Sameeksha

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DISCLAIMER

Foreword

Professor Dr. Shailesh Kasande
Ceo And Group Director
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It gives me immense pleasure to pen the foreword for the Conference Proceedings of the Publication *Sameeksha* in the context of Indira College of Commerce and Science's International Journal of Commerce Economics and Management.

The research papers span a diversity of themes such as 'Door Step' banking for the elderly citizens, Open and Distance Learning Education – Issues and Challenges, technology adoption in Tours and Travels Companies, Online Ticket System in MSRTC, Consumer preferences towards online food delivery application, Digital Marketing, Career Alertness amongst the College Students, Consumer Attitude towards online shopping, Legal framework for Construction Projects, Legal Framework for Digital Marketing in India, Labour laws and pursuit of viable proposals to protect Indian working women, Real Estate (Regulation and Development) Act,2016 (RERA) and so on.

The choice of contemporary topics by the contributors indicates that researchers are now in tune with the ongoing developments in the broader business, social, technological and regulatory domains and are keen to investigate issues that are of immediate relevance to the stakeholders beyond the academia. Technology has been a great disruptor as well as an enabler and the same is reflected in the technological underpinnings of several topics.

The research approaches adopted by the researchers are skewed towards the more main stream quantitative paradigm. This possibly reflects on the need to do more to get a wider acceptance of the qualitative research and more so awareness of the missed methods approach amongst the researchers.

Some of the studies have brought out key insights on the themes investigated and these can be further strengthened through follow up research or research with larger sample sizes and possibly more rigorous methodologies.

The broad emphasis of the regulators, HEIs and the research leaders on aspects of referencing, citations and plagiarism seems to be paying off in terms of the application and adherence to the referencing and citation styles.

In line with the National focus on developing the intellectual capital by means of renewed emphasis on research, innovation, and intellectual property as well as the reorientation of research from being a purely academic endeavour to a more meaningfully human activity that addresses broader and diverse social issues, I believe this conference acts as one amongst the many initiatives that academic fraternity and research community needs to take up.

I congratulate the organizers for their effort and the outcomes in the form of this conference proceedings. I also appreciate the efforts of the contributing researchers and urge them to further enhance the stature of their work by adopting more rigorous methodologies and also embrace even wider themes and explore second and third order effects of the issues that they have attempted to investigate.

I truly believe that the future of academia, research, industry and the nation shall be bright on account of such concerted efforts of all the stakeholders.

SAMEEKSHA

International Journal of
Commerce, Economics and Management [SIJCEM]
(A Double Blind, Peer Reviewed Annual Journal)

Peer Review Team

Editorial Team Message

No research is ever quite complete. It is the glory of a good bit of work that it opens the way for something still better, and this repeatedly leads to its own eclipse.

...Mervin Gordon This sentiment has been the driving force behind every issue of *SAMEEKSHA,* the International Journal of Commerce, Economics and Management [SIJCEM]. Indira College of

Commerce and Science has always been the pioneer at every step and has been involved in numerous activities for innovation and inculcating research culture among the students. The publication of SIJCEM is one such step in the pursuit of research through transformation and change. Our endeavor is to move towards higher learning through this scholarly journal. We are extremely proud of our board members and fortunate to be able to draw upon their individual and collective knowledge, talent, judgement, and disciplinary backgrounds to engage in such research activity. Their constant guidance, support, feedback has helped us in completion of our venture. It has been an interesting journey and an enormous amount of work has gone into the development of this journal which we believe, is reflected in this edition.

SIJCEM represents the collective thinking of a group of innovative individuals with whom we are privileged to work. It is a platform for scholars, researchers, and academicians to express their innovative and creative ideas to aim for higher learning. We are happy to have participation of authors from various disciplines with an effort to demonstrate near-term practical contributions that take a constructive approach to solve many real-world problems in the field of demography. Human resources play key role in the overall development of any nation. It is population in general and working population in particular, is a unique source of supply of human resources which is necessary for the multidimensional development of any economy. India is having 17% of the World's population and is among the top ten economies in the world. One fifth of Indian population is young with high potential to push the growth rate at greater heights, but at the same time ranking in human development index, ranking in multidimensional poverty index, unemployment, brain-drain are the negative facets to be addressed upon. Census 2021 is just one and half year far from now and it may provide many new dimensions to the demographic transition in India.

At this stage, we would like to place on record, our gratitude towards our Patrons for their tireless support and constant motivation. Our sincere thanks are also due, to the various other agencies for their support, to the authors for their trust and tireless effort to make it happen.

Sameeksha Team

CONTENTS

SIGNIFICANCE OF 'DOOR STEP' BANKING FOR THE ELDERLY CITIZEN

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Abstract-

Elderly citizen is a great source of knowledge and experience. Aging is the natural phenomenon having both opportunities as well as challenges. Elderly population remarkably contribute in Indian Knowledge system. The elderly population in India is continuously increasing. The growth rate of the elderly people is higher than that of the general population. As per the National Commission on Population report 138 million elderly persons in India comprising 67milliom males and 71 females. By 2021-31 it is projected that it will rise by 56 million.

WHO estimated that by 2030 there will be 34 nations with over 20% population above 65 years. Each customer of bank is valuable but elderly citizen customer needs more attention and care. Increase in the life expectancy and decline of joint family system pushes elderly into loneliness and dependent on support system. The economic dependance of the elderly is on the pension and interest given by banks on their fixed deposit account. The banking related problem becomes very much serious for the super seniors having the age of more than 80 years and for the bedridden and sick elderly citizen. Electronic banking cannot be the solution for all the elderly customers.

*Reserve Bank of India has introduced **Door Step Banking** for the elderly customers of more than 70 years and differently abled customers. All the banks are required to follow the guidelines given by RBI towards elderly customers. It is also is the most important aspect of social banking.*

The objective of this research paper is to focus the importance of the Door Step Banking for the elderly customers. It also aims at to understand which are the various services and how they are delivered. It will find out the present challenges and ways to overcome it.

Key words: *Elderly citizen, Reserve Bank of India. Door Step Banking*

Introduction

It is rightly said that 'Age is a matter of mind, If you do not mind then it don't matter'
Elderly customers are the major customers of any bank. Out of the total population the
population of elderly citizen (60+) is about 8.6% in India. Elderly means all those
people who are of the age 60 years and above. According to Technical Group on
Population Projection Report in India mentioned that during 2011-21 138 million
elderly persons are in India. In 2021 it was consisting 67million males and 71 females.
By 2021-2031 it will increase by 56 million. Further the report has stated that the
percentage of female elderly will exceed than males which will be the reverse situation
as compared to the past. By 2021-31 it is projected that the general population in the
country will rise by 8.4% and the population elderly in India will grow by 40.5%.
Kerala has the maximum percentage of elderly population. The reasons for the rise in
the elderly population are economic wellbeing, inventions in medical science,
improved medical facilities, change in the behavioural pattern, awareness of taking the
healthcare, lower fertility rate etc. According to the research the old age dependence
ratio is also increasing, in 2021 it was 15.7% and in 2031 it is projected 20.01%. The
literacy rate of elderly is increasing in urban as well as rural but still there is gender
divide. As per population census 2011, 59% male and 28% female in urban and 51%
male and 18% female in rural areas.
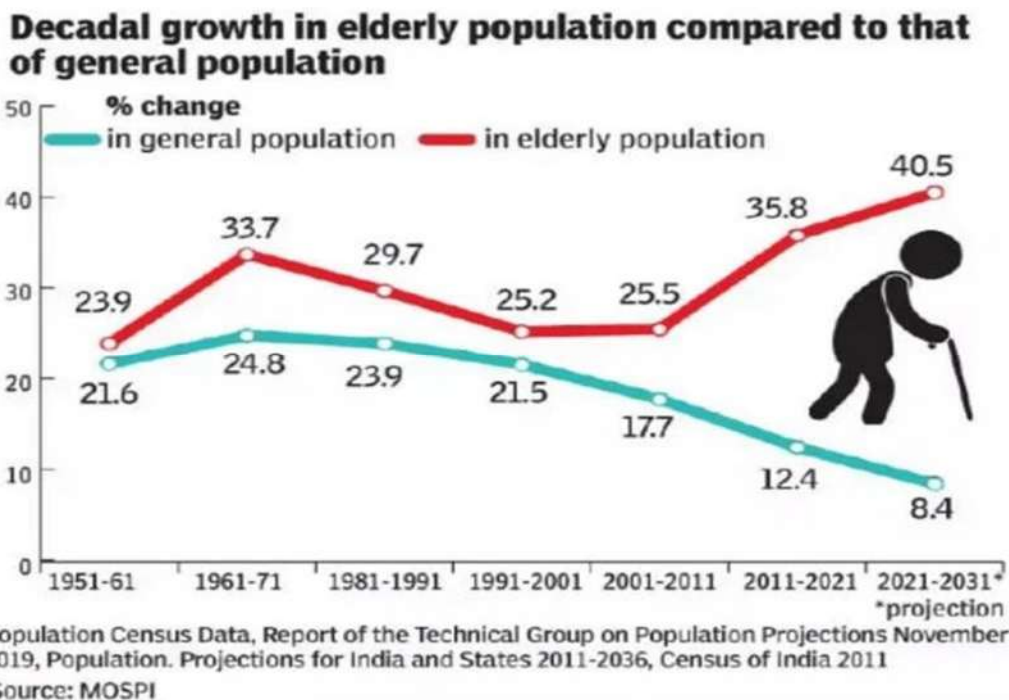
Source: Report of Technical Group of Population Projection in India

'Older the wiser' or so like many proverbs for the elderly population sounds nice and true in real sense but when it comes to handle the money then it becomes challenging issue. After the age of 60 the financial decision ability starts falling. Age related mental deterioration are neurodegenerative changes which is very common for elderly people above the age 70. Here the question comes for the support of the banks for handholding for their banking transactions. The digital banking cannot the solution for all the elderly rather most of the elderly population. Thus, elderly customers come under vulnerable class of the customers.

