of various Egyptian private and governmental universities. Many challenges and difficulties faced different universities as it was the first time for some of them to depend on e-learning completely. Instruments included a teachers' reflection survey and a students' reflection survey. They

were used to determine the perception of the respondents. Findings of the study states that, teachers and students are willing to adopt e-learning options during and after the lockdown phase, despite some challenges. The study suggested that e -learning programs be organised to develop English language skills such as reading, vocabulary and speaking.

(Jena, 2020) conducted a study to determine the impact Covid-19 pandemic on the education sector in India. The article emphasizes on how online learning is beneficial during times of crises like work absences or pandemics. The main objectives discussed are it enlightens various online tools/platforms adopted by educational institutions during the pandemic Covid-19, highlights some merits and demerits of online learning, enlist the views of learners and educators on online learning system during lockdown. Some journals and e-contents relating to online learning system are studied to find out the problems associated with the online learning system especially during the lockdown. The finding of this research is that online learning is the most common method of distance learning today. During the lockdown period for Covid-19 online learning is the best platform to keep learners/educators engaged and safe by maintaining social distance.

OBJECTIVES
- To assess the support and encouragement provided to the students towards the effectiveness of virtual classes.
- To examine the support and encouragement provided in increasing the engagement of students in online classes.

HYPOTHESIS OF THE STUDY

- H_0: There is no significant difference among the effectiveness of virtual classes and the support and encouragement provided to the students.

- H_0: There is no significant difference among the engagement of students in virtual classes and the support and encouragement provided to the students.

TESTING OF THE HYPOTHESIS

A) Effectiveness of online classes

H_0: There is no significant difference among the effectiveness of virtual classes and the support and encouragement provided to the students.

H_1: There is significant difference among the effectiveness of virtual classes and the support and encouragement provided to the students.

Table 1: SUPPORT AND ENCOURAGEMENT PROVIDED TO STUDENTS AND EFFECTIVENESS OF ONLINE CLASSES DURING THE PANDEMIC COVID-19

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.396	13	.184	2.498	.011
Within Groups	3.394	46	.074		
Total	5.790	59			

SOURCE: PRIMARY SOURCE

A one-way ANOVA was conducted to compare the effectiveness of virtual classes and the support and encouragement provided to the students. Since $P<0.05$, the null hypothesis was rejected. So, there is significant difference among the support and encouragement provided to students and the effectiveness of online classes during the pandemic COVID-19.

B) Engagement of students in online classes

H0:   There is no significant difference among the engagement of students in virtual classes and the support and encouragement provided to the students.

H1:   There is significant difference among the engagement of students in virtual classes and the support and encouragement provided to the students.

Table 2: SUPPORT AND ENCOURAGEMENT PROVIDED TO STUDENTS AND ENGAGEMENT OF STUDENTS IN ONLINE CLASSES

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.931	13	.533	2.110	.032
	11.622	46	.253		
	18.554	59			
Total					

SOURCE: PRIMARY SOURCE

A one-way ANOVA was conducted to compare the the engagement of students in virtual classes and the support and encouragement provided to the students. Since P<0.05, the null hypothesis was rejected. So, there is significant difference among the support and encouragement provided to students and engagement of students in online classes.

FINDINGS

- There is significant difference among the effectiveness of virtual classes and the support and encouragement provided to the students
- There is significant difference among the engagement of students in virtual classes and the support and encouragement provided to the students

SUGGESTIONS

- Providing more infrastructure facilities to students will improve the effectiveness of virtual learning.
- Training on the virtual learning tools will enhance the knowledge of students as well as teachers in their engagement in virtual classes.
- A creative and effective approach towards online learning mechanism should be included in the curriculum.
- Awareness and support system for virtual classes should be introduced in schools and colleges.

CONCLUSION

Virtual classroom is an online learning system which allows the students and teachers to communicate and collaborate in real time. The virtual learning platform can replace the physical classrooms with the added benefit of file sharing, instant feedback, time management etc. apart with some limitations. From the study it was found that the support and encouragement provided to the students during the online classes can improve the effectiveness of virtual classes. In addition to this, it will improve the engagement of students in the classes. Therefore, the study reflects that an increased support and encouragement will help taking all the advantages of virtual classes.

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GROWTH IN E-COMMERCE SECTOR AFTER COVID-19

S.V. Arunkumar

II M. Com, Kumararani Meena Muthiah College of Arts and Science

Abstract

Before the innovation of smart phones customers used to consume products in traditional   manner. Even after the innovation of Smart phones and E – commerce platforms, the   customers some people may buy Goods through E-Commerce platforms Like (Amazon, Flipkart, Walmart, Etc…) and rest of the uses to buy goods Traditionally. After 2014 the E Commerce sector slowly grown up. But after the Covid pandemic there is a Boom in E- commerce Sector. Although it has advantages, it also has limitations.

This paper provides a brief overview on E-Commerce sector development after Covid Pandemic. Suggestions are given to reach out this facility to rural areas.

Key words: E-Commerce, Boom, online shopping, Consumers, Covid pandemic**.**

INTRODUCTION

E-Commerce is also Known as Electronic Commerce. Through electronically all the   products and services are traded. It enables consumer to buy products at cheaper price and at door step. The outbreak of Covid-19 has forced people to stay at home. The constant lockdowns imposed in the early outbreak of Covid-19 has changed the life style of people in buying   products and services and this led consumers to move into E- Commerce. This also enables many brand, small retailers to adopt Online route leading to online business.

REVIEW OF LITERATURE

S. Chakraborty and V. Soodan (2019) examined the utilitarian and hedonic motives which leads to shopping intentions. Online shopping generates value for the customers and wide range of benefits like convenience, reduced cost, more choices, discovering latest trends and shopping online across the world. Utilitarian shopping motivation is task- oriented like convenience, availability of information, cost saving and product selection or variety. In utilitarian shopping, the value is derived when a user gets the desirable product with minimum efforts or annoyance. Hedonic shopping motivation is pleasure oriented like entertaining, playful and emotive. In hedonic shopping, the value is derived when

a user experiences pleasure in shopping. The author emphasised the E – Commerce provided benefits like convenience, reduced cost, more choices, discovering latest trends. It has reached both Urban and Rural areas. So, the people can get the desirable products at minimum efforts and cost. So, the consumers can get benefitted with this Online shopping.

A.B. Jibril et. al. (2020) used Stimulus-Organism-Response framework accompanied by online consumer behaviour to understand the initial adoption of online retail stores in low internet penetration areas. The author mainly focuses on three types perceived Ease to access, perceived convenience, Economic benefit of pricing and intention of use online products. The continuous growth of Internet usage will result in stimulus for online shopping adoption and usage in retail environment

Phil Pomford, **Business Standard (March 10, 2021)** "The Indian E-Commerce industry has witnessed a huge upsurge due to COVID-19 and there is substantial room for future growth,". The author states that in India there is a huge Upsurge in Indian E – Commerce sector after Covid pandemic, in future India's E - Commerce sector will grow very rapidly.

RESEARCH OBJECTIVES
* To examine the impact of Covid – 19 on Indian E – Commerce Sector.
* To analyse the reason for shifting to online Shopping from the view point of customers.
* To explore the challenges faced by customers in online shopping.
* To offer suggestions for enhancing the growth of E – Commerce.

RESEARCH METHODOLOGY
The present research paper is based on explorative research. The Sample is collected from 195 respondents. Statistical tools such as Chi – square testing, correlation is used to analyse the data with the help of SPSS.

Sources of Data:
* Primary data is collected from 195 respondents through online forms.
* Secondary data is collected from Website, Newspapers and Research articles.

SCOPE OF THE STUDY
This paper provides a brief overview on E-Commerce sector development after Covid Pandemic. Suggestions are given to reach out this facility to rural areas.

TESTING OF HYPOTHESIS

Hypothesis 1
* **H0:** There is no significant relationship between age and Online shopping of Products and services.
* **H1:** There is significant relationship between age and Online shopping of Products and services.

Hypothesis 2
* **H0:** There is no significant relationship between Gender and Online shopping of Products and services.
* **H1:** There is significant relationship between gender and Online shopping of Products and services.

FINDINGS IN RESEARCH
Results of Hypothesis 1 based on Chi square Testing

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13.540[a]	4	.009
Likelihood Ratio	9.983	4	.041
N of Valid Cases	193		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .16.

Symmetric Measures[c]

		Value	Approximate Significance
Nominal by Nominal	Contingency Coefficient	.256	.009
N of Valid Cases		193	

c. Correlation statistics are available for numeric data only.

Inference:
According to the result, it was inferred that there is significant relationship between age and
Online shopping of Products and services.

Results of Hypothesis 2 based on Chi square Testing

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.002[a]	2	.001
Likelihood Ratio	11.389	2	.003
N of Valid Cases	193		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .16.

Inference:

According to the result, it was inferred that there is significant relationship between gender and Online shopping of Products and services

INTERPRETATION OF RESULTS

❋ After the outbreak of Covid - 19 in India, the Indian E – Commerce sector has grown up, which led to the opening up of a new opportunities in various sectors of Business. Now E –Commerce is the most preferred option for every consumers. In addition to this, a growing number of exclusive products in the market and lower prices of goods due to the direct distribution channel also contribute towards the growth of the global e-commerce market.

❋ It is inferred from the Research that, 84% of the respondents were using online shopping, the rest were adopting to retail business.

❋ 49% of the respondents were less than 20 years, and 41% of the respondents were in the age group between 20 and 40 years.

❋ Around 37% of users used E-Commerce sites seasonally, 27% of users used online shopping every month and 23% of users used online shopping sites every week.

❋ Respondents belonging to the age group of 40 to 60 started using online shopping during and after the pandemic. This indicated that there is an increase in usage of mid aged online shoppers during and after pandemic.

❋ Based on my research, out of 195 respondents, 79% of the respondents were Male and 21% of the respondents were Female which showed male preferred online shopping purchasing than Female.

❋ 76% of the respondents using E-Commerce were located in Urban area, 10% of the respondents were in Sub Urban and 14% of the respondents were in

Rural area. This indicated penetration of E-Commerce in Sub – Urban and Rural area is quite low When compared to Urban area.

❋ Amazon, Flipkart and Swiggy were the most preferred online shopping sites and apps by the users.

❋ Most of the Male consumers preferred to buy electronic appliances, food, clothing and books. But Female consumers preferred to buy electronic appliances, home appliances, dairy product, cosmetics, groceries, Clothing's and vegetables through online.

❋ E – Commerce was the most preferred option to every Consumers due to convenience, easy access, discovery of new trends, availability of comparison of products at one platform.

❋ According to the users, E-Commerce store provided lesser price when compared to physical stores. Hence it was the most beneficial factor that motivated the customers to move into E-Commerce.it was followed by Convenience as many products were available in the door step without standing in queues at physical stores. Saving in Time was rated as third beneficial factor from the viewpoints of customer.

❋ Cyber security issues posed to be one of the major challenge in E-Commerce as people felt there is lack of security in sharing personal and financial data in E-Commerce websites. This was followed by wrong and delayed delivery of goods. Poor quality and Refund issues was also considered as major challenge by customers in adopting to E-Commerce

SUGGESTIONS TO ENHANCE THE GROWTH OF E-COMMERCE

❋ E Commerce websites and apps can focus in spreading Digital literacy with special reference to online shopping of goods and utilization of services.

❋ Financial literacy programmes can be organised by Banks and Financial Institutions to ensure safety of customers while using E- Commerce transactions.

❋ E-Commerce sites have to build trust amongst the customers.

❋ E-Commerce sites have to advertise their sites with attractive features and provide customer friendly online shopping features in order to attract mid aged consumers and senior citizens.

❋ E-Commerce websites and apps must take adequate measures to ensure cyber security and protect personal, financial data of the users.

❋ E-Commerce website must concentrate in providing qualitative service, prompt delivery of goods and delivering goods and services as per the specifications mentioned in the websites.

❋ Special focus must be given to sub urban and Rural areas by E-Commerce organisations in order to penetrate into Rural Sector.

❊ Government and Telecommunications Authorities can focus in establishing good infrastructure with regard to telecommunication and Internet facilities.

❊ Hubs, Delivery point centres, Point of service terminals, Customer care centres can be established In Rural and Sub-Urban areas in order to provide E-Commerce benefits to the consumers residing in developing areas of our country.

CONCLUSION

As a result, E-Commerce is a good initiative, with lot of advantages. Ensuring Cyber Security,   Creation of good infrastructure, awareness on Digital and Financial Literacy, Establishment of customer care centres can definitely help in the help of E-Commerce.

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HR Analytics in HRM

T.S.Leelavathi

Assistant professor, Department of Busines Management Studies,SeshadriRao Gudlavalleru Engineering College.

HemimaJamalla

Student, Department of Business Management Studies, SeshadriRao Gudlavalleru Engineering College.

Abstract:

The growth and adoption of HR Analytics helps to demonstrate the performance of an organization. HR Analytics is mostly used by top level managers. This method conveys about the information of nature of skills that every employee consisting to train them and may reach greater heights along with organizational development. To find out whether the HR Analytics is useful in Human Resource Management. To verify the usefulness in HRM we are conducted a questionnaire to some of the HR managers. It results in the proper efficient performance of the manager. This paper mainly aims to provide the information about HR analytics and in which areas of applications of this HR analytics particularly helps us develop the human resource which is the permanent movable asset of an organization and helps to give more productivity.

Keywords:

Efficient performance of Management, Human resources management, HR Analytics.

Introduction:

Human resource management is aligned towards investing all the tools and techniques, practices, strategies, approaches and measures to understand the performance of employees and employee who work together to achieve organizational goals. As we all know, Humans are the most permanent and important resource for any organization.

HR Analytics is a topic that is rising in popularity among HR professionals. Analytics in HR aims to be the leading platform about this subject. Normally people work in an organization as teams. Teams are consisting of more than two members. In teams we are having talented, engaged employees helps a company gain a competitive advantage.

In this paper, I want to convey the issue about the why employees of an organization are leaving the organization and also who is the next employee ready to leave the organization to analyze this issue and able to predict the employee to stay back within the organization.

Companies that are using HR Analytics:

The companies that are using HR Analytics to increase the work force of an organization.

Namely they are:

1. Google.
2. Juniper Networks.
3. Wal-mart.
4. Microsoft.
5. Royal Dutch shell.

1.   Google:

Google has been able to completely changes the HR works with emerging trend as HR Analytics. It helps to take better management decision and increases the productivity metrics to measure the effectiveness and also these metrics helps to improving methods and morale.

It uses analytics differently by regularly, surveying employees and verification can be optimize through the numerous areas of its people processes and it contributes increases in working culture of any organization.

2.   Juniper Network:

A Networking and cyber security solutions company believes in pushing the envelope when it comes to the radically changing HR industry. They are aiming for more and best outcomes with the available and latest technology process to achieve success in their business.

This HR Analytics aim to diverse industry as career paths, helping Juniper develop fresh and modern strategies for attracting and retaining current and future talent.

3.   Wal-mart:

It mainly focuses on largely capability metrics, helping the business determine if processes are being rolled out the way they initially designed to. If - over time – the process is working as   intended then they begin to analyze

the value it brings to the business and employees.

The company also focuses on employee turnover and movement as it relates to their work force metrics. The way that Wal-Mart uses people analytics enables them to illuminate roles and career path of employees. Especially in relation to talent development band capability. The outcome is improved performance, efficiency and greater success in virtually all the company does to achieve organizational goal.