The central idea of the research paper is

1. To understand the problems of the elderly respectful population.

2. To understand the importance of Door Step Banking for the elderly population.

3. To suggest more ways to serve the elderly customers of bank.

Literature Review

a. Aging a global phenomenon

Aging is inevitable. It is the universal and natural phenomenon so dealing with these customers is a global challenge. Every country is experiencing the increase in the aging population. According to WHO In 2019 the world's aging population was 1 billion, by 2031 it will increase by 1.4 billion and by 2050 2.1 billion. World's population above 60 years to the total population is 11% and it is projected to increase to 22% in 2050. The Elderly citizen is financially dependent on their family and on the bank. Family members helps them in completing the banking related transactions and bank support and guide the family members in the interest of the elderly customer. Following are the wide range of common banking services of elderly customer. Digital Exclusion is commonly found with elderly due to age related problems. This prevents them to improve the quality of banking related transactions with internet and mobile based services.

b. Banking services used by elderly

1. Withdrawing or updating their pension regularly and balance enquiry.

2. Regular passbook updating.

3. Making Fixed deposit or renewal or taking money kept in FD during emergency.

4. Giving life certificate by end of November every year.

5. Filling up 15G or 15H form for the tax rebate on the interest on FD.

6. Taking cheque book or submitting requisition slip for new passbook.

7. Depositing money in case of surplus money.

8. Use of locker for valuables like Jewellery, will, property related documents etc.

9. KYC compliance.

10. Taking ATM cum Debit card and related services.

11. Payment of taxes and bills.

12. SMS or Mobile banking facility.

c. **Challenges faced by elderly citizen**

After the introduction of electronic banking, digital banking is used by normal aging that means elderly citizen who are physically and mentally fit to avail these facilities but for the short period, later on its usage comes down due to their advance age and memory related problems, fear of cybercrimes etc. Hence digital banking cannot be the option for elderly customers for the longer period even though they were digital literate once upon a time.

As per IAMAI report 2006 about 43% internet users are not using digital banking due to its grey side of cyber threats.

The research by (Ding et al. 2007; Howcroft et al. 2002; Karjaluoto et al. 2002; Mattilaet al. 2003) state that there is a substantial effect of sociodemographic variables on the use of internet banking. Regarding age, Ainin et al. (2005) state that there is a negative relationship between age and internet banking adoption, may be due to the resistance to change and having a negative attitude toward internet banking. It is due the age related mental and physical challenges and there is lack of confidence and trust on automated banking.

Elderly customer is reluctant to use internet banking as the age is a moderator in the relationship between satisfaction with the offline channel and utility, (Falk et al. 2007). It is due to the mental set up of the elderly as to do and check the transaction personally and due to the adequate time, they want to move and interact personally to make them mentally and physically fit for the remaining life.

As the research of Jorge Arenas-Gaitán, Begoña Peral-Peral, Maria Angeles Ramón-Jerónimo in the Journal of Internet Banking and Commerce Volume 20 April 2015 states that the habit is a key factor in digital banking, banks are required to understand the new style of relationship amongst bank, elderly and digital mode. Thus, they have to take efforts for increasing the acceptance from elderly for this digital mode.

To summarise the common problems faced by elderly citizen related to banking services are

1. Dependence for assistance.

2. Low vision.

3. Lack of memory.

4. Unable to move due to chronic disease.

5. Reduced physical capability.

6. Loss of financial independence.

7. Increased loneliness due to nuclear family and children settled abroad.

8. Lack of adaptability to new changes.

9. Shaking hands creates problems for Aadhar identification or Unable to sign.

10. Fear about the technology.

11. Unable to take necessary precaution in case of digital banking.

12. Lack of trust or sometimes more trust on strangers.

Research Methodology

Descriptive research

Primary Data

Observations and Interview of elderly of normal aging population and bankers of different categories of banks like public, private and cooperative bank.

Secondary Data

Secondary data consist of Banking Ombudsman Report 2021-22, Report of Technical Group of Population Projection, Report of world health organization on aging 2021, RBI policy document related with Door Step Banking Oct 4, 2017 and various circulars of RBI.

Door Step Banking Introduced by Reserve Bank of India

Reserve Bank of India is regulatory body of Indian banking system. It works in the interest of public and nation. RBI has taken lot of efforts towards educating the public for financial activities, rights, and responsibilities. RBI continuously taking some strategic decisions to maintain and increase the trust of the customers towards their banks. The department of Banking Supervision and Development, Financial Inclusion and Development Department, Customer Services Department of RBI are continuously doing research on the efficient services given to the bank customers. RBI had observed

that banks are not supporting to the elderly citizen and differently abled people in availing the banking facilities. Similarly, RBI has noticed that the complaints from this vulnerable customer are increasing. Thus, during announcing the Bi-monthly monetary policy 2017-18 on 4th Oct 2017 RBI had introduced **Door Step Banking** for elderly citizen having age more than 70 years and differently abled people. Department of Banking Regulation, RBI has issued guidelines to the banks to provide Door Step Banking to these customers through circular dated 9th Nov 2017. **(RBI/2017/89 DBR. No. Leg.BC.96/09.07.005/2017-18)**

Following are some guidelines given by RBI towards senior citizen banking and some additional facilities to visually impaired customers.

1. **Dedicated Counters**

   Special support is expected to be given from this dedicated counter to elderly citizen so that they will get all the required facilities from this single window easily and quickly.

2. **Ease of submitting Life Certificate**

   Under this pensioner can submit the Physical life certificate from any branch of pension issuing bank and to update the same under Core Banking Solution System of the bank to avoid the obstacle in getting the pension.

3. **Cheque book facility**

   Immediate issue of cheque book on the submission of requisition slip, of minimum 25 cheque leaves without any charges. Bank are advised not to insist the elderly to remain present for the collection of cheque book.

4. **Automatic conversion of status of account**

   Banks are advised to convert the status of fully KYC compliant account into senior citizen account based on the date of birth.

5. **Additional facilities to visually impaired customers**

   Such visually impaired customers can withdraw money through representative by putting his thumb impression along with two witnesses**.**

   Source: Paragraph 9 of our Master Circular DBR. No. Leg.BC.21/09.07.006/2015-16 dated July 1, 2015 on Customer Service in Banks

6. **Ease of filling form 15G and 15H**

   Banks are advised to support the elderly to fill form 15G and 15 H for getting tax concessions on their Fixed deposit account generally in the month of April every year.

7. Door Step Banking

The elderly citizens above 70 years who are facing the chronic illness or disability for them banks are advised to provide the basic banking facilities like pick up of cash or instrument or withdrawal of amount, FD related transactions (Financial transactions) KYC updating, life certificate pick up at residence, 15 G and 15 H form submission etc (non-financial transactions) etc. The non-financial services required by elderly are more in number. Banks charges separately for the financial and non-financial transactions. Banking Ombudsman in this context is also advised to investigate the matter of complaints from elderly citizens.

Banking Ombudsman is quasi-judicial authority formed by RBI in 2006 to resolve the complaints of bank customers. The customers can lodge the complaints offline as well as online against any bank for the unsatisfactory services given. The immediate action is taken against the bank and complaint is resolved as early as possible.

Source: RBI Circular DBOD.No.BL.BC.59/22.01.010/2006-2007 dated February 21, 2007 under section 23 of Banking Regulation Act 1949.

Banking Ombudsman Report at a glance with respect to elderly citizen customers

A. Elderly Citizen Complaints

2019-20	2020-21	2021-22
2.49%	2.63%	3.04%

B. Complaints Bank wise

Category of Bank	2019-20	2020-21	2021-22
Public Sector Banks	59.65%	51.20%	56.95%
Private Sector Banks	32%	37%	34.80%
Cooperative Banks	2%	1.90%	2.10%

C. Complaints Banking Services wise commonly used by elderly customers

Banking Services	2019-20	2020-21	2021-22
ATM/Debit cards	21.97%	17.62%	14.65%
Failure to meet commitments	8.11%	10.03%	10.66%
Pension	2.04%	1.45%	`2.07%

| DSA: Door Step Agent | 0.46% | 0.71% | 0.78% |
| Deposit Account | 2.84% | 2.51% | 2.96% |

Source: Banking Ombudsman Report 2021-22

With this data we can conclude as below

Table A: The number of complaints of elderly citizen are increasing. So, they have become aware of mechanism and taking the support from Banking ombudsman.

Table B: The complaints against public sector banks are more and cooperative banks are less due to the volume of business and number of pensioners with PSB.

Table C: Complaints of all the banking serves that are commonly used by elderly customers are increased as compared to the last year.

'PSB Door Step Banking Alliance' a milestone for elderly citizen banking introduced on 9th Sept 2020 by Honorable Finance Minister of India. All 12 public sector banks are delivering this door step banking through the common platform. It is popularly known as Door Step Banking through a universal touch point. It is Banking for Customer Convenience of **EASE 2.0 (Enhanced Access and Service Excellence.**Through appointed third-party agent customer can avail many of the banking services at their door step. It is ICT enabled service therefore it is safe the protected. Digital platforms cannot be the solution for the elderly citizen for doing their banking but see how digitalization itself invented the systematic and transparent mechanism of Door Step Banking for elderly people. Presently the 13 basic banking services are being offered under the umbrella of PSB alliance with the assistance of two service providers in the selected 100 centres. The two service providers of PSB alliance are M/s Atyati Technologies Pvt. Ltd. and M/s Integra Microsystem Pvt. Ltd.