4. **Microsoft:**

Microsoft focus on data driven, HR as a best practice. HR Analytics helps manage their customers and businesses as well. One of the most innovative things microsoft is the using HR Analytics is to develop statistical profiles of the employees.

They begin a variety of HR interventions, such as assigning mentors and opening further discussion for growth and earning potential within the organization, making opportunity for enhanced workplace communication.

HR Analytics helps to reduce attrition rates and high turnover rates by more than half in each instance and ia able to adopt the same tactics to the other areas of business. It helps to identify the overall employee experience and organizational process to reach the goals.

5. **Royal Dutch Shell:**

This is petroleum company took to analyze their wealth of data. They collected information or data around 1400 employees regarding the organization and work force in several departments, through this they are able to analyze the data with different circumstances and identified the problems and they sorted all the problems with help of Big data, HR Analytics, HR metrics and people Analytics. Know the organization performance is effective and efficient in its productive levels in order achieve its common goals.

The areas that uses HR Analytics mainly:
1. Turnover.
2. Recruitment.
3. Collecting data.
4. Organizational performance.
5. Operations
6. Process optimization.
7. Time to hire.

1. **Turnover:**
   When employees quit, with several reasons. In this aspect HR Analytics helps to determine the employee engagement and employee satisfaction and performance.

2. **Recruitment:**
   Organization are hiring people not only based on their skills but also they verifies the nature of the employee and they are able to decide the work culture and performance and creative nature of the employee in solving the problems of organization.

3. **Collecting data:**
   It helps to sort out the problems of an organization through the collection of data in all aspects of employees available in the organization. It is related to the talent management and it also helps in recruitment, training and performance evolution of the employee of an organization.

4. **Organizational performance:**
   It is HR Analytics monitored area, as the data is to be collected and compared to better understand turnover, absenteeism and recruitment are the outcomes and altogether only we can demonstrate the organization performance.

5. **Operations:**
   The data is monitored to determine and describes about the effectiveness and efficiency of HR functions and initiatives daily, all these comes under the Operations of the organization.

6. **Process optimization:**
   The data that is collected in an organization helps to determine the employee productivity levels through the predictive analysis and it also demonstrates the difference between the organization performance and operations, it helps to notify the process Optimization of the organization productivity.

7. **Time to hire:**
   It comes under the decision making aspect of HR Analytics as the employee should be hired by the management when there is necessary in recruiting employees to increase productivity of the organization.

   All these are the major areas of HR Analytics used in the present scenario of the digitalized era. Now a day's world is a rounded with the technology. It helps to determine the employee productivity of the organization.

Conclusion:

HR Analytics is the process of collecting and analyzing human resource data in order to improve an organization work force performance. The process can also talent Analytics, people Analytics, even workforce analytics and also it HR as to collect the data and analyze it for the organizational goals and strategies.

Finally I concluded that HR Analytics helps to determine the employee turnover and assess the employee productivity levels of an organization. Its helps to analyze the collected data from the employees of an organization and HR can be able sort the problem with the available best solution by using the different decision making analytics. As employees are the movable asset of the organization. HR always tries to protect the employees of an organization in all aspects of their life.

"Employee with satisfaction in the organization, able to produce more productivity and helps to achieve organizational goals ".

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DRIVERS AND DAMPENERS OF ONLINE START UPS – ENTREPRENEUR'S OUTLOOK

Deepak Jose, Third year BCom, Marian College Kuttikkanam Autonomous
Jaidan Jacob, Third year BCom, Marian College Kuttikkanam Autonomous
Vishnu Prasad, Third year BCom, Marian College Kuttikkanam Autonomous
Juji George, Assistant Professor, Marian College Kuttikkanam Autonomous

Abstract:

Entrepreneurship has regained its prominence in the recent economic atmosphere and evolved as the most desired means of livelihood of the young generation. People with unique ideas start their businesses with very little money and generate profit by providing goods and services online or offline. A study was carried out on the basis of data collected from 75 respondents to evaluate the prospects and problems experienced by online business owners when setting up and operating their operations through online platforms. The report makes it obvious that choosing the internet as a platform for their business has both benefits and drawbacks. We also saw that business owners are using internet platforms without adequate awareness of governmental regulations and help schemes. Additionally, our research assisted us in identifying a number of issues that business owners encounter as they try to develop and maintain the seamless operation of their day-to-day operations. However, the study's findings have provided some recommendations for resolving the issues that online business owners encounter in order to ensure their successful operation. It would be beneficial to the society at large if the services provided by institutions responsible to support entrepreneurships and start-ups are redesigned and updated to address this issue. If that is done our great nation would have more number of start-ups in future.

Key words: *Entrepreneurship, start up, government regulations*

INTRODUCTION

Entrepreneurship has regained its prominence in the recent economic atmosphere and evolved as the most desired means of livelihood of the young generation. Setting up an enterprise from the scratch, which is popularly known as start-ups, is now done with an aim to grow rapidly by offering something that addresses a particular market gap. Here people with unique ideas start their businesses with very little money and generate profit by providing goods and services online or offline. Aligned with other developed countries, India also made

ready its fields to feed entrepreneurial investments and intentions. Implementing entrepreneurial intentions can be made in several ways and among them online mode of doing business gained and proved its significance in a very short span of time. The volume of online business has expanded considerably since the turn of the century. Consumers may now choose any product from a retailer's website and have it delivered to them in a matter of minutes with the help of online business procedure. Additionally, online business allows entrepreneurs to flourish in a variety of ways while also assisting them in developing additional entrepreneurial. People find it handy and trouble-free to shop from the comfort of their own home or office, therefore online business has risen in popularity over time. The internet is no longer merely another way to communicate with customers.

However, it is a crucial avenue for attracting new customers as well as maintaining relationships with existing ones. In addition to all these, to establish and flourish in the area of online start-ups is neither an easy task nor an impossible with. With a perfect blend of skills, opportunities and all means of capital, an online start up can be established and expanded. A clear cut idea regarding the entrepreneurial skill required setting up an online start-up and self-assessment on the extent of such skills possessed by these business people is of high importance in this regard. Clarity on the benefits that can be achieved by setting up an online start-up and difficulties that may arise during the process of establishing and running the business is also essential for this. That is why we decided to conduct a study which intends to learn about the prospects and problems faced by entrepreneurs in setting up an online start-up.

OBJECTIVES
1. To analyse the skills required by entrepreneurs to set up an online business
2. To understand the professional and personal benefits gained by entrepreneurs by setting up their own business.
3. To study the challenges and problems faced by online entrepreneurs in setting up and   carrying forward the business.

METHODOLOGY OF THE STUDY
This is a descriptive study based on primary data which was collected through questionnaire. Responses from a sample of 75 entrepreneurs   doing some sort of online business are collected. The sample respondents were identified through simple random sampling. The data collected was analysed using statistical and mathematical tool and techniques like percentage, graph, mean, etc.

Microsoft Excel was used in the process of data analysis. The results of analysis of presented in the form of tables and graphs.

THEORETICAL FRAMEWORK

The researcher (Chanchai Phonthanukitithaworn, 2019) did a study with a goal to look into the aspects that contribute to an internet entrepreneur's success. With the recent rapid rise of the internet market for various goods and services, there is a pressing need to research online entrepreneurs' business strategies in specific markets, such as Thailand, and extract significant success elements. The researcher gathered data by measuring the replies of 180 internet firms in Bangkok, Thailand, using a seven-point Likert-type scale. The studies revealed that ACO, EOU, government assistance, networking, risk-taking proclivity, reliability, AFF, BIM, logistics and transportation, product quality, product price, and social media promotion are the thirteen most important aspects for an online entrepreneur.

The analyst (Daniel, 2016) has featured Home-based firms and their founders as the important aspect of entrepreneurship that has received little attention. Home-based firms, far from being little hobby businesses with little economic influence, contribute significantly to national economies in terms of both turnover and employment. Online home-based enterprises have been identified as a significant and distinct segment of the home-based company domain, with unique opportunities for innovation and business diversity. The report is a thorough evaluation of the existing literature on internet home-based entrepreneurs and their companies. The review's findings are organised and examined via the lens of entrepreneur-venture fit theory. The study's use of this lens allows it to bring previously fragmented existing investigations together, laying the groundwork for future research in this field. The research also introduces a fresh concept.

RESEARCH GAP

Online starts ups are now one of the best ways of establishing and expanding an entrepreneurial intention. There are many forces that drive the entrepreneurial thoughts of an aspirant to materialize it, but, at the same time there are even more forces to put it down, including certain socio-economic and political factors.

Researchers all over the world have made an attempt to learn about these factors but no methodological study to the best of the knowledge of the researcher has been conducted to examine the drivers and dampeners of online start-ups in a

particular state. It is in the backdrop that the present study has been taken up. This section of the analysis is intended to give an overview of the profile of the sample respondents who participated in the study.

Table I: Profile Analysis

Profile of Respondents- Personal Details			
Gender			
Male	45	Female	25
Age			
Less than 40 Years	63	More than 40 years	7
Educational qualification			
High school-1	Plus two – 9	Degree– 50	PG –10

Profile of Respondents - Business Details				
Nature of business				
Small Organization -38	Medium– 26		Large scale – 6	
Type of business				
Cooking/baking - 14	Fashion– 20	Electronics -10	groceries -3	Other -23
Place of business				
Kottayam – 12	Ernakulam – 17		Other – 41	
Work Experience				
Below one year -5	Below 5 years -57		More than 5 years –8	

B] Inferential Analysis

This section of the analysis deals with a deeper inferential analysis of the primary data. Based on the review of literature, four factors were identified to capture the prospects and problem of online entrepreneur.

Table II
Skills required by entrepreneurs to set up an online business.

Sl. No	Entrepreneurial skills	Mean scores	Inference
1	Market Awareness	4.34	Required
2	Innovation	4.07	Required
3	Time management	4.04	Required
4	Creative thinking	4.02	Required
5	Communication	3.85	Required
6	Strategic Management	3.82	Required
7	Analytical skill	3.81	Required
8	Branding	3.8	Required
9	Risk taking	3.65	Required
10	Attention to details	3.51	Required

Source: Primary Data

The most noticeable improvement that was required for an online employer among the   primary categories of entrepreneurial skill listed was market knowledge, since it has the highest mean value [4.34] of all those criteria. Innovation [4.07] is the next kind of factor that is required, followed by time management [4.04], creative thinking [4.02], etc. Attention to detail has the lowest mean value [3.51], making it the least frequent factor in the category. According to the research, a key quality that an online enterprise must   possess is market awareness.

Findings I

Among the skills which an online entrepreneur must have, market awareness was the most notable skill as its mean value is the highest [4.34]. The next category of changes adjacent to the latter is innovation [4.07] and time management [4.04]. The least suggested   entrepreneurial skill was attention to details as its mean value was the lowest [3.51]. The findings from the result says that the most required skill that an online entrepreneur must have is market awareness and they are only conscious about attention to details when   compared between other skills.

Table III

Professional and personal benefits gained by entrepreneurs by setting up their own business

Sl. No	Professional and personal benefits	Mean scores	Inferences
1	Freedom of choosing location	4.47	Correct
2	Better income and growth potential	4.31	Correct
3	Increased professionalism	4.25	Correct
4	Access to worldwide market	4.14	Correct
5	Reduce overhead costs	4.1	Correct
6	Increased selection and availability	4.1	Correct
7	Flexibility of time	4.1	Correct
8	Complete job security	4	Correct

Source: Primary Data

The mean responses from respondents on the benefits listed are displayed in the table above. The variables with the highest mean values are those that do have a high impact, whereas the variables with the lowest mean values are those that

are less affected. With a mean value of [4.47], freedom of location choice appears to be the most frequent benefit, followed by greater income and growth potential [4.3] and increased professionalism [4.25]. Additionally, it was discovered that full job security had the lowest mean score [4]. Thus, we can draw the conclusion that the ability to choose one's own location is the best perk most entrepreneurs' experience.

Findings II

Accordingly, the responses to those variables show an inference range [correct] to all listed benefits they gained by having online business. Freedom of choosing location was the supreme benefit with a mean value of [4.47]. The benefit adjacent to this includes better income and growth potential [4.31], increased professionalism [4.25] and access to the worldwide market [4.14]. Others show the value ranges below 4.14 in case of reduced overhead costs [4.1], increased selection and availability [4.1], flexibility of time [4.1] and complete job security [4]. we can draw the conclusion that the ability to choose one's own location is the best perk most entrepreneur's experience.

Table IV
To study the challenges and problems faced by online entrepreneurs in setting up and carrying forward the business.

Sl. No	Challenges faced	Mean scores	Inferences
1	Attracting the perfect customer	3.97	Correct
2	Raising capitals	3.94	Correct
3	Hiring employees	3.91	Correct
4	Product return and refund policies	3.8	Correct
5	Online identity verification	3.74	Correct

Source: Primary Data

The results addressing the opinions that the respondents encountered while operating an online business are clearly shown in the table above. According to respondents, attracting the perfect customer [3.97] is the main issue an online business faces, followed by raising capital [3.94], hiring employees [3.91], and issues with their return and refund policies [3.8]. Online identity verification is the least of their problems, with a mean score of 3.74, leading us to the conclusion that attracting the perfect customer is their biggest challenge.

Findings III

The mean scores show that variables having higher mean values are the toppest challenges faced by online entrepreneur. In the opinion of respondents, attracting the perfect customer[3.97] is the toughest job followed by raising capital [3.94], hiring employees [3.91],product return and refund policies [3.8]. From the response we saw that online identity verification was least faced challenge with a mean score of [3.74]. to draw the conclusion, we find that attracting the perfect customer is their biggest challenge.

LIMITATIONS AND SCOPE FOR FUTURE RESEARCH

The outcome of the study is greatly dependent on the willingness of respondents in giving true and complete information sought, apart from this the unavailability of respondents for the study and their readiness to furnish accurate information is also a problem followed by the difficulty to generalize the findings of the study since the sample is too small. Further would be recommended that future research should be extended to other areas of Kerala and should focus on other factors with regards to online entrepreneurs.

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THE INFLUENCE OF LOYALTY CARD ON CUSTOMER PURCHASING BEHAVIOUR

1. Ms. Jismy Maria Joseph, 2. Mr. Aswin Uthaman, 3. Ms. Aleena Benny

1. & 2. Assistant Professors,
Research and PG Department of Commerce
Marian College Kuttikkanam (Autonomous) – 685 531, Kerala
Email: jismyjoseph034@gmail.com
aswinuthaman93@gmail.com
3**.** PG student,
Research and PG Department of Commerce
Marian College Kuttikkanam (Autonomous) – 685 531, Kerala

Abstract

Marketing is a significant business activity which contributes greatly to the success of an organization. A loyalty program is a marketing strategy designed to build repeat business by offering participating customers something that isn't available to non-participating   customers. These Programs exist covering most types of commerce, each one having varying features and rewards scheme. The loyalty cards are generally issued by shopping mall, food and beverage, cosmetics shop and jewellery shop and so on. The research was conducted to know whether the customer choose to a specific store due to a loyalty card they have and to find out how loyalty influence the purchase behavior of customer and the factors influencing customer store loyalty. This Study examines how loyalty card influences the card users and   secondly, we look out how   loyalty card increases the loyalty among customers and lastly to put some suggestion based on our findings. This study was not intended as an exhaustive survey of all aspects in the field of promotion of products. Rather, the study aimed to conduct to access the various factors affecting the use and benefits of loyalty cards. The sample size used for the study was sixty-four and mathematical and statistical tools were used for data analysis. The result of the study observed that there is a positive influence of loyalty card on customer   purchasing behavior and Quality of product is the most important factor affecting customer store loyalty.

Keywords: Loyalty Card, Store loyalty, Purchasing behavior.

INTRODUCTION

Loyalty card program is a marketing strategy, which encourages the customers to be loyal towardsthe product and continue to shop or use the service of business. These program covers most types of commerce, each one having varying features and rewards scheme. The loyalty cards are generally issued by shopping mall, food and beverage, cosmetics shop and jewelry shop, tour packages, petrol pumps and so on. The aim of a loyalty card program is to boost repeat business by offering favor for participating customers, which is something that isn't available to non- participating customers. It is a card issued by a retailer to its customers as part of a customer incentive scheme, credits are accumulated for future discounts at every time a transaction is recorded. Loyalty cards often resemble plastic credit cards, typically a loyalty card has a barcode or magnetic stripe that's scanned at the point of sale (POS). The card identifies the perspective customer and sends information about what the customer bought to a database. The information inthe database helps the retailer to understand and influence his customer's buying habit. Customersare offered product discounts, coupons, points toward merchandise or some other rewards for theirvoluntary participation in the program.

REVIEW OF LITERATURE

"This paper is to investigate if and to what extent the program activity based on regency, frequencyand monitory frame. Work reflects the effectiveness of a specific loyalty program. They collecteddata from 818 business customers" (Thanasi-Bose, 2019).

This case study extends loyalty program research by asking business and leisure customers of a Finnish hotel chain, without a loyalty program, what hotel attributes and loyalty program featuresappeal to them. They examine 1315 responses for considering intangible and symbolic benefits, which would cost less than discounts or other tangible benefits (Juho Antti Pesonen, 2019).

"The aim of this paper is to define the significance of different indicators that affect the expected benefit of customers when using loyalty cards in the purchasing process in the retail sector. As themost important indicators that affect expectations while using loyalty cards, the following was tested: price discounts, more efficient service and rewards, personalized communication, paymentoption, better information, status symbols and additional benefits (Jelena KONČAR, 2019).

"The aim of this study was to build an extremely significant understanding of the influence of client's loyalty programs on buyer's retention. The context of the current study was set for Pakistani consumers. A quantitative analysis method was adopted to achieve the objective of the research. The findings suggest that there is a significant impact of loyalty programs for retaining valuable customers" (SYED MAJID KHALIL, 2018).

"This paper investigates reward expiry for loyalty programs. They develop and solve a game- theoretic model that reflects consumer behavior in choosing products and redeeming rewards. The findings shows that a firm offering rewards that do not expire should increase its price if the competing firm changes its reward policy from no expiry to expiry, even when the expiry period is quite long. Finally, when customers highly value rewards and time, reward expiry is a dominant strategy" (Amirhossein Bazargan, 2016).

OBJECTIVES

- To identify the factors influencing customer store loyalty.
- To access the benefits offered to loyalty card holders.

HYPOTHESES OF THE STUDY

- There is no significant difference among varied age group with regard to benefits offeredto card holders.
- There is no significant difference between male and female with regards to factorsinfluencing
- purchasing behavior.

RESEARCH METHODOLOGY

The present study is based on both primary and secondary data. For the purpose of the study, the primary data was collected using various journals, bulletins, magazines and questionnaire method. The secondary data are from journals, books, internet, records, etc. The study was conducted onlyamong respondents in Kottayam district. Data were collected from 64 respondents in Kottayam district. In order to select the samples, convenient sampling method was adopted. collected data were analyzed using SPSS and the tools used are Independent Sample T- Test and One WayAnova.

ANALYSIS AND INTERPRETATION

To achieve the objectives of this study we make an analysis on the basis of the collected data. Table 1. Factors affecting customer store loyalty

Ranks	Quality of products	Store Location	Working Hours	Vast Range of Products	Discounts and Offers	Ease of Product Return	Sales Staff Attitude	After Sales Services	Customer Notification	Assortment of Product
Rank 1	25	12	28	15	12	19	17	14	14	11
Rank 2	14	28	13	20	22	16	18	19	20	18
Rank 3	16	13	12	16	11	13	13	13	13	17
Rank 4	4	4	5	6	6	8	3	3	4	3
Rank 5	1	1	2	3	5	5	2	2	2	3
Rank 6	1	1	1	1	2	2	3	3	3	1
Rank 7	1	1	1	0	0	2	2	3	1	1
Rank 8	0	0	0	0	1	2	2	2	3	3
Rank 9	1	0	0	2	2	1	3	1	3	2
Rank 10	1	3	1	1	1	1	1	3	2	5
Total	64	64	64	64	64	64	64	64	64	64

The above table depict the overall ranking of factors affecting store loyalty. It is clearfrom the table that the "quality of product" is the most important factor affecting customer store loyalty i.e., rank 1 and the least affection factor on customer loyalty is "assortment of product" i.e. rank 10. In between this "store location" has rank 2, "working hours" rank 3," availability of vast range of product" rank 4," discount andoffers" rank 5," ease of product return "rank 6," sales staff's b attitude "rank 7," after sale service" rank 8 and rank 9 for "customer notification".

TESTING OF HYPOTHESES

H0: There is no significant difference between male and female with regards to factors influencing store loyalty.

H1: There is significant difference between male and female with regards to factors influencing store loyalty.

Table 2. Relationship between factors influencing purchasing behavior and gender

Test used: Independent Sample T-Test					
Variable Name (Gender)	**Size**	**Mean**	**Standard Deviation**	**t- value**	**p- value**
Male	32	30.3750	5.77955	0.235	0. .274
Female	32	30.0000	6.92820		

Source: Computed

The above table shows the relationship between factors influencing store loyalty and gender. The test is conducted through t-test. Here the p value is 0.274 which is greater than 0.05 therefore we accept the null hypothesis statement and reject the alternative hypothesis.

H0: There is no significant difference among varied age group with regard to benefits offered to cardholders.

H1: There is significant difference among varied age groups with regard to benefits offered to cardholders.

Table 3: Relationship between benefits offered to cardholders and age

Test used: One Way Anova					
	Sum of Squares	df	Mean Square	f- value	p- value
Between groups	114.783	4	28.696		
Within groups	1780.451	59	30.177		
Total	1895.234	63		0.951	0.441

Source: Computed

The above table clearly explains that the p value is 0.441 which is greater than 0.05,the null hypothesis is accepted at 5% level of significance and hence it can be concluded that there is no significant difference among varied age group with regardto benefits offered to cardholders.

FINDINGS

- A total of 64 respondents responded to the survey; with an equal participation of men and women.
- Majority of the respondents in the study ranged between 21 to 30 years of age.
- There is no significant difference among varied age group with regard to benefits offered to cardholders.
- There is no significant difference between male and female with regards to factors influencing store loyalty.
- "Quality of product" is the most important factor affecting customer store loyalty

SUGGESTIONS

1. Customers find it difficult to carry different loyalty cards every time they go for shopping. One card for all: This would ease the burden of carrying many cards at thesame time; Code based usage.
2. The second option is to remove the card system and allot the customers special codes. This would just require the customers to remember the code

every time theygo for shopping.

3. Integrate it with the credit card: The best possible option is to integrate the loyaltycard with the credit card. Customers always carry their respective credit card for shopping this will ensure that customer is not required to make any additional effortto avail the benefits of a loyalty card.

4. The purchase limit for loyalty cards should be decreased in order to assure the participation of lower class people.

5. Don't just focuses on adding members instead create a process to engage and growthe loyalty of existing members so that your customers feel valued.

CONCLUSION

A loyalty program is an important element of customer relationship management forfirms which focuses on wide range of activities. This research studies whether loyaltycards issued by stores have an impact on customer loyalty in general. Loyalty programs are common nowadays, which makes customers loyal to the product. Bothcustomers as well as the brand have certain benefits from the loyalty card, that the customers get incentives and the brand get loyal customers and more sales. It is clearfrom the study that the "quality of product" is the most important factor affecting customer store loyalty followed by store location, working hours, availability of vastrange of product, discount and offers, ease of product return, sales staff's attitude, after sale   service and customer notification.

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INCREASED USE OF UPI TRANSACTIONS: A COMPARA-TIVESTUDY BEFORE AND AFTER THE PANDEMIC

AUTHORS:

Devika Prakash and Naomi Sarah Mathew, Students, Marian College Kuttik-kanam

(Autonomous)

devikapkprakash@gmail.com ; naomism555@gmail.com

Abstract:

Unified Payments Interface (UPI) is an instant real-time payment system developed by National Payments Corporation of India, facilitating inter-bank transactions. The interface, regulated by the Reserve Bank of India, works by instantly transferring funds between two bank accounts on mobile platforms. UPI crossed 1 billion transactions for the first time in October 2019, almost three years after its launch. The next billion came in undera year in October 2020 where it proceeded more than 2 billion transactions.

The Covid 19 pandemic has made a remarkable shift in people onto contactless payments for their daily transactions. Though a significant number of people started using contactless payment options, such as UPI, before the pandemic, its usage has grown significantly since the pandemic. Almost one-third of the total amount transacted on this four-year-old platform was in the last six months (the period following the lockdown).

NPCI (National Payments Corporation of India) launched UPI on August 26, 2016. Total amount transacted on the UPI platform was ₹43.45-lakh crore between the years of 2016 and 2020. Of this, ₹14.26-lakh crore were transacted in six months between the months of March and August, 2020. And this is almost one-third (32.82 per cent) of the total amount transactedon the platform throughout the last four years.

The study intends to analyse the growth of UPI transactions before and after the pandemic in the districts of Ernakulam and Idukki, of Kerala. Ernakulam is considered as the commercial capital of Kerala and Idukki is a backward district in Kerala. Data will be collected through focus group interviews for primary data and a collection of reports for secondary data.

INTRODUCTION

The introduction of digital payment systems has been on an upward swing ever since its inception, and it is no exception in India. Rapidly expanding technology has digitised almost every sector in the economy including banking and

transacting. With the introduction of UPI system which provides ease of use in money transactions like no other online bankingsystems and the large majority of the population owning smartphones, it is no longer a tiresome process to wire or to receive money anymore. The recent Covid-19 pandemic, whichenforced no   contact for a prolonged period of time has resulted in the immense growth of online transactions using UPI. All signs indicate a major transformation of the economy to a cashless or cash-lite one. A major change of this size has a profound impact on every part of the economy, which makes studying its path and its current state all the more important. This paper analyses the the growth path of digital banking and UPI through literature review and the study conducted examines individuals and business's experiences with UPI and of the same post pandemic.

LITERATURE REVIEW

Varda Sardana and Shubham Singhania (2018) examines the evolution, extent, and direction of digital technology in the banking sector of India. The study gives an account of the evolution of technology in the banking sector, its digital transformation, the scope of digital banking, digital banking from the perspective of banks and the consumers, and challenges that India faces in digitising banking in India.

Rahmath Safeena, Hema Date and Abdullah Kammani (2011) examines the factors influencing the consumer's adoption of Internet Banking (IB) in India thereby investigating the influence of perceived usefulness (PU), perceived ease of use (PEU) and perceived risk (PR) on use of IB. Analysing a sample of students from an educational institution they were able to discover that PU, PEU, and PR are the determining factors of internet banking adoption. When online banking is viewed as useful, customer's intention to adopt is greater, and consumers anchor their interest in adopting IB to the beneficial outcomes and ease of use of the system, however individuals are still reluctant to adopt the system because of the risk associated with it.

Mahesh A. and Ganesh Bhat (2021) examines the growth and progression of the Unified   Payment Interface (UPI) in the economy over the years. Along with analysing its growth and progression the paper analyses UPI's position in the digital payment ecosystem and its strength, weaknesses, opportunities, and threats that it faces through a SWOT analysis. The paper makes use of an explanatory research method, analysing secondary sources such as government reports and published research papers. According to RBI data (May 2021) UPI accounted for 58.47 percent of all digital payment transactions, thus accounting

for more thanhalf of the total digital transactions in the digital payment ecosystem. Using SWOT analysis, the following strengths, weaknesses, opportunities, and threats were found. UPI's strengths included catering to even low level petty businesses, deterring corruption, simplifying the payment mechanism, notifying future payments, and multiple virtual payment addresses. UPI's weaknesses include delays in transactions due technical issues, annoyance caused by double verification process, the transaction limit of Rs. 2,00,000, and its vulnerability to cybercrimes. UPI's opportunities include a strong banking network that can propel the country to a cashless economy, growth in retail digital payment, an increase in consumer basedue to the spread of the internet, widening the range of digital payment services, and buildinga cash-lite economy. The threats that UPI faces include raising awareness, preference of cash in the society, poor grievance redressal system, and taxes on UPI system.

Rahul Gochhwal (2017) analyses the growth of payment systems in India and examines the technology behind UPI, particularly its architecture and security, with the help of empirical and theoretical literature review. The paper concludes that UPI is great for financial

inclusion in India, allowing a large portion of the population to be a part of the digital economy due to its high teledensity and it has done away with complicated payment systems.It has allowed even the smallest merchant to accept digital payments.

Aniket Chandrakant Godambe (2020) gives a detailed account of how the United Payment Interface (UPI) system functions and its various features, its advantages to the consumer, and the challenges and technical issues in UPI transactions. It concludes that UPI is more secure and easy to use than online bank payments.

RESEARCH METHODOLOGY

The study is conducted through primary and secondary sources of data. Primary data collection was conducted on individuals and business organisations of Ernakulam and Idukki districts of Kerala. Secondary data was collected from the government released data and otherjournals previously done.

FINDINGS

Study on individuals:

A study was conducted among young individuals between the age group of 18-25 years of Ernakulam and Idukki district to understand more about their UPI
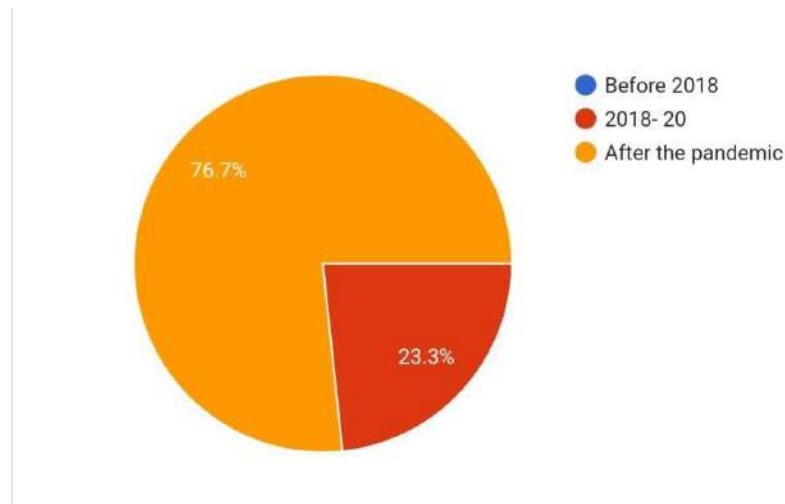
Transactions before and after the pandemic.