Multiple inter operable channels are given under this service like

1. **Toll Free Numbers :18001037188 or 18001213721**
2. **Door Step Banking Mobile App downloaded from Play store**
3. **Web Portal: www.psbdsb.in**

    In case of private sector banks and cooperative banks they have their own independent policy towards Door Step Banking that is monitored by DBOD, RBI. Banks are also advised by RBI to make publicity of this service through their website, electronic and print media etc.

On 31st March 2020 RBI has again issued a reminder circular about the Door Step Banking. RBI further advised banks to offer the door step banking services on pan India basis where these services will be provided mandatorily with the best possible way and make policy public.

Observations and Conclusion

1. Elderly citizen customers are now relaxed and stress free with their banking related transactions.

2. The suitable infrastructure for the elderly people is developed like separate single window counter, wheel chair if require, lift with backup etc.

3. It is safe and secure as Artificial technology is involved. In the Door Step Banking process, once the agent arrives at door step of the customer, customer will proceed for document handover to DSB Agent only after the Service Code matches with the one available with the agent.

4. Most of the elderly citizen are not aware of this facility or they find it difficult to access it through web portal or toll-free number.

5. Banks are reluctant to guide, educate and support the elderly citizen to avail this door step banking, its may be due to the heavy day today wok pressure.

6. Elderly don't have any trust on such technology enabled facility especially with PSB alliance door step banking.

7. Elderly especially who are physically fit likes and prefers to visit to the bank as they want to do it personally, do not want the unknown person at their residence, wants to step out the residence to keep them mentally free, wants to meet the people around and to get the more exposure of the recent developments etc.

8. The percentage of the complaints of elderly citizens are increasing.

9. Some of the elderly customers do not want to pay the charges for their banking related services.

10. Elderly citizens don't want to disclose the personal information to the technology enabled platform or to the stranger.

11. Some elderly citizens are not comfortable with the English language that is commonly used while delivering the ICT enabled door step banking.

12. The door step banking has increased the employment opportunities for the service providers,

13. Door step banking can be availed at the place that is requested by the elderly citizen. Thus, it is found very much easy and convenient.

14. If any thing goes wrong while availing the door step banking then customer can lodge the complaint for getting it resolved.

15. Door Step Banking services can be availed for different accounts at different PSB's.

16. Elderly citizen customers have fear about making the use of digital modes of transactions as their experiences are not good about support and cooperation from bank in case any cyber frauds.

17. As the number of elderly citizen customers with PSB are more due to pension and their trust on government banks. Hence the complaints against PSB's are more.

18. Banks are commenting that though we educate the customers about Banking at their Residence at their request, elderly deny these services due to a lot of fear of digital frauds and social security problems.

Suggestions

1. Banks can spear one day in the week specially for the awareness program on Door Step Banking for the elderly and differently abled customers. Banker's can interact with the elder customers on this day and can find out the most suitable solution for their complaints.

2. The employees of the bank can be trained to deal the elderly customers.

3. The process of applying for the door step banking is required to make it simple and easy to complete.

4. The students of the colleges can collaborate with the bank for awareness campaigns, it can be the part of their internships and can gain the credits for their work of social cause.

5. The complaints of elderly citizen are required to be solved on priority basis.

6. Banks can take the efforts to download the Door Step Banking App and educate them in respect of its operations and Do's and Do not of transactions.

7. Banks can take the efforts to secure this technology enabled service especially with PSB alliance Door step banking.

Conclusion

DBS: Door Step Banking Service is an action plan of banking reforms under the **EASE: Enhanced Access and Service Excellence** designed by the Department of

Financial services. It is going to play a very remarkable role in Indian Banking System in coming future. Most required step from bank is to educate, assure and relax the elderly customers for availing their banking services at their residence. Bankers must be trained to serve for these people with utmost care and attention. These customers will be in real sense the brand ambassador of any bank.

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Be with those who bring out the best in you!!!

OPEN AND DISTANCE LEARNING EDUCATION SYSTEM FOR HIGHER LEVEL EDUCATION – ISSUES AND CHALLENGES

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Abstract-

Many governments have developed a multiplicity of strategies for developing education and teaching-training programmes. Open and Distance learning education is serving the country to get well educated human beings, which is one of the significant contributions made in the education system. But it seems that some of the problems and challenges are minimizing the effects in the education system. Hence this research paper aims to know the issues and challenges in the Open and Distance Learning education system for Higher Level education. Student support services in distance education play a very critical role for the success of the system as well as the progression curve of the learners. Student Support Services (SSS) are a bunch of facilities and activities that are provided to make the learning method easier and more interesting for the learner. In distance education, they serve as the line between the institution and the learner. The effective provision of the SSS is now widely and increasingly being recognized as an essential component of any open and distance learning system. Over the years there is huge development in the distance education system resulting in the huge challenges in providing Support services. The major challenges that confront the Distance Education system are mainly in terms of Quantitative Expansion and Quality control. This paper shall give an over view of different challenges faced by Distance Education Institutions as far as providing support services is concerned. Some basic issues that underlie support mechanism in Distance Education systems are also described for bringing synergy.

Key words: Open and Distance learning (ODL), Higher level Education, students' support services, Distance Education (DE),

Introduction

Every government in the world has a responsibility to provide education to all its peoples, mainly because education is not only a human right but is also a critical influence in economic development and poverty reduction in the country. Distance learning has become a recognized and vital part of our educational system. Technological revolution and growing need for skill up-gradation are the major details behind the extraordinary growth of distance education. Distance education brings information to those types of learners who have not been served by traditional class room setting. Rapid developments in the field of ICT offer new opportunities for the design and transfer of education through the distance mode. Inspite of all the capacities of distance learning, there are many serious issues which are yet to be resolved. Quality, cost effectiveness, assessment, lack of inspiration, dropout rate etc. are some significant issues in this field. In order to meet challenges of access and equity to higher education for large segments of the population, and in particular, the disadvantaged groups such as those living in remote and rural areas including working people, housewives and other adults who wish to upgrade or acquire knowledge through studies in various fields, academic institutions and government sector were looking for an alternative system of education that can provide access to learning of information as well as a degree for recognition like traditional system of education.

Objective

1. To understand the concept of Open and Distance Learning Education system for higher level education.
2. To understand the important of Open and Distance learning Education.
3. To know the issues and challenges in the Open and Distance learning Education system**.**

Need of the study

The main aim of this research is to evaluate and analyze the issues and problems faced by the students, counsellors and universities. This study also gives the impact of Open and distance learning schools on student analysis. It is mainly categorized based on the challenges faced by the students, counsellor and university for running the various courses under the ODL. This study mainly focuses the students' support services in ODL

Method of the Study

Present study is based on secondary sources of data. The secondary data has been collected from various Books Journal, Magazines and websites.

Conceptual Framework

Following term is used in Open and Distance Learning Institution is as follows:

Open and Distance learning (ODL)

There are two terms that are being used almost interchangeably are 'Open Learning' and 'Distance Education' and they are often combined to be known as *Open and Distance Learning* **(ODL)**. Open learning is a *philosophy* and Distance Education is the mode used for *translating it into reality* as the two are corresponding to each other.

DISTANCE EDUCATION (DE)

Distance Education is a sunshade term which defines all the teaching-learning preparations in which the learner and the teacher are separated by space and time. In fact, it is a method of carrying education and teaching to learners who are not physically present in a traditional classroom. Deal of the curriculum is affected by means of particularly prepared materials (learning materials) which are carried to the learners at their doorstep through many media such as print, audio/videotapes, Internet and World Wide Web, etc. Also, a technological medium replaces the inter-personal communication of conventional classroom-based education that takes place between the teacher and the learners. Communication between the institution, teacher, and learners is mainly through electronic media (telephone, chat sessions, email, website, etc) and through postal communication and limited face to face contact sessions held at Study Centres that are set up by the DE institutions as close to the learners' homes as possible

OPEN LEARNING

Open learning covers a wide range of inventions and reforms in the educational sector that supporter's flexibility to the learner with respect to entry and exit; pace and place of study, method of study and also the choice and grouping of courses, assessment and course completion. *The lesser the restrictions, the higher the degree of openness.* The Open learning system aims to compensation social or educational inequality and to offer opportunities not provided by conventional colleges or universities. Educational opportunities are planned knowingly so that access to education is existing to larger

units of society. Thus, ODL is a term that accepts the philosophy of "openness" and uses the "distance mode" of learning

Why and how the Open and Distance Learning is important for the learning?

ODL occupies a special place in the Indian **higher education system** because of its main influence in enhancing the gross enrolment ratio and democratization of higher education to large sections of the Indian population mainly to reach out to the unreached and to encounter the demands of lifelong learning which has become more of a requirement in the knowledge society. The major objectives of the DE system are:

➢ To democratize higher education to huge segments of the people, in particular, the disadvantaged

➢ Groups such as persons living in remote and rural areas, working people, women, etc. To deliver an innovative system of university-level education which is equally flexible and open in

➢ Mode of Learning- a combination of courses, eligibility for enrolment, age of entry, the conduct of examination and application of the programs of study;

➢ To offer an opportunity for up-gradation of skills and educations; and

➢ To develop education as a lifetime activity to enable persons to update their knowledge or acquire knowledge in new areas.

India has one of the largest DE systems in the world, second only to China. There are six types of institutions offering DE today:

The structure of Indian Higher Education is three-layered, consisting of Universities, Colleges and Courses. The universities and colleges work in unison with regulatory as well as accreditation bodies to deliver standardized education.

✓ Central Universities: set up through an Act in Parliament. The formation and operation are funded by the Union Government.

✓ State Universities - These are set up through an Act in the State Legislature. The state universities are primarily funded and operated by the State Government.

✓ Private Universities - These are set up through an Act in the State Legislatures. It includes specialized institutions and multidisciplinary research universities.