Fig. 1

It is evident from Fig. 1 that 76.7% of the respondents started using UPI Payment Method after the pandemic, which represents the increase in use of UPI Payment Methods over cash payments during the pandemic.
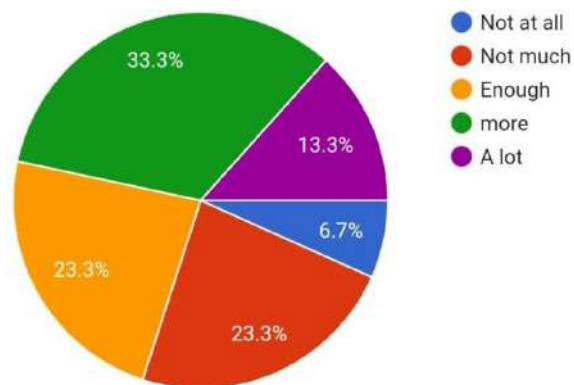

Fig. 2

The given Fig. 2 illustrates the responses of individuals on the increase of UPI transactions after the pandemic. The majority of the respondents agree to the fact that there has been an increase in the UPI transactions as 33.3% say there is a more increase and 23.3% say that there is enough increase compared to

23.3% and 6.7% saying there is not much and therehave not been an increase respectively.
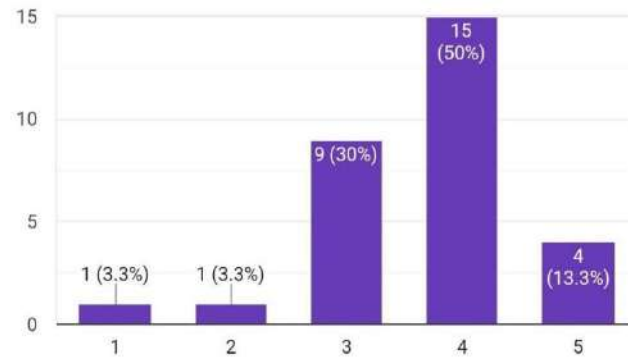

Fig. 3

In Fig. 3, people have rated their digital literacy regarding UPI Transactions on a likert scale of 1 to 5, with 1 representing not satisfactory and 5 representing outstanding. 50% of the respondents rated their digital literacy at 4.
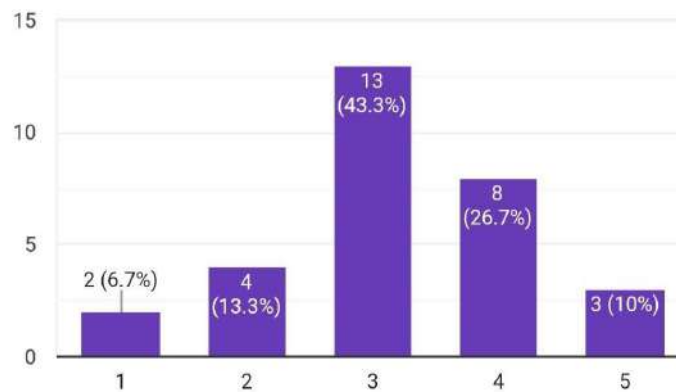

Fig. 4

Fig. 4 represents the way the respondents rate their parent's (who belong to the previous generation) digital literacy. The majority of the respondents have rated it at 3 on a Likert scale of 1 to 5, where 1 represents not satisfactory and 5
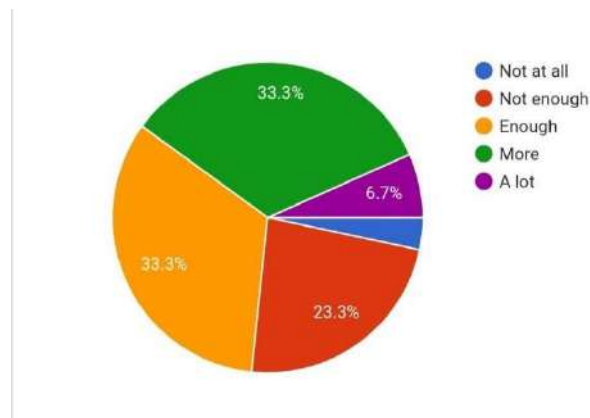
represents outstanding.

Fig. 5

Fig. 5 represents the increase in parents knowledge on UPI payment Methods post pandemic. 33.3% each of the respondents respond it as enough and more during the period of pandemic, which throws light on the fact that there is an increase in UPI Payment Methods postpandemic as compared to the period prior to it.
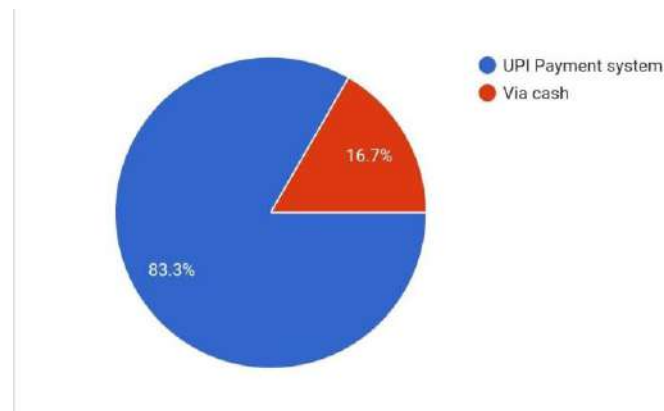

Fig. 6

Fig. 6 represents 83.3% of the respondents say that they prefer UPI Payment System over cash payments.

Study on Business Organizations:

The interaction with business organizations of both the organizations again proves the increase in UPI Payment Methods post pandemic. One of the form responded that, they even prior to the pandemic had the payment scanning

system, but it came into functioning onlypost pandemic. They also said that they prefer cash payments over UPI Payment Systems in case of immediate payments to be made. Another firm responded that they deal more with other businesses, where the major form of transaction methods is via cheques. They also responded that clients below the age of 35 prefer UPI Payment Methods and people above theage of 35 prefer cheques and cash payments. All the firms agreed to the fact that UPI Payments increased post pandemic.

CONCLUSION

The study was conducted in two districts of Kerala, namely Ernakulam and Idukki, among which one is the commercial capital of the state and another is an economically backwardone. Through the primary and secondary sources of data, it was found that there was a huge increase and awareness about UPI Payment Methods among the population. From individual point of view, most of them started using the UPI system during the pandemic and those who were using it increased the usage as well. From business point of view, the UPI Payment System became more functional during the pandemic especially among the younger generation. From the survey, it was also evident that the pandemic created a lot of digital literacy among the current and previous generation regarding this new payment system bornin India.

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APPENDIX

Comparative Study on UPI Transactions

Respondents Anonymity Assurance: This questionnaire is intended to collect data for a study regarding UPI transactions. The Anonymity of the respondents will be protected.

*Required

1. Age *

    _____

2. Place *

    Mark only one oval.

    ( ) Ernakulam

    ( ) Idukki

3. From which year did you started using UPI payment method? *

    Mark only one oval.

    ( ) Before 2018

    ( ) 2018- 20

    ( ) After the pandemic

4. What percentage does your UPI transactions increased during the pandemic? *

   Mark only one oval.

   - Not at all
   - Not much
   - Enough
   - more
   - A lot

5. What do you prefer as an individual? *

   Mark only one oval.

   - UPI Payment system
   - Via cash

6. Which UPI platform does you prefer? *

   Mark only one oval.

   - Google Pay
   - Paytm
   - PhonePe
   - Other: _____

7. How much do you rate your digital literacy regarding UPI Payment? *

   Mark only one oval.

	1	2	3	4	5	
Not Satisfactory	◯	◯	◯	◯	◯	Outstanding

8. How much do you rate your parents digital literacy regarding UPI Payment? *

   Mark only one oval.

	1	2	3	4	5	
Not Satisfactory	◯	◯	◯	◯	◯	Outstanding

9. How much does your parents knowledge on UPI Payments increased after the pandemic? *

   Mark only one oval.

   - ◯ Not at all
   - ◯ Not enough
   - ◯ Enough
   - ◯ More
   - ◯ A lot

Neuromarketing: Inside the mind of the consumers

Dr. Madhavi Sripathi,
Associate Professor, Mentor (i/c),
Dept. of Business and Management studies,
Seshadri Rao Gudlavalleru Engineering College, Gudlavalleru
Lingamallu Viraja,
Student,
Dept, of Business and Management studies,
Seshadri Rao Gudlavalleru Engineering College, Gudlavalleru

Abstract:

In recent years, Neuromarketing has raced up significantly, as online shopping has paved its path during Pandemic. Neuromarketing refers to the measurement of physiological and   neural signals to gain insight into customers' motivation, preferences, and decisions, which can help inform creative advertising, product development, pricing, and other marketing areas. Many companies like Frito Lay, CBS, Google and Amazon have been achieving better results by applying Neuromarketing techniques like FMRI (Functional Magnetic Resonance Imaging), EEG (Electroencephalography), Eye tracking, facial encoding, Biometric etc. It helps marketers to estimate the customer preference in online platforms. The present paper concentrates on how Neuromarketing techniques help companies to know the pulse of customers and ensure the right product reaches the right customer by guiding alterations in the marketing strategy.

Keywords:

Neuromarketing, Online platform, Customers, Physiological, Neural signals.

Introduction:

Neuromarketing is a combination of marketing efforts and neuroscience concepts. The term "Neuromarketing" was introduced in 2002 by Dutch marketing professor Gerald Zaltman   patented the ZMET (Zaltman Metaphor Elicitation Technique), to study people's emotional and cognitive response to media or marketing stimuli. It refers to the use of latest advances in brain and psychology sensor technology to understand more about the customer's mental   process while making the purchase decision. The companies like Amazon, Google follows this strategy to know about the customer needs, taste, preferences and it increases the   understanding regarding consumer decision and actions that are unconscious and act not taken into account by other, more traditional, market research methodology and the neuromarketing techniques are FMRI (Functional Magnetic Resonance Imaging), EEG (Electroencephalography), Eye

tracking, Facial encoding, Biometric etc. Research investigates how consumers are responding when a product is exposed to them. Nowadays customers are in the stage of choice overload, so that it makes customers dilemma. In order to make them as first priority to the customers and to promote their products and services.

Objectives:

The specific objectives of neuromarketing are as follows:

- To know how the human nervous system receives, encodes, stores and re-trieves information from stimuli.
- To get data to guide on the best choice of formats that allows greater emo-tional connection with the consumer.

Literature Review:

Neuromarketing is the science to know the customer psychology. By practicing different ways to measure the activities of the brain of a consumer to discover how the people respond to products and different marketing stimuli. The goals of neuromarketing studies are to accrue relevant information about the inner working of the brain. The spontaneous reaction of the brain is captured and records brain signal and activation. By applying the neuromarketing techniques the marketer is able to know about customers thoughts and gives the relevant   information and helps them to give their best. And also promotes their advertise-ments to   enlarge them in the market. This leads to building a good view for the customer.

Neuromarketing Techniques:

To know about the customers' response towards their companies services and products. The companies follow techniques founded by neuroscientists. They did several researches on customer's psychology and then they gave birth to a new way called Neuromarketing. This neuromarketing says about the move-ment of neuro signals in the customer brain about the product and service. To find a response from the customer, the company must know the reaction and should calculate it. For that they apply some techniques.

The neuromarketing techniques are explained below:

<u>Outside Reflex</u>:

Eye - Tracking:

Most of the Knowledge in life is gathered through the eye sight. Eyesight is one of the most important senses. In 1999, the new invention took place by *Kyualg Nam Kim* and *S.R.Ramakrishnan* proposed a vision based eye gaze method us-ing HCI.

Later it was developed into eye - tracking technology, and then it was modern-

ized for market research as one of the neuromarketing techniques. Eye- Tracking is measured where a person look providing insight into their thinking and the measures:

Scan pattern -

It is about measuring how consumers tend to stand for something. This can help to determine whether the information is logical and efficient.

Heat Mapping -

These heat mapping platforms provide color - coded data to give an indication of areas of a website or mobile page users are interacting with the most. The red colored spots show where the areas the user focuses the most and light colors are the areas indicated as less focus.

Fixation and gaze points -

Gaze points are measures that are recorded by the eye tracker and it is the basic units of measure. When a gaze point happens to close in time to range the resulting cluster denotes a fixation. Fixation is a period of time where the eyes are locked towards a specific object.

Areas of Interest (AOIs) -

AOIs measure the area of interest. By repeated actions in a website or a mobile page of a user and provides the information related to it.

Facial Encoding:

Facial Encoding is considered based on facial recognition. It was discovered by *Woodrow Wilson Bledsoe* in 1960. After some development this facial encoding technique became one of the tools in neuromarketing.

Facial Encoding is measured based on facial expressions associated with emotions and 24 muscle movements combinations are identified seven basic emotions (Angry, Disgust, Fear, Happy, Sad, Surprise, Neutral) and by considering the facial expression, rating is given according to the measure the facial encoding is done.

Biometric:

Biometric technologies are currently mostly used in law enforcement and security; it has serious privacy implications. Later neuromarketing systems include biometric to identify the customers. Biometric is scientific tracking. There are two categories of identification in biometric. They are:

Physiological -

This technique includes fingerprint recognition, facial recognition, iris recognition, rental scanning and hand geometric.

Behavioral -

This technique includes voice recognition, handwriting recognition, device interaction analysis and eye tracking.

Inside Reflex:

EEG (Electroencephalography) -

German psychiatrist *Hans Berge* discovered Electroencephalography (EEG) in 1924. This technique is used for recording the electrical activity of the brain. The electrodes   measure the brain waves associated with different states of stimuli.

In marketing EEG is used for identifying the key point of advertisement or video material testing, which helps to develop advertisements, testing new campaigns, and product movement of correlation, in store of experiences and also used for testing website design,   usability and taglines etc.

FMRI (Functional Magnetic Resonance Imaging) -

FMRI technique was invented by *Bell Laboratories* led by *Seiji Ogawa* in 1990. It   detects changes in blood flow and oxygen levels that analyze information of brain activities. FMRI is the only technique that measures conscious and unconscious thoughts and emotions. This FMRI technique is used for advertisement testing, concept testing, branding, packaging etc.

Conclusion:

With this paper, I would like to convey that marketing more default now a days with choose customers and also include tough competition and it is very important to survive in market. In order to survive, the marketer customers choose their mind set, this neuromarketing is the way chosen to know customers' view towards the company and it helps to inform creative advertising, product development, pricing, and other marketing areas which leads to gain good opinion from customers. So I conclude that neuromarketing is an emerging tool marketer.

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A STUDY ON THE STRESS LEVELS OF IT PROFESSION-ALS DUE

TO WORK SPACE SHIFT DURING COVID-19

Agustina M S

Master of Commerce (II year)

School of Commerce and Professional Studies

Marian College Kuttikkanam (Autonomous) – 685 531, KeralaEmail: agustinams333@gmail.com

Gopika R

Master of Commerce (II year)

School of Commerce and Professional Studies

Marian College Kuttikkanam (Autonomous) – 685 531, KeralaEmail: rgopika855@gmail.com

Abstract:

Employees are the foundation of every successful business whether big or small.Productive employees will help the organization to improve the efficiency and attain its goals and objectives in the long run. Training and development, salary package, motivationand work environment are some of the factors contributing to the productivity of the organization. With the advent of COVID 19 pandemic everything turned upside down. Theusual mode of 'work at office' was shifted to 'work at home' due to social distancing measures. This workspace shift was a drastic change mainly in the Information Technology(IT) sector. This mandatory requirement of 'work at home' might have created severe mental stress to the workforce in IT sector due to unmanageable and intensive workloads.Under this scenario, there are chances for the productivity of the business being affected. The research study was conducted to know the stress level faced by IT professionals due tothe 'new normal' i.e., workspace shift. This study also examines the consequences and factors of stress that the employees are exposed to if any. Since such a massive change is new, there are chances for the productivity going down. In such a case, the organization have to implement coping strategies to balance the crisis. The data was collected from a sample of seventy IT professionals in Ernakulam district with the help of convenient sampling technique and mathematical and statistical tools were used for data analysis.

The results of the study observed that IT professionals were exposed to stress during the pandemic.

Keywords: Stress, Stress management, workspace shift

INTRODUCTION

The Latin word "Stringere," which means hardship, is where the word "stress" originates. People struggle to deal with stress for a variety of reasons, including ignorance or other factors. Workplace stress is a significant issue that can result in negative physical, psychological, and behavioural effects. We have heard that IT professionals today are subject to high levels of mental stress. Due to social distance-inducing tactics, there was a change in the sort of job after the Covid-19 pandemic outbreak. As a result, "work from home" became a need. Some of the problems people have encountered when working from home may include intensive and unmanageable job loads and lengthy working hours without breaks. It was discovered that the health problems seen are rising blood pressure, sleep difficulty, anxiety and depression risk. In this case, the organisations are unable to raise productivity. Therefore, the company must put certain coping strategies in place to get through the crisis. Since the pandemic's impacts are unlikely to be short-lived, the firm should not only concentrate on boosting its productivity but also consider the welfare of its personnel. The goal of this study is to estimate the level of stress that IT professionals experienced during COVID-19 in Ernakulum. Additionally, it helps the business put the right policy procedures in place to deal with the problem.

REVIEW OF LITEARTURE

The researcher (Awada, 2021) examined how worker, workplace, and work-related factors influenced productivity, and time spent on a Work from Home Day during the pandemic. WFH has created effects on workers mainly on their productivity, health and well-being. Organisations are aiming to engage the employees in a new system as if the WFH situation is not likely to change in the near future. The findings highlighted that the productivity of the workers did not change due to remote work transition but better productivity was associated with employees having better mental and physical health.

The professor (Kniffin, 2020) has featured the component of Covid-19 impact on workers' workplaces and work practices. The pandemic resulted in the present changes in work ractices, impacts both economic and psychological (unemployment and well- being) and shows how the employee were affected. Social distancing issues, loneliness, economic inequality, increased stress were the factors discussed. It also includes the importance of moderating factors like, age, race, ethnicity and personality. Work From Home (WFH) as a drastic change created during the period is highlighted.

The analyst (Schieman, 2021) did and find out the corona virus pandemic altered work family and social life. Work-life conflict has emerged whereby an individual finding it difficult to manage both family and his profession. People experiencing it complain that they are not having enough family time. The author observes that the pattern of work life conflicts with the help of a national survey conducted among Canadian workers and raisesa question "how have the work life conflict changed with the rise of the pandemic?" The findings suggested that there has been a reduced work life conflicts during the pandemic. But this is where restricted by age of youngest child at home and degree of work-home integration.

The professor (Kumar, 2021) has featured the impacts created by the pandemic on employees' distress and job performance. Job performance is the application of a person'sskills and abilities in setting a job. The Covid-19 induced causes of stress like role overloadand lifestyle choices were the predictors of distress during the period of lockdown. Resultssays that role overload did not affect the performance of employees whereas family distraction and occupational discomfort did. Subsequently the impact of job performance on the employees` life satisfaction is also reduced. Good job performance can contribute tooverall satisfaction, distress diminished in to it. Since physical contact was not possible authors used a non- probability sampling to collect data. The number of demographics usedin the study is very limited. Analysing of other factors will add more content to the existingliterature. Similarly, the data is collected from the working professionals in Delhi. Expanding the area can give more results for the study.

The professor (Giorgi, 2020) stated in their research about the various psychological and social implications linked to work related factors, following Covid-19 pandemic. Social distancing norms, lockdowns, fear of getting sick, job insecurity, loss of income influencesthe mental as well as the physical health of the workers. The results are anxiety, depression,PTSD, sleep disorders, suicidal ideas and drug and alcohol addiction. Possible actions to reduce the impact of the mental health of employees include improvement of infrastructure in workplace, monitoring mental health and implementation of training programs. Promoting the development of preventive measures is essential. It also describes the psychological conditions related to workplace after Covid-19 in order to address up-comingpsychological critical issues in the work place.

OBJECTIVES

- To analyse the impact of workspace-shift on the stress level of IT professionals during the pandemic.
- To analyse the factors that influence stress level of employees in the IT sectorduring COVID-19.
- To identify various mechanisms that might reduce the stress faced during thepandemic.

HYPOTHESES OF THE STUDY

- H_0: There is no significant difference among job tittle with regards to impact of stress in IT professionals.
- H_0: There is no significant difference among age with regards to factors influencing stress in IT professionals
- H_0: There is no significant difference among impacts of stress with regards to effectiveness of coping strategies in IT professionals.

TESTING OF THE HYPOTHESES

A. Impacts of stress in IT professionals

H_0: There is no significant difference among job title with regards to impact of stress in IT professionals

H_1: There is a significant difference among job title with regards to impact of stress in IT   professionals

Table 2.1: Job title and impact of stress in IT professional

ANOVA					
Impact of Stress		df	Mean F	Sig.	Square
	Sum ofSquares				
Between Groups	2.271	3	.757	1.387	.254
Within Groups	36.026	66	.546		
Total	38.298	69			

Source: Primary data, n=70

The table 2.1 shows a one-way between subject's ANOVA was conducted to compare the job title of IT professionals and impacts of stress in IT professional during covid-19 pandemic. Software engineer, data analyst, system developer, programmer etc., are the various classification considered under job title of IT professional. Since, P>0.05 the null hypothesis was accepted. There is no significant difference among job title with regards to impact of stressin IT professionals. That means the job title one of the reason for stress of IT professionals.

B. FACTORS AFFECTING STRESS

H_0: There is no significant difference among age with regards to factors influencing stress in IT professionals

H_1: There is a significant difference among age with regards to factors influencing stress in ITprofessionals

Table 2.2: Age and factors influencing stress

ANOVA					
Factors Influencing Stress		df	MeanSquare	F	Sig.
	Sum of Squares				
Between Groups	1.364	3	.455	1.000	.398
Within Groups	29.989	66	.454		
Total	31.353	69			

Source: Primary data, n=70

The table 2.2 shows a one-way between subject's ANOVA was conducted to compare the ageof IT professionals and factors influencing stress during covid-19 pandemic. Age of the employees are classified as, 20-25, 25-30, 30-35, 35-40, above 40. Since, P>0.05 the null hypothesis was accepted. There is no significant difference among age with regards to factorsinfluencing stress in IT

professionals. That means the age one of the factor influencing stress of IT professionals.

C. Effectiveness Coping strategies

H_0: There is no significant difference among impacts of stress with regards to effectiveness ofcoping strategies in IT professionals.

1: There is a significant difference among impacts among impacts of stress with regards to effectiveness of coping strategies in IT professionals.

Table 2. 3: Impacts of stress with regards to effectiveness of coping strategies

ANOVA					
Impact of Stress	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.480	19	.394	.639	.857
Within Groups	30.818	50	.616		
Total	38.298	69			
ANOVA					
Effectiveness of Coping strategies	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.306	4	.077	.160	.958
Within Groups	31.047	65	.478		
Total	31.353	69			

Source: Primary data, n=70

The table 2.3 shows a one-way between subject's ANOVA was conducted to compare the impacts of stress with effectiveness of coping strategies in IT professionals. On both conditions,P>0.05 the null hypothesis was accepted. There is no significant difference among impacts ofstress with regards to effectiveness

of coping strategies in IT professionals. That means this coping strategies helps to overcome the stress level of IT professionals due to workspace shiftduring covid-19 pandemic.

FINDINGS

- There is no significant difference among job title with regards to impact of stress in ITprofessionals. That means the job title one of the reason for stress of IT professionals.
- There is no significant difference among age with regards to factors influencing stressin IT professionals. That means the age one of the factor influencing stress of IT professionals.
- There is no significant difference among impacts of stress with regards to effectivenessof coping strategies in IT professionals. That means this coping strategies helps to overcome the stress level of IT professionals due to workspace shift during covid19 pandemic

SUGGESTIONS

Based on the study, following suggestions are put forward for reducing stress level of

IT professional.

1. Employees should be provided with both technical and financial assistance may help toovercome the stress arises due to workspace shift.

2. To provide technical trainings and orientations that might help the employees to adaptwith the Changing working environment.

3. The organization is responsible for adjusting and conducting those programs and activities, which an employee can accommodate with current working scenario and reduce stress.

4. Equitable division of work load among the employees may help to reduce work pressureand employees' turnover.

CONCLUSION

This study was conducted to assess the problems related to the challenges faced by employees in relation with workspace shift mainly stress level of employee during COVID 19 Pandemic.It is made clear through the study that the Pandemic situation brings in a lot of challenges inrelation with workspace shift from office to home and it generate both mental stress and other health issues in employees. It is also noted that both network as well as technological inefficiency, doubled the routine work of employees. This study proves that how to manage

employees stress in an organisation and improve their potential with full satisfaction. And findings of the study suggest some solutions to the area of proper management of employeestress and well as employee satisfaction.

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AN EXPLORATORY STUDY ON MOOCs IN HIGHER EDU-CATION

1. Ms Jismy Maria Joseph, 2. Ms Rahnamol Sebastian

1.   Assistant Professor,

Research and PG Department of Commerce

Marian College Kuttikkanam (Autonomous) – 685 531, KeralaEmail: jismyjo-seph034@gmail.com

2. PG student,

Email: rahnamariyil02@gmail.com

Abstract*:*

The Sustainable Development Goals (SDGs), also known as the Global Goals, adoptedby all United Nations Member States in 2015 includes 17 Sustainable Development Goals, building on the principle of "leaving no one behind". The fourth goal in the 2030 Agenda for Sustainable Development is 'the access to quality education'. It is here where our study titled "MOOCs in Higher Education" gains its importance. With the advancement of information technology, the walls of the classrooms are now not a barrier for students as well as teachers to enhance their knowledge. For students and working professionals, the internet offers a new platform to conduct their studies and expand their vision in the form of Massive Online Open Courses or popularly known as MOOC courses. There are plenty of platforms that provide the students with a wide variety of courses and the prominent ones being Coursera, edX, FutureLearn,Udacity, and the India governments' initiative SWAYAM platform of which many are controlled and maintained by recognized universities. Our study is not intended as an exhaustive survey of all aspects in the field of MOOCs. It aimed to access the level of awareness of various MOOC courses and satisfaction level of the users. The study   revealed that majority of the respondents areaware about the various MOOC platforms and the most satisfying factor is the convenience to complete course wherever we are.

Keywords: Massive Online Open Courses, Higher Education, Online learning

INTRODUCTION

Web platforms envisage a new era of education with unlimited participation. Massive Open OnlineCourses (MOOC) is one such initiative aimed at unlocking knowledge through online courses; MOOC has silently entered our higher education sector. Many students of higher education sign up for courses offered through world-class universities over various platforms and some have even

moved closer to receiving micro and nano degrees by accumulating credits from these. Courses of diverse variety are available online, starting from "Being Happy" to "Death". While students may sign up for subject related courses, lay-men have wide variety to choose from including magic, softskills, foreign languages, gardening and cooking.

REVIEW OF LITERATURE

 (Israel, 2015) studied the effectiveness of integrating MOOCs in traditional classrooms for   undergraduate students. This paper further discusses the preliminary findings related to the impact of MOOCs on the learning outcomes of students. The findings of the study stated that there is a significant change in the learning pattern and outcomes of students with regards to the usage of MOOCs.

(yuan & powell, 2018) This report helps the decision-makers in higher educational Institutions to gain a better understanding of the usage of massive online open course (MOOCS) and trends towards greater openness in higher education and to think about the implications for their institutions. Secondary data is used for data analysis. This paper gives the suggestion that MOOCs promise to provide a better higher education experience by providing flexible, affordable, and fast-track completion of universities courses for free or at a low cost for the learners who are interested.

(Kalvala, 2016), in their research paper titled "Student engagement in massive open online courses", undertakes to study the behavioral and engagement pattern of students in online learning platforms. The paper also discusses the existing limitations of MOOC courses and states that instead of giving video presentations, we must adopt forums, which increases the   participation of students through different activities like discussions and debates.

(Evans, Baker, & Dee, 2016), in their article titled "Persistence patterns in massive open online courses (MOOCs)", examines various critical patterns of enrollment, engagement, persistence, and completion among students in online higher education. Primary data is used for the analysis. The findings of the article suggest that some changes in the course designs are required to make the students more engaging, interesting and for the successful   completion of the courses.

(Leblanc & Jacoby, 2015), in their journal article titled "Strange Bedfellows: How to Think about Innovation in a World of Regulation" studies how the new players in education, the Massive Online Open Courses have disrupted the way in which universities conduct them business. Their article states that universities

can earn income from activities like course fees,selling information about students to employers and other interested parties and payment for assessment and certification.

OBJECTIVES OF THE STUDY

The objectives of this study are as follows.
1. To understand the level of awareness of online courses among the users.

2. To analyze the satisfaction level of users.

HYPOTHESES OF THE STUDY

H0: There is no significant difference between male and female with regards to satisfaction levels on MOOCs.

H0: There is no significant difference among varied age groups with regard to satisfaction levels on MOOCs.

RESEARCH METHODOLOGY

The present study is with the help of both primary and secondary data. For this, the primary data was collected using various journals, bulletins, magazines, and questionnaire methods. Thesecondary data are from journals, books, the internet, records, etc.… The study was conducted inMarian college Kuttikkanam (Autonomous), data was collected from 60 respondents. In order to select the sample, convenient sampling method was adopted. The collected data were analyzed using SPSS and the tools used are Independent Sample T- Test and One Way Anova.

ANALYSIS AND INTERPRETATION

Table 1: Awareness Level on MOOC

Awareness Level	Yes	Percentage	No	Percentage	Total
Different MOOC Platforms	36	60	24	40	60
Different Courses	43	71.67	17	28.33	60
Information From College On MOOC	41	68.33	19	31.67	60
Facilities From College	45	75	15	25	60
Learning Process	46	76.67	14	23.33	60

Source: Primary Data

With regards to the above information, we can see that 60 % of the respondents are aware of thedifferent MOOC platforms while 40% are not aware of it. Further, we can see that 71.67% ofrespondents know the different varieties of courses provided by MOOC platforms whereas 28.33% respondents are not

aware of it. 68.33% of respondents came to know about MOOC from the information provided to them by the college and the rest 31.67% of respondents gained knowledgeabout MOOCs from other sources. 75% of the respondents are aware of the different facilitiesprovided by the college to promote online learning while 25% of respondents are not aware ofsuch facilities. Of the 60 respondents, 76.67% respondents are aware of the learning processthrough MOOC and the rest 23.33% are not sure about the learning process.