✓ Deemed Universities - These are well-performing institutes that are declared to be of equal standing as the universities by the Central Government on the advice of the Union Grants Commission (UGC).

(mindadmission.com)

Higher level Education

India has one of the largest higher education systems in the world that positions second in terms of the higher education network. The term 'higher education' with respect to India denotes the tertiary level education that is communicated after 12 years of schooling (10 +2). The entire higher education ecosystem in India encompasses around 1000+ universities and 42,000+ colleges imparting brilliant education. (studyinindia.gov.in.)

Students' support services in Open and Distance Learning Education

Student Support in Distance Learners is the first subject that needs explanation that it means a range of services including the course materials and learning resources providing both for the individuals and groups by the Distance Education System. Thus, it includes different facilities starting from knowing about the programme, to knowing about the placement opportunities after completion of the programme. The services may include the following:

Information Service Linking to the Course, Admission, Pre-study Advisory Services, Fee Structure of programmes, Counselling, Assignment evaluation, Introduction and face to face sessions, Laboratory Work, Field Work, Workshop and Examination, Tutoring, Guidance and Counselling services, Self-Assessment and Credit Transfer, Study Centres and Examination Centres, Laboratories and Field Work, Residential/Hostel Services/Boarding Arrangement During some Contact sessions, Library/Internet/Computer Services Individualized Communication Teaching and Assessment, Monitoring and Management Information System (Record Keeping/Administrative Services) Differentiated Services, For Students With Special Needs Materials For Programme Planning/Individual Instruction Materials, For Career Planning, Placement and Counselling, Grievance Redressal Mechanism services, Financial Aids, Scholarship, Free-ship Etc. Mechanism For Prevention /Action Against Sexual Harassment of Women and Girls Students Organising Audio-Video sessions, seminars, lectures etc

Challenges and Issues in Student Support Services

- Student Support Services seeks to support underprivileged students who have potential to meet the challenges of higher education by strengthening and developing their academic and self-management skills. To complete these objectives Student Support Services offers services to enhance students' academic success, personal skills, and social skills Support Services in Distance Education

faces lots of challenges at the moment be due to large number of learners and huge network of learners Centres. Some of the Challenges are numbered below.

- Obliging large number of students in learner support centres

- Delivery of Large number of Academic programmes

- Creating infrastructure facilities for conducting Counselling/practical sessions for a large group of students

- Delivery of Self Learning Materials to a large number of students

- Bringing motivation in the Distance learners for self-study

- Eliminating feeling of Inaccessibility from the minds of Distance Learner

- Difficulty to Helping learners in striking a balance between Study and work

- Helping learners in Managing time for study

- Identifying competent academic counsellors/Experts in different programmes

- Providing proper library facilities at learner centres with good resources.

- Proper conduct of evaluation related activities in the field level

- Addressing day to day student grievances through face to face, E-Mail and by post.

- Monitoring progress of learner centres in the remote areas

- Supply and management of E-Resources at the DE Institutions

- Lessoning with large stakeholders associated with Distance Education for strengthening the support system

- Providing support services to differently abled students in Distance Education Orientation of DE functionaries at different levels for effective delivery of programmes

- Providing financial assistance to a large number of SC/ST and differently abled learners

- Ensuring better placement opportunities for the graduates of Distance learning system

  In addition to the above the most important challenge confronting the DE System is Quality assurance. From the foregoing discussion, it has been established that the entire process of Teaching Learning and Activities related to it can be termed as "Services' in general and Student Support Services in particular. The relation between the Service Provider (here Distance Education Institute) and the Consumer (the Students) is inseparable and the Consumer is an integral part of the service

process. The entire programme should be in conformity with the fitness for purpose and fitness of things.

Conclusion

There is a high demand for Distance Education in India. Students of all ages, all professions, and all categories intend to join Distance Education Courses to earn skills, acquire professional degrees and qualifications. Courses should be designed to meet the demands of the students at an affordable cost. The idea of earning through the professional courses by the DEIs should be abandoned to develop a healthy academic atmosphere and inculcate the culture of quality. In spite of some challenges are there but, The DEIs should plan well designed policy and develop standard procedures to maintain quality in the Support Services.

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SERVICES PROVIDED BY TOURS AND TRAVELS COMPANIES ACCORDING TO NEW TECHNOLOGY

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Abstract:

Present research paper entitled "Services provided by Tours and Travels Companies according to new technology" deals with administration of management of tours and travels company. Whether it is a business, profit organization, or a government body, it is the art and science of managing resources. Management includes the activities of setting the strategy of an organization and coordinating the efforts of its manpower to accomplish it objectives through the application of available resources, such as financial, natural, technological, and human resources. "Run the business" and "Change the business" are two concepts that are used in management to differentiate between the continued delivery of goods or services and adapting of goods or services to meet the changing needs of customers - see trend. The term "management" may also refer to those people who manage an Organization—managers. Management is the process of planning and organizing the resources and activities of a business to achieve specific goals in the most effective and efficient manner possible. Efficiency in management refers to the completion of tasks correctly and at minimal costs. Effectiveness in management relates to the completion of tasks within specific timelines to yield tangible results.

Keywords: Customer, Tours Company, Service, Authorized

Introduction

In the early days, when travellers wanted to go for a tour, they had to do other things like booking tickets, booking hotels, etc. Customers faced many problems so common people thought to travel but after the establishment of a Tours Companies, all these problems of customers were solved. The service can be provided as per the budget on time. Currently, the customer is provided service through several companies such as

Riya Tours, Akbar Tours & Travels, Yatra.com, Make My Trip, Red Bus, etc. or through their agents. Customers should also make sure that the travel company is registered or not while booking. The companies registered with the government agency ITA are the co-operatives and other companies are considered authorized. Every tourism business is required to register with this agency. Only then the traveling company can appoint its agent. Due to the growth of business, not only many people are going to the foreign countries, but also family friends from different states are going to visit the foreign countries. Providing the best service to the customer according to the new technology and satisfying the customer according to the demand of the customer is done of the travels and tours companies. The tours and travels company works to provide all these services in a budget that the customer can afford. Such price packages are given to them. In second category, if family or group of friends are going for a tour, pick-up facility for them, booking of airplane tickets, booking of hotels, after reaching the region, making travel arrangements, and bringing them back, etc. Time management, planning, decision making, and communication while doing all this. etc. all things are considered and all documents are also completed. These all planning and implementation to facilitate the best services to the tourists according to their expectations.

Services provided by Tours and Travels Companies: -

1) **Online Booking**

   Online booking has 90% profit and 10% loss if the customer books through authorized tours company.

2) **Budget:**

    There is a type with budget Tours Company, hotel airlines bus Services Company, so the package can be prepared according to the budget of the customer. According to the stock market, the hotel rates go up and down. In the off season, the rates are low, but in the season, the hotel rates are high, so the company can manage the tours within the budget that the customer can afford.

3) **24 Hours Service:**

   Tourism company provides twenty-four by seven hours service if a customer has any problem, then the travel company solves the customer's problem in a short time by taking appropriate solution for example medical emergency money problem scam fraud etc.

4) **Proper Guidance:**

Travels Company can provide a guide with experience and skill so that local labels are not cheated and extra charges are not taken. It gets the historical information well; the guide also gives local or extra information about the area.

5) **Transportation**

Local area transport charges are included in the package from the travel company Local transportation outside the country or different parts of the country is made available by the travel company without any extra charges.

6) **Administration**

Travels company not only provides service to the customer by verifying the correct documents of the customer but also the documents of hotels airlines buses driver guides are also verified.

7) **Management:**

Is there coordination between proper management time management planning decision communication etc. customer time to time all services are provided by proper time management but not only the trip is ranged but there is proper communication between the travel company and the customer time as well as hostel hotels bus guide Also proper co admission is done

8) **Cancellation service:**

If for some reason the customer must cancel the trip, the travel company also provides that service in this process with minimal charges so that the customer does not suffer any loss.

Research Methodology

All research paper is based on secondary data.

Conclusion

Every tourism business is required to register with this agency. Only then the traveling company can appoint its agent. Due to the growth of business, not only many people are going to the foreign countries, but also family friends from different states are going to visit the foreign countries. Providing the best service to the customer according to the new technology and satisfying the customer according to the demand of the customer is done of the travels and tours companies.

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AN OVERVIEW OF ONLINE TICKET SYSTEM IN MSRTC

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Abstract:

Today the words e-mail, internet, online banking, teleconferencing, virtual classroom etc. are heard regularly. Information Technology changes the worlds. People and societies have become more interconnected due to innovations in IT. IT is the broad concept which includes all aspects related to information processing and its management. Information technology is becoming useful in almost areas of human life. In the modern age, Information technology has revolutionized the daily work system, railway, flight and bus reservation, banking, insurance, telemedicine, weather forecast treatment, agriculture, education etc. also in current situation, online services are being widely used in different fields. Online services in the communication sector are being used for various purposes. This includes rail transport, Air transport and road transport etc. Similarly, online ticketing facility for travel is also seen to be available in this area. Hence the main objective of this paper is to take an overview of online ticket system in MSRTC because now a day's most of people using the online line system for booking the tickets of MSRTC.

Key Words - Online Ticket System, MSRTC, Information technology.