Table 2: Satisfaction Level

Factors	Mean	Std. deviation
Convenience	4.15	0.685
Instructional Quality	3.70	0.776
Multiple Courses	3.50	1.017
Quality Of Courses	3.65	0.899
Variety of Courses	3.78	1.091
Time Zone and Physical Boundaries	3.55	0.982
Employer Acceptance.	3.55	0.910

Source: Primary Data

Convenience is the factor that has the highest mean of 4.15. It is followed by 'Course Varieties' with a mean of 3.78, 'Instructional Quality' with a mean of 3.70. The factor 'Quality of Courses'has a mean of 3.65. The factors 'Time zone and physical boundaries 'and 'Employer Acceptance'had the same mean of 3.55. It was followed by the 'Ability to do multiple courses' which had the lowest mean of 3.50.

TESTING OF HYPOTHESIS
TESTING OF HYPOTHESIS BASED ON THE SATISFACTION LEVEL OF MOOC USERS WITH DEMOGRAPHIC FACTORS

H0: There is no significant difference between male and female with regard to satisfaction levelon MOOC.

H1: There is significant difference between male and female with regard to satisfaction level on MOOC.

Relationship between the satisfaction level of MOOC and Gender

Test Used: Independent Sample T-Test					
Variable Name (Gender)	Size	Mean	StandardDe-viation	t-value	P-value
Male	54	25.7222	3.71847	-0.986	0.328
Female	6	27.3333	4.54606		

Source: Computed

Since p-the value is more than 0.05, the null hypothesis is accepted at a 5% level of significance.Therefore, there is no significant difference between male and female with regards to satisfactionlevels on MOOCs.

H0: There is no significant difference among varied age groups with regard to satisfactionlevel on MOOC.

H1: There is significant difference among varied age group with regard to satisfaction level on MOOC.

Relationship between satisfaction level on MOOC and Age

Test Used: One Way Anova					
	Sum Of Squares	Df	Mean Square	f-value	p-value
Between Groups	20.066	1	20.066	1.402	0.241
Within Groups	830.117	58	14.312		
Total	850.183	59			

Source: Computed

The above table clearly explains that the p-value is 0.241 which is greater than 0.05, thus the The null hypothesis is accepted at a 5% level of significance and hence it can be concluded that there is no significant difference among varied age groups with regards to satisfaction level on MOOC

MAJOR FINDINGS

a) Demographics

- The major demographic findings indicate that the respondents were almost equally divided based on their gender,
- The majority of the respondents were young undergraduate students.
- Almost 90% of the respondents are in the age group of 18 – 25.

b) Awareness Level

- 60% of the respondent are aware of the different MOOC platforms.

- 75.5% of the respondents know the different courses available in MOOC platforms.
- The 41 respondents securing 68% came to know about MOOC from the informationprovided to them by the college.
- 75% of the respondents are aware of the different facilities provided by the college to promote online learning.
- Of the 60 respondents, about 76.6% respondents are aware of the learning processthrough MOOC and the rest 23.3% are not sure about the learning process.

c) Satisfaction Level

- The study has revealed that convenience is the factor that has the highest mean of 4.15followed by 'Course Varieties'.

SUGGESTIONS

- Conduct various promotional activities to encourage the participation of learners inMOOCs.
- Should simplify the learning process through MOOC.
- Should introduce more dynamic courses to increase the participation of learners.
- The courses provided must meet industrial standards.
- Should provide offline delivery of courses in pen drives and CDs in areas of poor infrastructural facilities.
- Should make the courses more interactive in order to increase the satisfaction level of the learners.
- Provide flexible timing to complete the courses.
- Identify new channels of communication to access the less informed learners.

CONCLUSION

The present study tried to understand the level of awareness of online courses among the users andthe satisfaction of end-users towards Massive Online Open Courses. MOOCs try toprovide new and innovative courses to both students and working professionals at the cheapest price. MOOCsaim to eliminate the division of those having access to education and those not having. Even manyrecognized universities and colleges now come up with such courses. MOOC courses are a boon to the students as they promote distance education without any time constraints. With therecognition of MOOCs as a credible platform for education by employers, we are about to witnessthe revolution in education.

MOOCs can be used as a form of open education offered for free through online platforms. The (initial) philosophy of MOOCs is to boost the quality of higher education to a wider audience. Assuch, MOOCs are an important tool to achieve goal 4 of the 2030 Agenda for SustainableDevelopment. With the availability of highly updated technologies, MOOCs provide anopportunity for students and professionals to explore the world of knowledge without the restrictions of a number of courses and the subjects.

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Social Payments make Shopping Seamless

Dr. MADHAVI SRIPATHI,

Associate Professor, Mentor (i/c),

Dept. of Business and Management Studies,

Seshadri Rao Gudlavalleru Engineering College, Gudlavalleru-521356, Krishna district Andhra Pradesh

E-mail id: sripathi.madhavi235@gmail.com

NAKKA JAYA RAJ,

M.B.A (Student),

Registered number-21481E0039,

Dept. of Business and Management studies,

Seshadri Rao Gudlavalleru Engineering College, Gudlavalleru-521356, Krishna district Andhra Pradesh

E-mail id:nakkajayaraj931@gmail.com

Abstract:

Social payments are payment methods that incorporate aspects of social media. These kinds of payments are typically made via an app or website. The growth of social payments rapidly increased from 0.4% to 3% during 2015-2022.Social payments are accepted by millions of   merchants as it is very quick enough to send and receive money and shop online. It offers interactive social features and colourful emojis to make payments friendly and fun. The present paper focuses on how consumer behaviour influenced cause of social payments. For the present study, data was collected from 198 young college going students in Krishna district using structured questionnaire and appropriate statistical tools were used. The outcome of the paper will be helpful to frame marketing strategies in line with the customer changing behaviour patterns.

Keywords: Key words: social payments, buying behaviour, emojis, merchants.

Introduction

Social payments are payment methods that incorporate aspects of social media. These kinds of payments are typically made via an app or website. Those involved in the transaction exchange usernames, phone numbers, or email addresses rather than financial information like Twitter buy, apple pay, pay pal. Because of these social payment apps the behaviour of consumer easily change or influenced, because if the consumers have cash in their accounts and those accounts directly connect with these social payment apps the behaviour of the consumer will change. When consumers open these payments, they will attract by these payment apps because no of products, things, fashionable items are

available in these payment apps, people or consumers they don't need those products but they attracted to buy.

The Covid-19 pandemic has boosted the use of digital and contactless payments. Cash in circulation reached a decade high due to a surge in demand for high-value banknotes, suggesting that cash was increasingly held as a store of value rather than for making payments. The Covid-19 pandemic accelerated the digitalisation of payments. The latest Red Book   Statistics from the BIS Committee on Payments and Market Infrastructures (CPMI) show that consumers have shifted from physical cash to digital and contactless payment instruments at a rate unprecedented since the start of the Red Book Statistics.

Literature

Zimmerman, Jamie M.; Baur, Silvia. 2016 reported that digital Social Payments (DSPs) offer a variety of potential benefits over traditional cash, voucher, or in-kind methods. Proponents most often cite increased efficiency, reduced leakage, and faster, more convenient and more secure payments to recipients. When linked to bank accounts or mobile wallets that offer store-of-value opportunities or access to additional financial services, DSPs to the bottom of the pyramid could pave a way to fuller financial inclusion. However, evidence shows that the financial   inclusion benefits of DSPs have thus far been limited: most recipients withdraw 100 percent of their payment at once and by and large do not use the account again until the next transfer takes place, let alone take advantage of additional financial services that may be available to them. This lackluster use has led some to question the promise of DSPs as a financial inclusion gateway.

Key Barriers to digital payments:

1. One of the major problems was dealing with country-by-country financial and payments regulations, many of which differ from place to place.
2. Confusion and Irritability Among New Users

3. No ability to earn interest on money on money deposited with social payments

4. Fees for some services.

5. Speed of transaction and payment failure

6. Burdensome KYC requirements

7. Transaction charges

8. Sometimes products booked but don't visible in the cart with respective social payments, so consumers are in dilemma is product booked or not.

Objectives

- To understand the significance of social payments, post covid.
- To analyze the impact of digital social payments on change in buying behaviour of consumers.

Methodology

For the present study, primary data was collected from 198 young college going students in Krishna district using structured questionnaire. Respondents belong to different age groups ranging from 17 yrs to 22yrs and from different disciplines.

Importance of Digital Payments Cost Savings

Digital Payments will reduce a huge amount of cost that governments and companies used to invest.

Accessibility and Convenience

Using digital payment modes is very easy. You can make online payments within a second. In case of a contactless transaction, you need to hover your card over the payment equipment.   People can use it using any mobile device.

Lower Risk

Online payment gateway will securely send the important transaction details. There is no specific time for making an online transaction, you can do it when every out want.

Trace Everything

The best part of using digital payment mode is that you can trace your transaction.

Future of Digital Payment

After the arrival of COVID-19, the online payment industry is booming. Various digital payment companies are doing their hardest to encourage digital payment methods. There is no doubt that the post pandemic era will be the era of digital payment mode. There are several enterprises that have introduced advanced payment terminals as technology progresses. These payment terminals would make it easier for retailers to take payments via credit card. Customers would now have the option to make deposits in a comfortable manner. As a consequence, for small merchants, the digital payment mode will be a blessing in disguise.

Various Modes of Digital payments

Formed in 2008, under the patronage of RBI and Indian Bank Association, NPCI has embarked on a machine for touching every Indian across its diverse range of digital payment items like UPI (Unified Payment Interface), BHIM (RuPay, NETC, AePS (Aadhaar enabled Payment System), BHIM Aadhaar, Bharat Bill pay, NFS (National Financial Switch), NACH (National Automated Clearing House), CTS, IMPS (Immediate Payment Service) and to facilitate Safe and protected digital payments.

This research helpful in
- Shift of money from person to person
- Person to business, such as kirana stores, petrolstations, recharges, e-commerce,
- Business to business, such as a retailer to supplier or distributor
- Business topers on a salaries, reimbursement, claims

Non-cash payments

The pandemic has made a marked impact on non-cash payments. In particular, the total value of non-paper-based or digital credit transfers grew strongly in both advanced economies (AEs) and emerging market and developing economies (EMDEs). These payments include transfers initiated via online banking, a mobile banking app or an automated transfer. As a result, the growth in total credit transfer usage was so strong that the share of non-cash payments in total GDP sharply increased across the globe. This, together with a decline in the share of private consumption expenditure in GDP suggests a meaningful move away from cash payments.

In addition to the decline in cash payments, the growth in the number of card payments lost momentum or even declined in various jurisdictions. The shift away from cash and cards towards digital credit transfers is probably driven by

a combination of on-going trends and Covid-19-related developments. The latter include:

(i)   the worldwide migration to working-from-home;
(ii) temporary shutdowns of shops, hotels and restaurants;
(iii) some merchants refusing cash payments;
(iv) the surge in e-commerce;
(v)   the growth in digital person-to-person payments; and
(vi) the distribution of Covid-19 benefit payments by governments.

## Cash withdrawals and cash holdings

The decline in cash usage during the Covid-19 pandemic is also reflected in the cash withdrawals data. Compared with 2019, both the number and value of cash withdrawals dropped in 2020 in most countries. Generally, the total number of cash withdrawals declined by 23%, exceeding the 10% decline in value. This suggests that consumers took out cash less frequently, but when they did, they withdrew larger amounts. The decline in the number of withdrawals might be due to fewer commuting and shopping trips [11] during the pandemic and a tendency to avoid the use of automated teller machines (ATMs) or to visit bank branches because of fear of being infected with the virus.[12] However, country differences in withdrawals are large, with five annual withdrawals in China and India and 50 in Saudi Arabia. In terms of value, cash withdrawals were the lowest in Sweden and the Netherlands (3% and 4% of GDP, respectively) and highest in China and Russia (39% and 26%, respectively).

Data Analysis& Results:

It is observed that the respondents are using digital social payments like twitter buy, apple pay, pay pal, venom, Samsung pay, and mi pay in different proportions as shown in Chart. 1. Out of the mentioned digital modes of social payment platforms, pay pal occupies major portion say 18.68%, and, 12.62% of the respondents are using venmo for their shopping payments.

Chart.1: Composition of Digital Social Payments
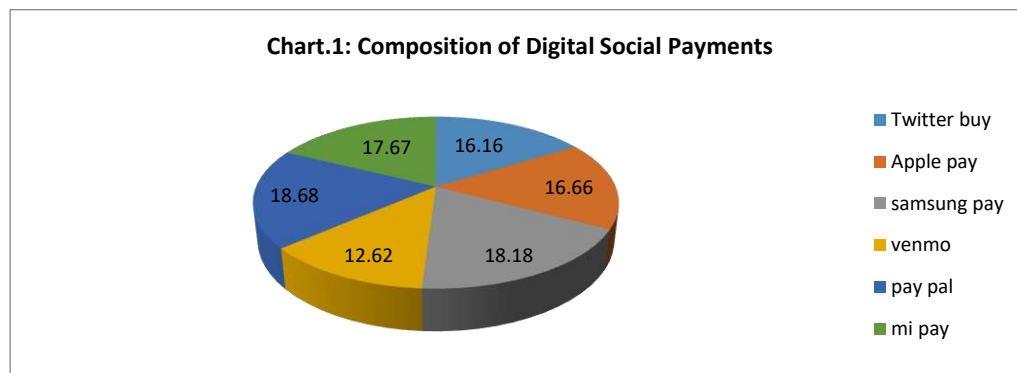
There are several reasons associated with the impulse buying behaviour of customers like easability, no worry of carrying cash, etc. Majority of the respondents use social payment platforms for cashback and very minor percentage of respondents use these social payments for their easy access.

Chart.2: Reasons for buying on impulse
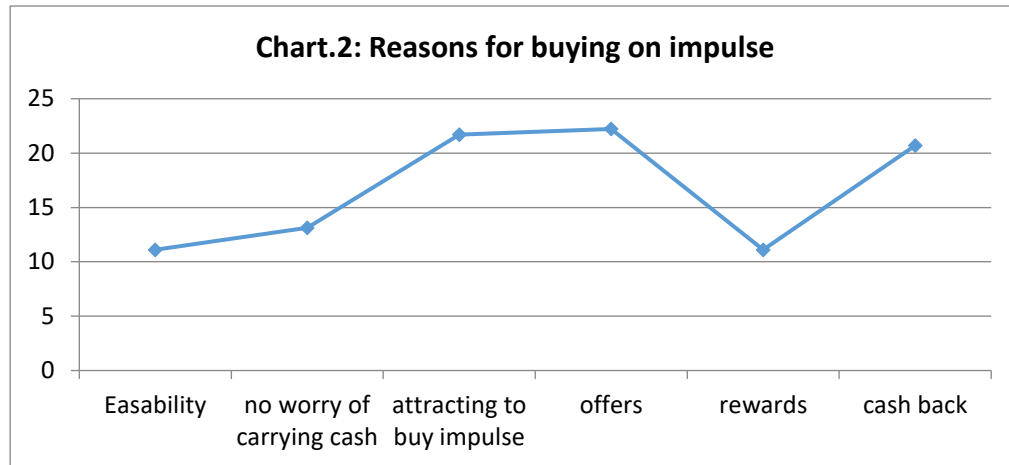
Conclusion:

The COVID-19 induced lockdown in India was an inflection point for on-boarding of new users into digital payments. The COVID-19 pandemic has spurred financial inclusion – driving a large increase in digital payments amid the global expansion of formal financial services. As of 2021, 76% of adults globally now have an account at a bank, other financial institution, or with a mobile money provider, up from 68% in 2017 and 51% in 2011. Importantly, growth in account ownership was evenly distributed across many more countries. The pandemic has also led to an increased use of digital payments. In low and middle-income economies (excluding China), over 40% of adults who made merchant in-store or online payments using a card, phone, or the internet did so for the first time since the start of the pandemic. The same was true for more than a third of adults in all low- and middle-income economies who paid a utility bill directly from a formal account. In India, more than 80 million adults made their first digital merchant payment after the start of the pandemic, while in China over 100 million adults did.

Two-thirds of adults worldwide now make or receive a digital payment, with the share in developing economies grew from 35% in 2014 to 57% in 2021. In developing economies, 71% have an account at a bank, other financial institution, or with a mobile money provider, up from 63% in 2017 and 42% in

2011.The digital revolution has catalyzed increases in the access and use of financial services across the world, transforming ways in which people make and receive payments, borrow, and save. Through the use of smart phones, the digitization of the banking sector is bound to satisfy the increasing expectations of the population. Indeed, it reduced human error and improved comfort. With the aid of digital banking, most enterprises do not have to focus on the timing of banking operations. Transactions will now be made even in odd hours.

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KUMARARANI MEENA MUTHIAH COLLEGE OF ARTS AND SCI-ENCE (Co-Ed.)
No. 4, Crescent Avenue Road, Gandhi Nagar, Adyar, Chennai -600020

START UP BUSINESS IN INDIA

DHANUSH RAJAN C.T.
IInd M.Com Bank Management

Introduction :

Impact of covid-19 brought numerous changes in Indian economy. People underwent lot of struggles and challenges due to pandemic situation. Many job seekers turned out to be job providers. Job creators ventured to business due to impact of covid -19. This present research paper explores about startup business in India and suggestions are given for enhancing start up business sector in India.

Objectives of the study:
- ✓ To explore about Start Up Business in India
- ✓ To know about Start up India Scheme
- ✓ To gather information about start up business loans
- ✓ To analyise the advantages and challenges faced by start up busineses in India
- ✓ To offer suggestion to enhance the growth of startup business sector in Indian

Methodology:
This research paper is based on the secondary data collected from books, Newspapers, E- journals and Websites. Explorative Research is adopted to collect data.

Meaning of Startup business:
A Start up is a company or project undertaken by an entrepreneur to develop a profitable business.

An entity shall be considered as a Startup:
1. If it is incorporated as a private limited company or registered as a partnership firm or a limited liability partnership in India

2. Up to ten years from the date of its incorporation/registration

3. If its turnover for any of the financial years since incorporation/registration has not exceeded INR 100 Crores

Advantage Of Startup Business:

1. New-Age Working Style:

Startup companies are based on the modern concept that engages the young entrepreneurs to start and develop a business.

2. Limited Funds:

To venture into start up Business, limited capital is required. Hence,Many Youngsters and new Job creators can venture into start uop Business.

3. Best Place to explore Potential:

Startup firms generally consist of 4 to 5 members who solely take up the responsibility to deliver the end service.

Due to a limited number of employees, every member undertakes more than one responsibility that involves multitasking. This can be a significant **benefit of startup** in terms of extending the ability to learn more things that are usually unthinkable in a large organization with a   traditional working atmosphere.

4. Attractive Benefits:

Startup companies had also given the employees the freedom to work from home and flexible working hours during COVID-19.

5. Better Utilization of Resources:

Startups involve creative thinking, optimum use of skills, and resources, entrepreneurship tends to excel under hardship. More focus is maximizing the output depending on a tight budget a handful of tools.

Start Up India Scheme:

Startup India is a flagship initiative of the Government of India, intended to build a strong ecosystem that is conducive for the growth of startup businesses, to drive sustainable economic growth and generate large scale employment opportunities. The Government through this initiative aims to empower startups to grow through innovation and design.

Several programs have been undertaken since the launch of the initiative on 16th of January, 2016 by Honourable Prime Minister, to contribute to his vision of transforming India into a country of job creators instead of job seekers. These programs have catalyzed the startup culture, with startups getting recognized through the Startup India initiative and many entrepreneurs are availing the benefits of starting their own business in India.

The benefits provided to recognized startups under the Startup India initiative are:

1. **Self-Certification:** Self-certify and comply under 3 Environmental & 6 Labour Laws

2. **Tax Exemption:** Income Tax exemption for a period of 3 consecutive years and exemption on capital and investments above Fair Market Value

3. **Easy Winding of Company:** In 90 days under Insolvency & Bankruptcy Code, 2016

4. **Startup Patent Application & IPR Protection:** Fast track patent application with up to 80% rebate in filling patents

5. **Easier Public Procurement Norms:** Exemption from requirement of earnest money deposit, prior turnover and experience requirements in government tenders

6. **SIDBI Fund of Funds:** Funds for investment into startups through Alternate Investment Funds

Startup Business Loans in India:

HDFC Bank:
Key highlights:
- Loans of up to Rs.40 lakh. Rs.50 lakh in select location.
- A processing fee of 0.99% of the loan amount will be charged by the bank.
- Repayment tenures of up to 4 years.

TATA Capital:
Key highlights:
- Repayment tenures of up to 3 years
- Loans ranging between Rs. 50,000 and Rs.75 lakh.
- Processing fee of 2.50% of the loan amount plus GST will be charged by the lender

Kotak Mahindra:
Key highlights:
- Loans of up to Rs.75 lakh.
- Interest rate charged by the bank will depend on factors such as the loan amount availed the repayment tenure, etc.
- 2% of the loan amount plus GST will be charged as the processing fee.
- Repayment tenures of up to 5 years

Fullerton India:

Key highlights:

- Loans of up to Rs.50 lakh.
- Repayment tenures of up to 5 years.
- The processing fee charged can go up to 6.5% of the loan amount plus GST

Challenges Faced By Start Up Business:

1. Competition:

The corporate world is quite fierce. There is always a competition going on between the giants. Competition poses one of the biggest challenges for the survival of startup businesses. Both B2B and B2C organizations always tend to feel the heat of the fierce competition. In order to survive in this competitive business environment that covers both traditional and online businesses, the startups need to play aggressively, and punch above their weight to gain the much needed recognition amongst the clusters of ever challenging and expanding businesses.

2. Unrealistic Expectations:

Success does not come alone. It brings expectations with it. Most of the times, these expectations seem realistic, But in the real sense of the word, are merely unrealistic. This same concept holds true for young startups. Startups tend to face challenges when they set 'unrealistic expectations' following a booming success.

3. Hiring Suitable Candidates:

One of the most important factors that define organizational culture within a startup company is the synergy of the team. A team comprises of individuals with similar capabilities and identical focus. In order to develop a highly successful team culture, organizations in general – and startups in particular – need to hire suitable candidates. Start up Companies find difficulties in selecting suitable candidates due to less salary package.

4. Partnership Decision Making:

Partnership is the essence of success. And this logic holds true for startups as well. In this ever-expanding and ever-changing digital era, where organizations need to battle hard for their survival, startups also find it difficult to find trustworthy partners. It's really a big challenge for startups today. And as far as tech startups are concerned, stakes in partnership are much higher for them.

5. Financial Management:

One of the biggest challenges that startups face today relates to getting business loan and financial management. It is a fact that small startups rely heavily on

financial backups from the so called investors. At times, when there is a cash influx, small firms, most importantly startups tend to find it really hard to properly manage their finances, and they bog down against the pressure.

Suggestions:

✓ Awareness must be created about the benefits of Start up Business.

✓ Government can come forward to create incubation centre in the College for promoting start up business and motivate youngsters to venture into business through Entrepreneurship Development Programmes.

✓ Non-Government Organisations can help Start up Business in business plans, marketing and obtaining benefits under Government Scheme.

✓ Banks can promote start up Business by providing capital for skilled job creators and inculcating the responsibility of repayment of loans.

✓ Start up firms must effectively manage finance in order to succeed in business.

✓ Startup companies specifically look for employees who can acclimate through their skill set and innovative ways to accomplish the assigned tasks. Start Up Companies can recruit skilled creative youngsters who can help in the development of business.

✓ Start up companies must learn the art of selecting suitable candidates for the job. They can offer better salary package or rewards to skilled candidates.

✓ Sustainability requires consistent efforts. In order to succeed in a competitive business world, startups need to have high but controlled expectations, keeping view of the resources available, the extent of growth potential, and other market factors as well.

✓ Start up Business can venture into digital Marketing to enhance success.

Conclusion:

India has been on track to becoming the largest economy in the world for quite some time now with the growth of Start up Businesses in India.

AI IN E-COMMERCE

T.S. Leelavati

Assistant professor , department of business management studies in Shadhrirao Gudlavallaru engineering college.

Perumalla Komala sai Suhasini

Student in department of business management studies in Shadhrirao Gudlavallaru Engeneering college.

Abstract:

With the rapid development of science and technology and economic society, the application of artificial intelligence (AI) is more and more common, its development has a profound impact on our work and lifestyle. In the field of e-commerce, AI technology has also been well applied and achieved good results. Al has become an important driving force for the development of e-commerce. This paper simply described the e-commerce =development situation and prospects of AI technology, analysis the present situation of the application of Al technology in the field of e-commerce, mainly study and discuss in detail from the aspect of assistant of Al, intelligent logistics, recommendation engine and the optimal pricing application through the research of e-commerce intelligent operation instance — Baidu take away, probes into the important impact and great significance on the e-commerce development of artificial intelligence.

Introduction: E-commerce or electronic commerce is an emerging concept that describes the process of buying and selling or exchanging of products, services and information via Computer network including the internet. Entering into the electronic array, the way includes and organisations do business and undertake commercial transactions has been changed. This indicates the moment towards electronic commerce. This means there is no paper work and physical interaction is limited if at all. The emergence of electronic commerce started in early 1970with the earliest example electronic funds transfer (EFT), which allows organization to transfer funds between one and another electronically.

Ecommerce is not just having a website, but e-commerce is more than that there are number of applications of e-commerce such as home banking, online shopping, finding a job etc, To execute the applications it is necessary to have supporting information and organisational infrastructure.

How e-commerce works

The consumer moves through the internet to the merchant's website. From there, he decides that he want to purchase something, so he is moved to the online transaction server, where all if the information he gives is encrypted. Once he has placed his order, the information moves through a private gate way

to processing network , where the issuing and acquiring banks completed or deny the transaction .this generally takes place in no more than five to seven seconds .there are many different payments systems available to accommodate the varied processing need of merchants , from those who have a few orders a day to those who process thousands of transaction daily With the addition of secure socket layer technology, e-commerce is also a very safe way to complete transactions .

E-commerce is a modern business methodology, which helps the companies and the consumers to have better business facilities through less cost while improving the quality of good and services and increasing the speed of transaction s.

E-commerce covers online selling and transaction, web retailing and wholesaling, electronic data and fund transfer, electronic banking interactive marketing etc. It involves multimedia, advertising, product information, customer support, on the world wide via internet payment mechanism through banks etc.

It connects the management of the enterprises to the various aspects of trading viz, supplies, distributors, retailers, consumers and we'll other traders on the global e-commerce infrastructure.

Global trading environment

E-commerce has given a global platform to the manufacturers, traders sellers & buyers or consumers. Now sellers can treat world as a global market and buyers also have a wide range of choice to buy any product from anywhere in the world. In the other worlds we can say that world is acting like a single market consumers have accepted the e-commerce business model there are several factors which have a role in the success of any e-commerce venture. Some of possible factors to make it successful are listed below

1. Providing value to customers.
2. Providing service and performance.
3. Providing an attractive website.
4. Providing an incentive for customers to buy and return.
5. Providing personal attention.
6. Providing a sense of community.
7. Providing reliability and security.
8. Providing a 360 degree view of the customer relationship.
9. Owning the customer's total experience.
10. Streamlining business process.
11. Letting customers help themselves.
12. Helping customers do their job of consuming.

13. Constructing a commercially second business mobel.

14. Operating on or near the cutting edge of technology.

15. Product suitability.

To do all operations smoother and faster companies start adopting AI technology in their apps. This is the latest trend in E-commerce.

Artificial intelligence refers to any human like behaviour displayed by a machine or system. In Ai's most basic form, computers are programmed to "mimic" human behaviour using extensive data from past examples of similar behaviour

Weather you are talking about deep learning, strategic thinking, or another species of Al, the foundation of its use is in situations that required lighting, fast responses with AI, machines can work efficiently and analyse vast amount of data in the blink of a eye , solving problems through supervised , unsupervised or reinforced learning .

While it's early forms enabled computers to play game s like checkers against humans, Al is now part of our daily life. We have Ai solutions for quality control, video analytics, speech to text, and autonomous manufacturing Financial services, and entertainment, e-commerce

AI can help today's online retailers deliver an optimised customer experience on and off there e-commerce websites by using collected business and customer data to make better business decisions and more accurately predict the future.

By using Ai in e-commerce we have many advantages those are

1. More targeted marketing and advertising

2. Increased customer retention.

3. Sales man automation.

4. Efficient sales process

Ai used cases in e-commerce

1. Personalized product recommendation

2. Pricing optimization

3. Enhanced customer service

4. Customer segmentation

5. Smart logistics

6. Sales and demand fore casting

How to implement Ai into e-commerce?

1. Create a strategy
2. Find narrow use cases that are relevant to the overall corporate strategy
3. Leverage third party/ experience
4. Build a full scale solution.

Application of AI:

Day by day technology is developed similarly AI technology is also improved in sale and e-commerce segmentation. At, present the application of artificial intelligence in the field or e-commerce is mainly reflected in the following aspects.

Artificial intelligence assistant:

It is the primary function. It is automatically respond to the customers simple questions and simple voice commands. And it also provide recommendations to the customers by using a natural language processing system. Chartbot on e-commerce site are based on the machine learning algorithms programs. It is use to communicate customers with suppliers and vice-versa in a personalized manner. Chartbot helps customers by finding suitable products and availablity of the products, compare the products and finally help customers to pay. Of there any complaints and questions, the chartbot can also help customers to contact corresponding savice person.

Recommendation engine:

It is recommendation system work based on mechine learning algorithms. AI predict and analyse the behaviour of customer based on the previously collected massive data and predict which products are likely to attract the customers. Firstly, based on the recently searches by potential customers. The mechine learning algorithms in the recommendation   engine is able to record key details of the surched products based on the calculation results, the recommendation engine then generate appropriate suggestions for the browser and list them on a personal page ultimately helping customers find the products quickly.

Intelligent logistics:

It is a logistic development mode in which equipment and control are made intelligent by using information technology, so as to replace people with technology when   compare with the traditional logistics mode, intelligence logistics is granterly improve service quality and operation efficiency. This concept is first proposed by IBM in 2009. Now, many e-commerce companies are followed this strategy.

Optimal pricing:

The current e-commerce industry is booming. This kind of long term continuous price adjustment is a big challenge to the supplies. AI technology which can process big data quickly. By using this technology, it is easy to adjust the prices of the products according to the current market.

Conclusion: It **is necessary** in business to adopt new technologies to sustain in market and run the business in long run. so, adoption of AI in **E-commerce is** also important to some extent.

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INTRODUCTION

Social media marketing refers to the process of gaining traffic or attention through social media sites. Social media itself is a catch-all term for sites that may provide radically different social actions. For instance, Twitter is a social site designed to let people share short messages or 'updates' with others. Facebook, in contrast is a full blown social networking site that allows for sharing updates, photos, joining events and a variety of other activities.