Introduction:

"MSRTC is a leading passenger road transport organization in India with a fleet of over 16,000 buses and operating 90,000 scheduled bus trips daily on an average. It has deployed over 30,000 conductors for these buses. More than 60 lakh passengers, on an average, use the MSRTC services daily. MSRTCs e-ticketing facility was inaugurated to public on January 8, 2010. This is a secured and robust solution that has been designed keeping fast booking and user-friendliness in mind. It is expected to prove instrumental in assisting MSRTCs operating distance of more than 178 crore km per year. The project was implemented by Trimax IT Infrastructure & Services on build operate transfer (BOT) partnership with MSRTC for 5 years. The project revenue will go to the tune of `200 crore in 5 years. We are charging MSRTC on a per ticket basis,

informs Surya Prakash Madrecha, chairman and managing director, Trimax. Bus travelers in Maharashtra can now also book their tickets through the MSRTC website, http://www.msrtc.gov.in/. Also, reservation services can be availed from 284 MSRTC locations, authorized private booking agents, and through mobile booking. The solution enables in-bus e-ticketing and online booking system, performing live transactions through a payment gateway."[1] "MSRTC (Maharashtra State Road Transport Corporation) is the state-run transport administration of Maharashtra, India with 16,500 transports that ship 7 million travelers day by day. It serves courses to towns and urban communities inside Maharashtra and bordering states. Aside from areas inside the province of Maharashtra, the MSRTC benefit likewise covers goals in neighboring states. It additionally offers an office for internet booking of tickets for all Busses."[2] "Today's age is the age of information technology. Speed and accuracy are important for success in any field. This is easily possible due to information technology. Today, the words e-mail, internet, online banking, teleconferencing, virtual classroom etc. are heard regularly. Information Technology changes the worlds. People and societies have become more interconnected due to innovations in IT. IT is the broad concept which includes all aspects related to information processing and its management. Information technology is becoming useful in almost areas of human life. In the modern age, there seems to be a tremendous advancement in the devices required for acquiring and disseminating information. Computer hardware, software and the internet are the basic foundations of information technology. Information technology has revolutionized the daily work system, railway, flight and bus reservation, banking, insurance, telemedicine, weather forecast treatment, agriculture, education etc."[3] also in current situation, online services are being widely used in different fields. This includes commercial sector, service sector etc. to a large extent. Similarly, online services in the communication sector are being used for various purposes. This includes rail transport, Air transport and road transport etc. Similarly, online ticketing facility for travel is also seen to be available in this area. In accordance with this analysis, the important objective of this research essay is to study the online ticketing system implemented by the Maharashtra State Road Transport Corporation."

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[1] https://www.dqindia.com/msrtc-automates-ticketing-system/
[2] https://www.bestbus.in/blog/details/msrtc-online-bus-ticket-booking
[3] Sunil Ishwar & other Information Technology and Business data Processing-2 Sai Jyoti Publication, First Edition 2019 Page No. 7

➢ **History of IT Department of MSRTC:**

"Maharashtra State Road Transport Corporation is established by State Government of Maharashtra as per the provisions in Section 3 of RTC Act 1950 which provides Passenger road Transport Service across the State. The corporation is known as **"Life Line of Maharashtra"**. In the initial stages all the work was carried out manually. In the year 1971 Computerization was introduced in MSRTC and for this new branch viz. **EDP centre (Electronic Data Processing Center)** was formed. Various areas were considered for Computerization and with the progress of Computerization across the Globe and in our country new areas like Online Advanced Online Ticket Reservation System was introduced in 1987 known as **IBRS (Integrated Bus Reservation System)**. The facility was at Mumbai, Thane and Pune. Subsequently in due course of time **Conductor Way Bill Abstract System** (Depot Computerization) was started in 52 Depots along with Conductor **Night Out Deposit System at Mumbai, Pune and Chiplun Depots** etc. In the year 2008 **Electronic Ticket Issuing Machine & Web based Online Reservation System (ETIM & ORS)** was inducted replacing the IBRS and CWA System. Simultaneously **Radio Frequency identification (RFID)** based Smart Card System was put to live step by step for all types of passes such as Travel as You Like, Monthly / Quarterly, and Student concession Passes. Government of Maharashtra has introduced e-governance in various State Departments and Public Undertakings. Government also formed Department of Information & Technology to meet the IT requirements of the State. On the same lines in the year 2014 MSRTC also renamed EDP Center as **Information and Technology Department (IT Department)** under The Financial Adviser & Chief Accounts Officer as Department Head." M/s Trimax IT Infrastructure & Services Ltd., Mumbai was entrusted a prestigious project of Computerized Advance Reservation Ticket and use of Electronic Ticket Issue Machine by the conductors on " Build, Operate and Transfer" (B.O.T) basis for a period of 5 years. The facility of e-Ticket on internet was made available to the passengers through the payment gateway provided by M/s HDFC bank and Indiaideas.Com Ltd. Passenger can book the e-ticket through this facility by using Net Banking, Credit/Debit/ Cash card.

Around 11,38,299 passengers are registered with MSRTC. E-Ticket through Cell phone was made available to passengers in association with M/s Atom Technologies Ltd., Mumbai. In addition to this information regarding reserved

ticket is sent to the e- Ticket booking passenger by SMS. Such information is again sent to passenger before 4 hours of departure time. The Computerized Advance Reservation Ticket facility is also made available through 223 authorized private booking agents of the Corporation. Tickets are issued through Electronic Ticket Issue Machines in all 250 depots and Computerized Advance Reservation Ticket is implemented on 326 bus stations respectively. Maharashtra State Road Transport Corporation (MSRTC), also referred as ST, had established online service for booking bus tickets. One can either book or cancel their bus tickets online between 00.30 am and 23.30 pm. The tickets can be booked prior to one month and even four hours before the commencement of journey."[4]

➢ **Process of Online Ticket Booking of MSRTC: -**

"To book tickets online one should visit www.msrtc.gov.in and click on the title 'E-TICKET RESERVATION'. Next step is to type their User name and password and the click on 'login'. In case, if it is new booking, then one should click 'New User' and register their personal details. After this, type the details of the bus and click 'Search'. Following this, one can select their specific Route and Preferred Bus from the displayed list according to their own convenience and click 'Get fare'. Enter the details of Boarding, Alighting and also Passenger information and click 'Go'. One can view the details of ticket booking followed by the acceptance of their terms and conditions and later click 'Make Payment'. Here one should select 'Itz Cash' as their preferred payment option and click 'Submit'. Next, enter the ICW Master Account no. of 12 digits and its password of 4 digits and the click 'Continue'. This E-Ticket gets generated and one should take a print out of this for future reference"[5]

"**Concession in Fare**: - There are numerous components that form a part of our social constitution like the social corporation ST discount travel and air fare from

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[4] https://msrtc.maharashtra.gov.in/index.php/node/division/17

[5] http://www.discoveredindia.com/maharashtra/maharashtra-state-road-transport-corporation/online-ticket-booking.htm

the very start is offered. Public service, tribal workers, Dalitamitra puraskarthi and freedom fighters continue working for the society and Shaheer annabhau Sathe puraskarthi people are allowed by the discount travel free corporations ST sevakanca division are precise. The total capacity of this social constitution offered the ensuing table Savalatinca Rental Travel ST SRTC or buses of State Road Transport Corporation that comes to capacity of our social constitution or stays on this table fare concession."[6]

➢ **Benefits of Online Ticket System of MSRTC: -**

1. **24/7 booking available**:

   Main benefit of online ticket booking system of MSRTC is that they allow passengers to place their booking at a time that is convenient for them. By using an online ticket booking system, they can book their tickets at any time of day or night, within working hours or not. Customer prefers to make booking in the evening because they will have more time to browse on internet at evening. Online ticket booking system is open 24 hours a day, seven days a week.

2. **Automated Process**:

   At online ticket booking system a number of processes to be automated by the software including checking availability of seats, collecting passenger's details, sending out emails of booking confirmation and updating availability after booking has been made. This all the automated process will allow passengers to spend less time on ticket booking. "E-mail have an important role in online booking. Email is a very cheap and instant means of sending messages due to this reason; this service is used by many commercial organizations as well as MSRTC."[7]

3. **Increase in profit**:

   In online ticket booking system of MSRTC can introduce their new schemes and offers through website to passengers. "Online Advertising is a type of business promotion which uses internet to deliver marketing messages to attract customers."[8] Passengers are also more likely to upgrade their booking wi9th this offers and schemes and buy extras if they can do it online, as they will have much time to make their decision.

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[6] http://www.msrtc.gov.in/msrtc_live/concession-eng.html
[7] S.M.Kolte Computer Fundamental & Operating System:2, Pimpalapure &co. Publishers, First edition 2017 Page No. 108
[8] S.M.Kolte E-Commerce part:2 Pimpalapure & co. publishers First Edition 2019 Page No. 41

4. **Easy and Secure payment methods**:

An online ticket booking system can requires passengers to prepay for ticket purchasing. For the payment of ticket value, online ticket system provides easy options like UPI, Debit card, credit card and internet banking which make more easy process for making payments and too secure with OTP generated payment system. "The term of electronic fund transfer means any transfer of funds, other than a transaction originated by cheque, draft, or similar paper instrument which is initiated through an electronic terminal, telephonic instrument or computer or magnetic tapes so as to order, instructor authorize a financial institution or bank to debit or credit an account."[9] The log in system also password protected. "A password is a basic security mechanism that is a secret phrase made up of alphanumeric and symbolic classes or combinations. A password is used to prevent access to a system, application or services by others than yourself."[10]

5. **Increases the efficiency of operations**:

Customers today expect instant gratification, and an online reservation system can help you provide it. Nobody in this day and age has the patience to wait at the front desk! Booking software can help you manage your waitlist. No more long queues at the front desk or having to say "one moment" to a customer waiting for you to get off the phone again! Avoid confusions that come with bookings, and automate everything with booking software with a waitlist management feature.

6. **Take business global**:

If there is anything, we have learned in the year 2020, a physical facility should not stop one from running a business. With everything going online, businesses, too, have shifted. An online booking system provides virtual set-up means you clients from all around the world can book your services.