Social media marketing is the use of social media platforms and websites to promote a product or service. Although the terms e-marketing and digital marketing are still dominant in academia, social media marketing is becoming more popular for both practitioners and researchers. Most social media platforms have built-in data analytics tools, which enable companies to track the progress, success and engagement of ad campaigns. Companies address a range of stakeholders through social media marketing including current and potential employees, journalists, bloggers, and the general public. On a strategic level, social media   marketing includes the management of marketing campaign, governance ,setting the scope and the establishment of a firm's desired social media 'culture' and 'tone'.

Significance of the Study

Social media is a powerful channel of marketing. Thus social media marketing is the process of marketing through social media like Twitter, Facebook, YouTube, etc. A social media strategy can be simple as having a company 'Blog', 'Twitter Account' or attaching 'Digg this' etc tags to the end of to an article. Business on a scan improves search ranking, leads, sails and traffic using search media. This can be done at reduced marketing expense.

Nowadays, social media marketing has a vital role in our society. It will lead to real relationship building. The benefits to marketing via social networks are numerous and largely gained at a low cost. And also social media marketing activities perceived by customers are influential to all customer equity drivers.

Objectives
1. To study the perception of consumers towards social media marketing.
2. To identify the various factors influencing social media marketing.
3. To study the relationship between social media marketing and consumers' behavior.

Hypothesis

Ho: There is significant relationship between perception and preference of brands that are promoted on social media sites.

H1: There is significant relationship between perception and preference of brands that are   promoted on social media sites.

Methodology

The study has been conducted by collecting both primary and secondary data.

a.   Primary Data

50 respondents from Thiruvalla Taluk has been taken for the study. The sample respondents were interviewed by means of questionnaire.

b.   Secondary Data

The secondary data are collected from journals, websites and newspapers.

Limitations of the Study

- The study is limited to Thiruvalla Taluk.
- Time was the most limiting factor.
- Most of the respondents were reluctant to reveal the accurate information.

REVIEW OF LITERATURE

Now a day's marketers are using the social networking sites more and more to reach the consumers and potential customers with their ads and promotional offers as well as personalized messages. A previous study by Yaakop et al. (2012) suggested the various factors that influence consumer's attitude towards advertising on Facebook as perceived interactivity, advertising avoidance and privacy. Another study by Bond et al. (2010)   concluded that social media advertising could have powerful impact on consumer's brand loyalty and engagement. Forbes (2010) examined credibility, engagement and interactivity of three types of endorsements: a corporate endorsement, a third-party endorsement and social network endorsement and found that corporate web site are most credible where Facebook is one of the most trustworthy and engaging.

As per the results of empirical study by Schivinski and Dabrowsk (2014) user generated social media communication had a positive influence on both brand attitude and equity and that further leads to the purchase intention also. Engagement can be promoted through entertaining and interactive posts, useful and

relevant content, word of mouth communication from other consumers, as well as extrinsic reinforces such as promotions and giveaways. Social media, like Facebook and Twitter helps build relationship with   consumers to get product and brand related information (Smith, 2014). Haida and Rahim (2015) studied and proposed a model of social media advertising which suggested that being informative is a predictor for both product awareness and advertising value while irritation caused due to unwanted social media advertising creates negative impact towards product awareness and do not add any value for advertising. Direct advertising by the firm is unable to influence consumers towards brand whereas social media content by firm creates viral response and attracts more customer in one go and generates more brand awareness and brand attitude (Kodjamanis and Angelopoulos, 2013).

DATA ANALYSIS AND INTERPRETATION
TABLE 1
Users of Social Media

Users	No. of Respondents	Percentage
Yes	38	76
No	12	24
Total	50	100

Source: Primary Data

Out of 50 respondents, 76 per cent of respondents are users of social media and 24 per cent do not use social media.
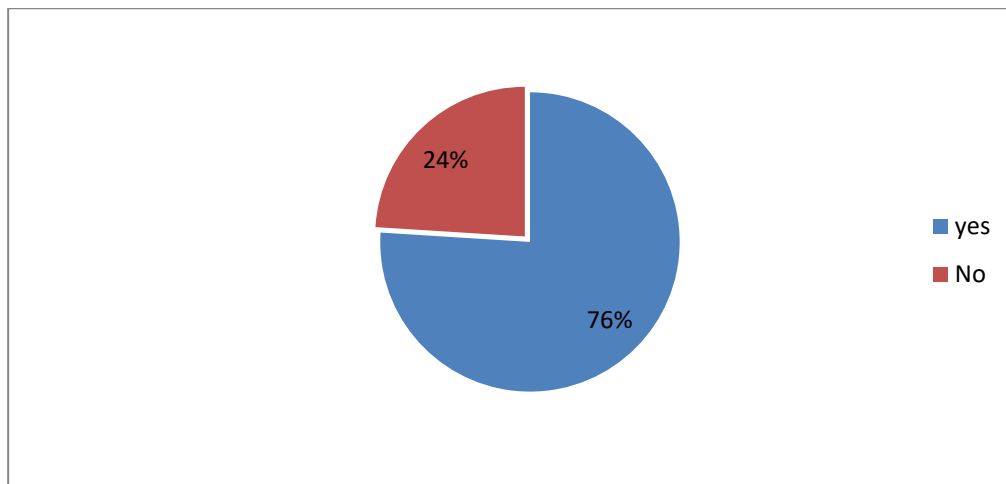
FIGURE 1
Users of Social Media

TABLE 2
Respondents Who Notice Advertisement in Social Media

Criteria	No. of Respondents	Percentage
Always	18	47.36
Often	15	39.47
Sometimes	2	5.26
Rarely	2	5.26
Never	1	2.63
Total	38	100

Source: Primary Data

47.36 per cent of respondents are always noticed advertisements on social media, 39.47 per cent of respondents often notice the advertisements on social media, 5.26 per cent of respondents sometimes and rarely notices the advertisements and 2.63 per cent respondents never notice the advertisements.

FIGURE 2
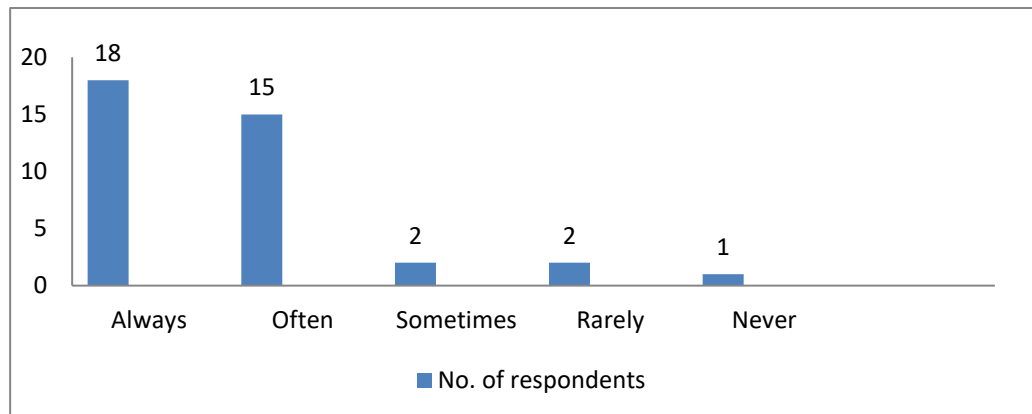## Respondents Who Notice Advertisements in Social Media

TABLE 3

Influence of Social Media Advertisements

Influence	No. of Respondents	Percentage
Very Much	32	84.21
Little Much	5	13.15
Never	1	2.63
Total	38	100

Source: Primary Data

Table 3.10 explains influence of advertisements in social media in the buying decision of respondents. Of the total 38 users 84.21 per cent of users are influenced by advertisements in social media in the buying decision. 13.15 per cent respondents are least influenced of advertisements in social media in the buying decision and 2.63 per cent of respondents never influenced by this advertisement for buying decision.

FIGURE 3

Influence of Social Media Advertisements
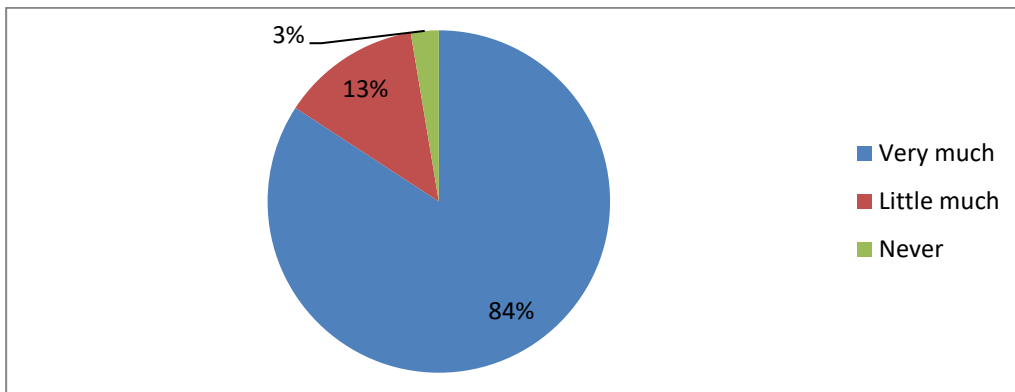
TABLE 4

Sharing of Comments/Reviews by Respondents

Criteria	No. of Respondents	Percentage
Always	10	38.46
Often	12	42.85
Sometimes	3	10.71
Rarely	1	3.57
Never	2	7.14
Total	28	100

Source: Primary Data

38.46 per cent of the respondents always like to share comments /reviews to friends after purchase, 42.85 per cent of respondents often like to share the comments/ reviews with friends after purchase, 10.71 per cent respondents sometimes share comments/reviews with friends, 3.57 per cent respondents rarely share comments and 7.14 per cent of respondents never share comments/reviews with friends after purchase.
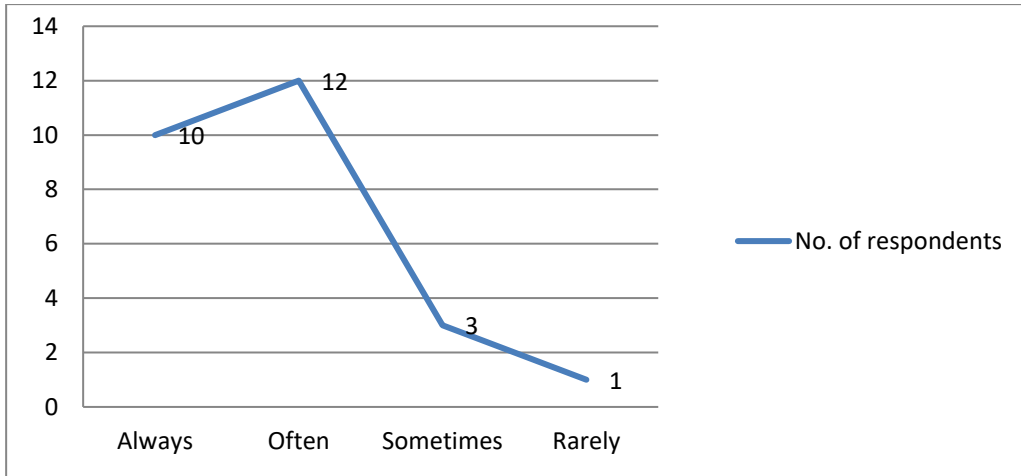
FIGURE 4

TABLE 5

Benefits of Social Media Marketing

| Factors	Strongly Agree		Agree		Neutral		Disagree		Highly Disagree	
	No.	%	No.	%	No.	%	No.	%	No.	%
	8	28.57	12	42.85	4	14.28	2	7.14	2	7.14
a) Helpful for Brand Identification b) Helpful to Identify Minimum Price c) Helpful for Getting Information About New Products d) Helpful to Identify More Offers	10	35.71	3	10.71	4	14.28	5	17.85	6	21.42
	14	88.26	3	10.71	4	14.28	2	7.14	5	17.85
	19	67.85	4	14.28	3	10.71	1	3.57	1	3.57

Source: Primary Data

The factors about social media marketing. In this, respondents are highly agree with the benefit of helpful to identify more offers as compared to other benefits

of social media marketing and other benefits like helpful for brand identification are agree with them.

FIGURE 5

Benefits of Social Media Marketing
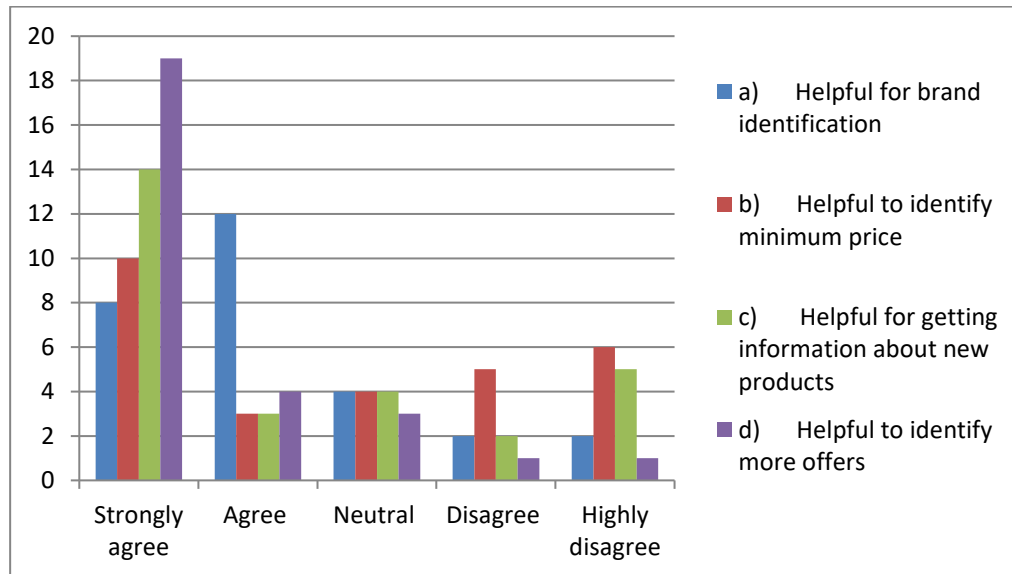
FINDINGS

- Out of 38 respondents, 47.36 per cent of respondents are notice the advertisements in social media.
- Out of the 38 users 84.21 per cent of users are influenced by advertisements in social media in the buying decision.
- 38.46 per cent of respondents always like to share comments/ reviews to friends after purchase
- 88.26 per cent of respondents are strongly agreed with the benefit of helpful for getting information about new products.

Suggestions

➢ Every organisation should create social media channel plan for attracting consumers.
➢ The organizations should deliver content consistently and also put right systems in place to keep organization's posts relevant, interesting and valuable for customers.

- It is advised to use short and concise updates in social media.
- Better to create share worthy blog content.
- To give more offers through social media marketing at a low rate.
- Discover the best and newest ways to deploy and track social media tactics.
- Improve professional development in social media marketing at a low cost.
- Use visual content in social media advertisement for more engagement in social media marketing.
- The organizations should target website visitors with social media.

Conclusion

The present study here examines the perception of consumers towards social media marketing.it is found that many respondents are not properly aware about the term social media marketing. In this survey, some of the respondents are not the users of social media. Most of the respondents are using face book as a social media for social media marketing. The benefits like new offers, brand identification, market prices etc provided through social media marketing are satisfied with the respondents.

On the basis of the findings of the present study, some valuable and visible suggestions were given in this study. If the above suggestions are considered, the social media marketing is beneficial. It aims at facilitating better customer choice, improved service quality and introduction of innovative service offering in the market.