➢ **Conclusion**:

From the above analysis it is concluded that there are many benefits of online ticket booking system to MSRTC not only online ticket system increase the passengers of MSRTC and help to generate a higher profit to MSRTC but it is also help with scheduling, planning of resources, reduced cost of MSRTC and helpful

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[9] S.M.Kolte E-Commerce part:1 Pimpalapure & co. publishers Revised Edition 2019 Page No. 98
[10] S.M.Kolte Internet & World Wide Web part:1 Pimpalapure & co. publishers Revised Edition 2019 Page No. 96

for passengers to make their travelling easy and comfortable. MSRTC could reduce the cost of printing every ticket through an e-ticketing system; it could save money of MSRTC.

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CONSUMER PREFERENCES TOWARDS ONLINE FOOD DELIVERY APPLICATION

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Abstract:

In this internet world mobile application did major role, it helps the provide good facilities and services for shopping, ordering to the customer. This food delivery apps works as mediator between customer and restaurants. Customer can easily download online food delivery application and ordered food which they want. This research paper focus on what consumer prefer in mobile application to choose application, foods and average amount they spent and their frequency to order. The respondent is randomly selected from different cities in Maharashtra where food delivery apps services are available. it's around 180 respondents from different cities, and collected data from only those who uses online food delivery apps. 44% users use Zomato and 40% user use swiggy apps. this two apps are more popular than any other apps. The study shows that customer is more aware of and use of food delivery apps, also shows preference for more likely to taste of various food from cart also reveals that ordering frequency for daily, weekly, monthly and fortnightly.

Keywords - consumer preference, Online food ordering, Swiggy, Zomato, Food preferred, Money spend, satisfaction, ratings.

I. INTRODUCTION:

The online food delivery platform is a third-party platform that integrates information from consumers, restaurants, and riders. Mobile applications like Zomato, swiggy, etc has played major role for evolution in food delivery services, it is very convenient to use and order in just simple pressing mobile keys. Popularity of this applications are increasing day by day. Many restaurants are mapped with these applications to increase business.

These mobile applications provide a tracking system where the customers can know the delivery time, preparation, track route, The payment options include either online or by cash-on- delivery (COD) system. These apps also provide a feedback system where the users can provide feedbacks and recommendations, rate the food item and mode of delivering. Many applications give discounts, offers for marketing purpose.

The survey and this study conclusion, followed by finding on how the customer prefer things to order online food and uses of applications.

II. LITERATURE REVIEW:

According to H.S. Sethu & Bhavya Saini (2016), their aim was to investigate the respondent perception, behaviour and satisfaction of online food ordering and delivery services. Their study reveals that online food purchasing services help the students in managing their time better. It is also found that ease of availability of their desired food at any time and at the same time easy access to internet are the prime reasons for using the services.

Leong Wai Hong (2016) in his research, he has identified online meal ordering and delivery services as an effective way for increasing restaurant efficiency and profitability through online marketing and business strategies.

According to Varsha Chavan, et al, (2015), the use of smart device-based interface for customers to view, order and navigate has helped the restaurants in managing orders from customers immediately. The capabilities of wireless communication and smart phone technology in fulfilling and improving business management and service delivery. Their analysis states that this system is convenient, effective and easy to use, which is expected to improve the overall restaurant business in coming times

S. Manju (2019) in her study on Customer Preference and Impact of Online Food Service

Apps talks about the impact of various food ordering apps in our day-to-day life and what factors have contributed to this great deal of food service app usage.

Zulkarnainkedah (2015) the main purpose of the research is to find the 'key success factors' of online food ordering services; if it depends upon the website quality (design) or service quality or website trust which leads to loyalty in an online ordering environment. Service quality and loyalty reflect that efficient delivery, reliable customer service and food characteristics (e.g., freshness, presentation, healthy) are also essentials for operating successful food ordering services.

III.   OBJECTIVE OF STUDY:

To analyse the most preferred online food delivery service application by consumers.

To analyse what are the various preferences that influences the consumers to choose online food delivery services

To identify the respondent's more ordering time E.g. breakfast, lunch, supper and dinner.

To identify the how much money spend by consumer to order online food and their frequency.

To identify respondents' satisfaction ratings towards online food delivery apps.

IV.   RESEARCH METHODLOGY

The population in this region is large number so its difficult to take data from each individual, so some sampling population is taken for analyse data to findings. Data is taken by both primary and secondary sources for this research. For primary data collection sample size is 180 respondents taken, a questionnaire is use for data collection as a primary data collection, parentage analysis and Chi-square analysis statistical tools use for this research.

Secondary data is collected from journals, websites and other literature reviews.

V. ANALYSIS AND INTERPRETATION:

Analysis of the most preferred online food delivery service application by consumers
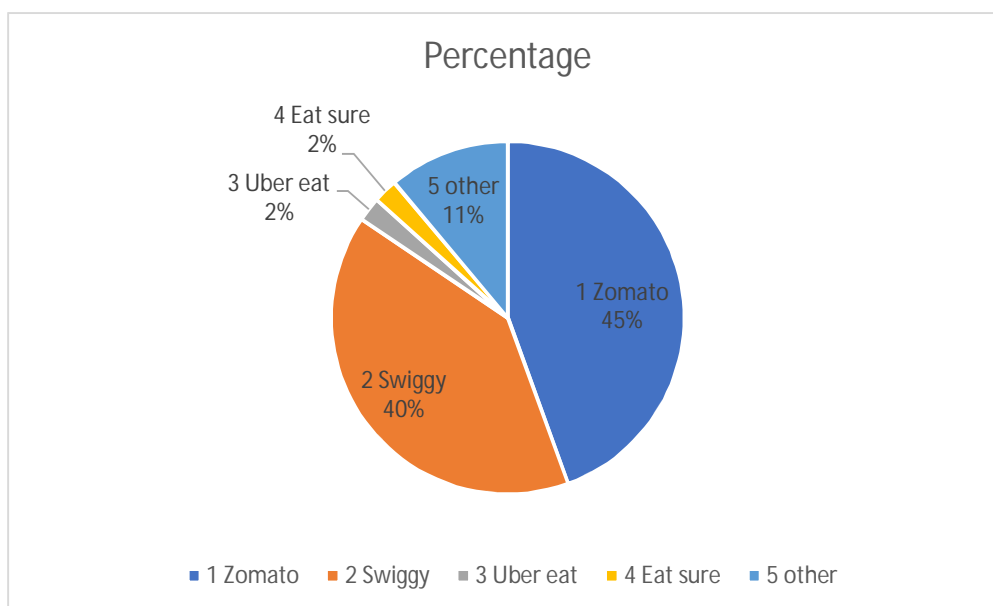
Figure 1 User used food delivery application

Table 1

Sr.no	Applications	User	Percentage analysis
1	Zomato	80	44%
2	Swiggy	72	40%
3	Uber eat	4	2%
4	Eat sure	4	2%
5	Other	20	11%
6	Total	180	100%

From the above analysis, conclude the following

- 44% of the total respondent using Zomato food delivery application over the other applications.

- 40% of the total respondent using Swiggy food delivery application.

- Others portal use by respondent is 11%.

- Uber Eats and Eat sure apps use 2% each by respondents.

Analysis of the various preferences that influences the consumers to choose online food delivery services
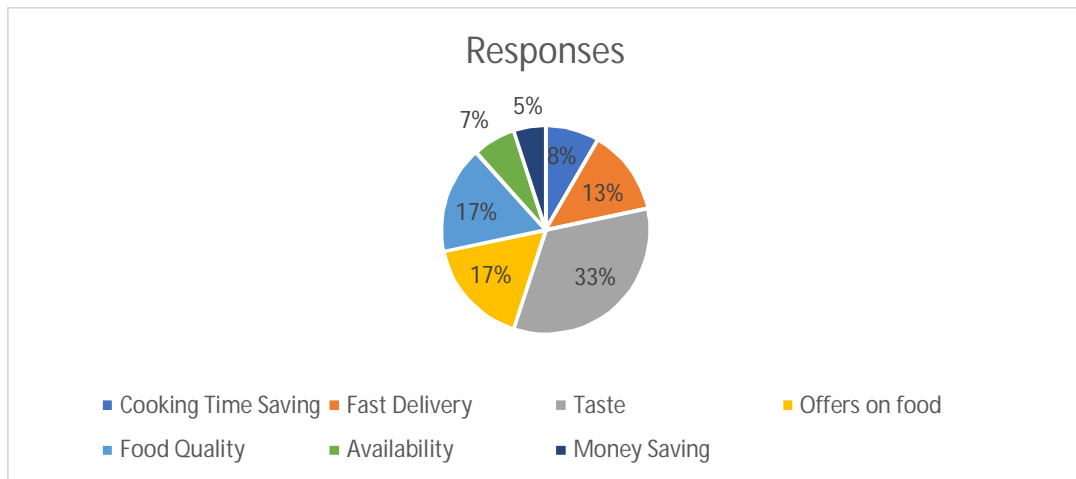
Figure 2 Preference for using food delivery apps

Table 2

Sr no	Preferences	Responses	Percentage
1	Cooking Time Saving	15	8%
2	Fast Delivery	24	13%
3	Taste	60	33%
4	Offers on food	30	17%
5	Food Quality	30	17%
6	Availability	12	7%
7	Money Saving	9	5%
8	Total	180	100%

From the above analysis, we can conclude the following

- 33% of the respondent use food delivery application for the taste preferences over the other preferences.

- Offers on food and food quality preferences are 17% each. it is the second most preferred for ordering food.

- 13% respondent prefer for fast delivery services for ordering food.

- Cooking time saving 8%, money saving, 5% and availability for any time is 7 % preferable for online food delivery.

Analysis of the respondent's more ordering time E.g. breakfast, lunch, supper and dinner.

Table 3

Ordering Time	Respondent	Percentage
Breakfast	16	9%
Dinner	102	57%
Lunch	40	22%
Supper	22	12%
Grand Total	180	100%

- 57% respondent order food for dinner time.

- 22% respondent order food for lunch time.

- In supper 12% and in breakfast time 9% respondent orders food online.

Analysis of the how much money spend by consumer to order online food and their frequency.

Table 4

Sr. No.	Average Amount Spent On Single Order	respondents	Percentage
1	0-300 Rs	84	47%
2	300-600 Rs	62	34%
3	600-900 Rs	33	18%
4	900 Rs Above	1	1%
5	Total	180	100%

- 47% respondent cart value is less than 300 Rs for single orders.

- 34% respondents are ordered 300-600 Rs for single orders.

- 18% respondents are ordered 600-900 Rs cart value for single order.

- 1% respondents ordered more than 900 Rs spend on single order at a time.

- Above data shows respondents ordered 36% on daily basis, 28% on weekly, 32% fortnightly and 4% on monthly

Table 5

Sr no	Order frequency	Respondents	Percentage
1	Daily	65	36%
2	Fortnightly	58	32%
3	Weekly	50	28%
4	Monthly	7	4%
5	Grand Total	180	100%

Analysis of respondents' satisfaction ratings towards online food delivery apps
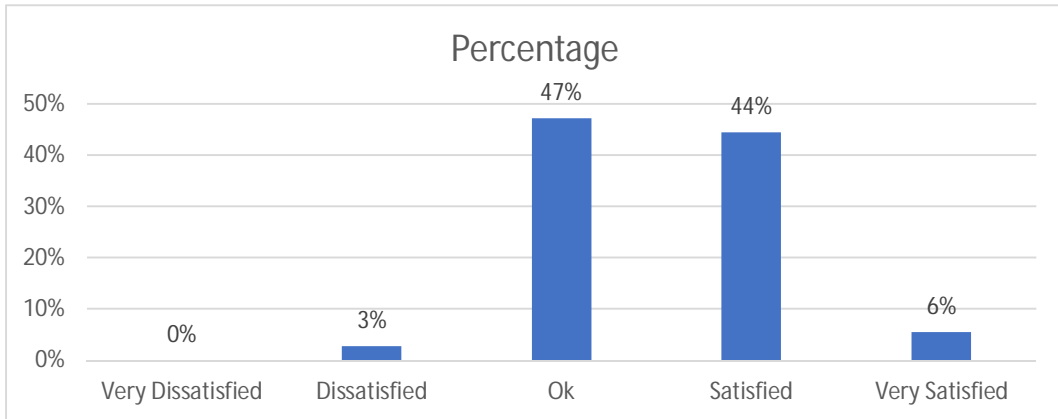
Figure 3 Rating Percentage

- 47 % respondents are ok with using online food delivery apps.

- 44% satisfied with using online food delivery apps and 6 % respondents are very satisfied for using apps.

- 3% users from respondents are Dissatisfied for using online apps and no users are very dissatisfied for using online food delivery applications.

VI.   FINDINGS:

The Study has found all respondents are frequently use mobile applications for food ordering. Zomato is the top most used application than other apps and Swiggy is the second most used application. Consumers are prefer tastes as well as discounts and offers also, Some consumers also prefer food quality.

Most of orders during dinner time by respondents. 97% respondents are ok to highly satisfied only 3 % respondents are dissatisfied with online food delivery applications.

VII. CONCLUSION

- According to research conducted it is conclude that Zomato with 49% is the most favourite apps for online food delivery application.

- 33% respondents order food for taste preferences over other preferences.

- 57% respondents order food for dinner time.

- Cart value is less than 300 Rs for 47% respondents and order frequency is daily 36%.

- More than 96% respondents are ok and satisfied with online food delivery applications.

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A STUDY ON IMPACT OF EMERGING TRENDS IN COMMERCE & MANAGEMENT WITH REFERENCE TO DIGITAL MARKETING

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Abstract

This paper aims research and to study the comprehensive view about the Impact of Emerging Trends in Commerce and Management adopted by Industry with Digital Marketing. Now a day's Digital Marketing is becoming most effective way of promoting any business with minimum cost and maximum reach to target customers.

So in this paper you will see discussion about What is Emerging Trends? Why it is important? What is Commerce & Management? What is Digital Marketing? How Emerging Trends reflects on Society with the co-operation of Digital Marketing.

Keywords: Emerging Trends, Commerce, Management, Digital Marketing

Introduction:

This paper will tell you that how Digital Marketing is coming up with emerging trends and how they are impacting on the various aspects of today and tomorrow's business world. Today's business also tends to be more 'social' than the traditional ways of business. This can be seen from a study that 90% of business goes online to socialize as compared to traditional business due to the acceptanance of changed Technology.

In this paper I also try to focus on how Emerging Trends and Digital Marketing both are interrelated and interdependent to each other and how it will guide to the society as well as present and future generations.

Objectives

To understand the concepts like Emerging Trends, Commerce, Management, Digital Marketing.

To understand how Emerging Trends in Commerce and Management are interrelated to each other.

To know the relationship between Digital Marketing and Emerging Trends.

To understand impact of Digital Marketing on Commerce & Management.

Basic Concept of Emerging Trends, Commerce, Management, Digital Marketing

Emerging Trends

Change is an integral part of every aspect of life, change is continuous with every generation, good and bad things combine to create new transitions and that is what we call Emerging Trends. The reflection in jobs, businesses, industries, various practices in society can be seen due to emerging trends.

Commerce

In a very simple language, commerce is the transaction between any two things, in commerce mainly the exchange of ownership rights of goods or services is done through money. Now a day there are many different trends in commerce like e-commerce, m-commerce etc. Commerce is a life blood of any Business.

Management

Management is very important in any field; excellent management is considered as key of success. Planning, directing, staffing, motivating, decision making are all different functions of management, the better and stronger management is necessary for the better progress of any business.

Digital Marketing

Digital Marketing is a modern way of marketing Technique. Digital marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. The promotion of products and services through digital media or electronic mediums like SEO, SEM, PPC, etc.

Emerging Trends in Commerce and Management how they are interrelated?

Emerging Trends in Commerce is also known as Emerging Trends in Business, every businessman needs to change his business trends if he wants to survive in the competition. If these business trends are not accepted then there is a fear of losing your business from the market, these new trends change the very technique of business conduct.

Emerging Trends in Commerce and Management are nothing but two sides of same coin. Both are important as well as necessary for the overall growth of Business, they are interrelated as well as interdependent on each other. These two important factors are

reelection of current scenario of Trends World. Some of the latest emerging trends are as follows:
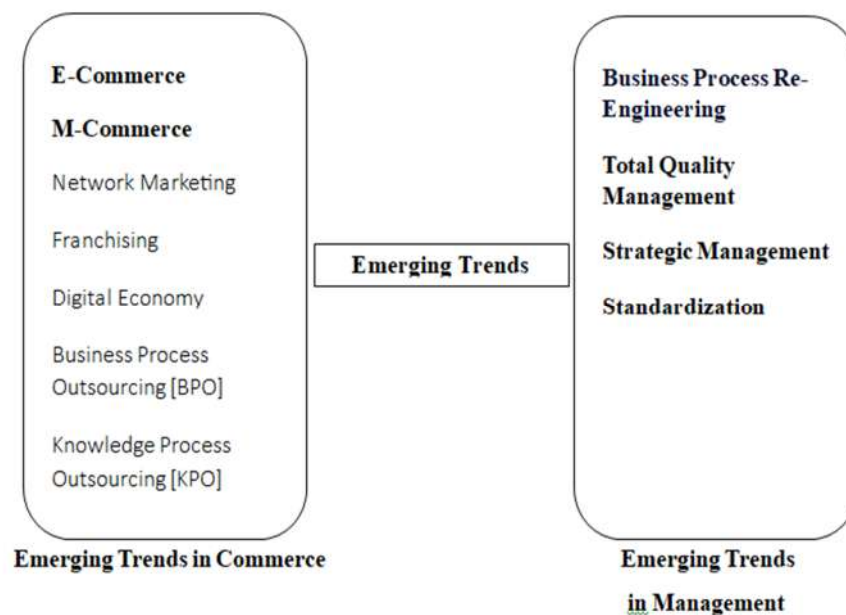
Emerging Trends in Commerce includes

1. **E-Commerce:**

   E-Commerce stands for Electronic Commerce, E-Commerce is generally referring to all forms/types of transactions relating to commercial activities involving both organizational and individuals. E-Commerce ceated a new environment in business transactions using Internet. E-Commerce is integration of Communication, services Data Management, & Security Mechanism.

2. **M-Commerce:**

   M-Commerce stands for Mobile Commerce; M-Commerce refers to any commercial transactions that take place via apps or mobile sites. It is the buying and selling of goods and services through wireless handheld devices such as smart phones and tablets.

3. **Network Marketing:**

   Network marketing is one of the best emerging trends in the business environment. It is essentially a medium used by manufacturers to increase their sales. Network marketing is considered to be a medium of marketing that businesses use so that they can expand their sales. Network marketing is generally used in business structures.

4. **Franchising:**

   The latest business methodology also includes franchising as one of the emerging trends in it. Franchising can be an incredible way to expand your business even further. It mainly

involves providing your business's rights or license to a third party called a franchise, and you will be the franchisor. A lot of examples are there in the market these days like McDonald's, H&M and Dominos.

5. **Digital Economy:**

As the name suggests, the digital economy means taking all of your economic transactions online. In other terms, it is also known as the internet economy or the web economy. As you know, technology is expanding like wildfire, and sooner or later, the traditional and digital economy is bound to be one.

6. **Business Process Outsourcing [BPO]:**

Business process outsourcing or BPO has been one of the fastest emerging trends in the business sector. It is a huge industry now and also has a significant impact on our global economy. A business strategy where one company hires another company for a particular task to perform that means they are outsourcing a certain job of their company and this is known as business process outsourcing or popularly known as BPO.

7. **Knowledge Process Outsourcing [KPO]:**

Knowledge process outsourcing or KPO essentially means outsourcing different business tasks related to information such as analysis, consultancy, research, or high-level tasks. These KPO companies are mainly there to help these companies complete such tasks, and they have a dedicated workforce precisely for that purpose. Knowledge process outsourcing is just like business process outsourcing but in KPO, knowledge-based tasks are being outsourced like analysis, researching, a consultancy. The most famous companies providing knowledge process outsourcing are TCS, Wipro, WNS global, etc.

8. **Aggregator:**

The aggregator is one of the unique and emerging trends in the business sector. We have loads of information available on the internet via thousands of websites.

Emerging Trends in Management includes

1. **Business Process Re-Engineering:**

Business Process Re-Engineering [BPR] is the fundamental rethinking and radical, redesign of business processes to achieve dramatic improvements in critical contemporary measures of performance, such as cost, quality, service and speed.

2. **Total Quality Management:**

TQM is a management philosophy that seeks to integrate all organisational functions (marketing, finance, design, engineering and production, customer service etc.) to focus on meeting customer needs and organisational objectives.

3. **Strategic Management:**

   Strategic management is all about identification and description of the strategies that managers can carry so as to achieve better performance and a competitive advantage for their organisation. Strategic management can also be defined as a bundle of decisions and acts which a manager undertakes and which decides the result of the firms performance.

4. **Standardization:**

   ISO originated from the union of two organisation—the ISO International Federations of the National Standardizing Associations and the UNSCC (United Nations Standard Co-ordinating Committee). In 1946, over 25 countries met at the Institute of Civil Engineers in London to create a new international organisation, where the objective was to facilitate the international co-ordination and unification of industrial standard.

Relationship between Digital Marketing and Emerging Trends

Any marketing that uses electronic devices and can be used by marketing specialists to convey promotional messaging and measure its impact through your customer journey. In practice, digital marketing typically refers to marketing campaigns that appear on a computer, phone, tablet, or other device. Digital marketing is often compared to "traditional marketing" such as magazine ads, billboards, and direct mail.

Digital marketing trends are key changes in the strategic direction of the digital marketing landscape (including the evolution of marketing techniques, consumer sentiments, and underlying technologies) that impact the way marketers should interact with their target audience.

Emerging Trends in Digital Marketing includes

1. Artificial Intelligence (AI):

   Although artificial intelligence is still in the early stages of development, there were plenty of useful examples of AI-based marketing efforts in 2022.

   For example, DALL-E went viral last year. This AI tool can generate images based on text prompts. Digital marketers could use it.

2. **The new wave of Influencer Marketing:**

   Influencer marketing used to be very straightforward. You find a profile with many followers, pay them to promote your product and wait for the results. It's not that simple anymore. Social media users are well aware of influencer marketing and do

not trust that easy anymore anything they see in their feeds. Becoming a social media influencer is now a way of life. To be a great influencer, you have to know how to generate engagement and need a lot of expert knowledge.

3. **Personalized Marketing:**

Are you aware of how many ads you see on the Internet per day? There are too many brands fighting for your attention, trying to sell you their latest product. As a marketer, you need to be cleverer nowadays. It's not enough to show your product or service to a broad audience and wait for the results. You need to address the problems of your potential customers and offer them solutions.

4. **Short-form video content:**

TikTok videos undoubtedly dominated as the most popular social media content type in the last year. They were so successful that many other major social media platforms copied the style – in the past few years, we've seen the rise of Instagram Reels (later copied to Facebook), YouTube Shorts, and even Twitter tried their luck with Fleets (removed in 2021).

5. **Multi-channel social media marketing:**

Just a few years ago, you didn't have to care much about other social media platforms than Facebook. Everybody was there, and everything happened there. But not in 2023. Facebook is not yet shutting down, but if you truly want to be a good social media marketer, you have a lot of other different channels to maintain. The platform that has been getting the most attention lately is TikTok. It has gained a lot of popularity in the past few years.

6. **Linkedin:**

LinkedIn Premium is one of the most expensive social media subscription plans, yet 39% of all LinkedIn users still decide to pay for it. That's an impressive result.

7. **SEO:**

The latest Google updates show us we are approaching the end of an era when it comes to keyword-stuffing SEO. The AI algorithms in search engines are getting clever and can now clearly see if the landing page or article was crafted by a real human who genuinely wants to help the reader or if it was a work of old-fashioned SEO who just paraphrased some other content and added more keywords.

8. **Customer Experience:**

Because we are increasingly moving to the digital world, the customer experience has become an even more important part of business strategy. Now you can find

reviews and opinions about almost everything in a matter of seconds. If a company offers a bad customer experience, the word will quickly spread out. Customers will quickly start to avoid their products and look for alternatives.

9. **Ethics in Digital Marketing:**

   Your potential and existing customers are now much more motivated by ethics and morality than ever before. Consumers know about global warming and the impact of mindless capitalism on it. That's why you need to be honest in your communication. Don't be afraid to lose customers if they are not your main target. Sometimes it's better to admit you are not the best choice for them and spare the disappointment (and negative reviews). Users will appreciate your honesty and remember the good advice.

10. **Inclusive Marketing:**

    With the rise of consciousness, there's a much higher focus on inclusive marketing. Long gone are the times when brands didn't care about minorities in their marketing messages. When crafting your marketing messaging, please think of inclusiveness. If you are a SaaS or other online business, make sure your website is adjusted for people with poor sight. If you have a physical store, adapt the space for people with disabilities.

11. **Google Analytics 4:**

    If you are using Google Analytics, you will be making the switch to the newest version this year. Google announced GA4 would fully replace Google Analytics Universal on July 1, 2023. If you are still using the old GA, it's high time to test the new version. You can already install it on your website. There are tons of free and paid courses on the new iteration of Google Analytics, so if you encounter any problems, you can seek expert support.

12. **Gen Z:**

    Finally, people from Generation Z are becoming adults, and soon they will be the main target audience for most sales.

Impact of Digital Marketing on Commerce

Positive Impact

1. **Clarity:**

   Digital marketing is very clear in its nature, in digital marketing the theme line of the product is very clearly defined, digital marketing supports two major components of commerce, one of is M-Commerce and the other is E-Commerce.

2. **Guide:**

   Digital marketing is connected with the current generation; it is very popular in any type of commerce because of so many reasons like cost effective, promising for small business, easier to attract customers, increasing customer loyalty.

3. **World Wide:**

   Digital marketing has become famous all over the world in a very short time because they can do business with customers from any corner of the world through internet, geographical distance is not a barrier, and its reach is very high.

4. **Change Mind-Set:**

   Digital marketing and commerce change the mind set of customers like paperless transactions, use of digital money, cashless pocket etc

   Negative Impact

1. Most of the time peoples in the society are resistant to the new change, so the expected results of digital marketing and commerce is not so much impacted.

2. The persons must not be flexible at every time, to accept the change.

3. If there is Redundancy of digital marketing then it turns towards the de-motivation.

4. Due to ignorance, effective Implementation of digital marketing on commerce is not happened.

Impact of Digital Marketing on Management

Positive Impact

1. **Business Oriented Approach:**

   Vision or Goal of any management is very clear that to run the business for earn more and more profit and for that they required effective reach towards the persons, which is easily done through the digital marketing.

2. **Helps to Reach towards more and more crowd:**

   As compared to old business days now any business can easily as well as more effectively reach towards his customers.

3. **Analyze himself:**

   Management analyze himself and Ensure a company is profitable by gaining new customers, expanding a customer base, building a company's reputation, and improving customer interactions.

4. **A Problem-Solving mindset:**

   Digital Marketing Guides Management about the real situation in market; it also provides awareness, education about the product and services. It expands

customer's base within short time period. Because of this Management is ready to invest more and more funds for the promotional activities of business.

Negative Impact

1. Due to Digital Marketing, Management lacks the personal touch with customers.

2. Management loses their personal control on business running strategies.

3. It's time consuming and hectic job to learn new technology according to the Management point of view that's why they resist to accept new technology.

4. Too much expensive according to management view point.

5. Build the trust in viewer's mind about quality of product or services is more challenging task in front of management.

6. Because of a various option for the product or services is available in to the market by the competitors so there is very less customer's loyalty towards product or services.

Conclusion

I hope this general overview has showed the several aspects of Emerging Trends in Commerce & Management with the impact of it in real practical world. It also focuses on valuable & important role of Digital Marketing as a bright future in the world of Commerce & Management.

This study also helps to understand that how Emerging Trends, Commerce, Management and Digital Marketing are interrelated and interdependent on each other.

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A DETAILED STUDY OF CAREER ALERTNESS AND ITS EXPLORATION AMONGST THE COLLEGE STUDENTS

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Abstract:

This research employs the survey approach and intends to examine career awareness and its exploration among college students. A sample size of 286 students from senior college was taken into consideration for the study. The collected data were analysed to determine the degree of career knowledge and attentiveness among college students.

This research is being conducted to highlight the very vital aspect of every student's professional life. The time invested in pursuing the degree will only be fruitful if the students are opting for the right field to achieve their career goal. Choosing the wrong field and building a career in that field will result in zero satisfaction level for the students.

The final findings showed that the majority of the students have a high level of career awareness. The research also revealed that students belonging from different colleges had different opinions. Students belonging from the college which conducts various extracurricular activities and career exploring sessions have positive responses. Whereas, the students belonging to other colleges or institutes where only academics and completing the syllabus is priority, there students are in much need of the career guidance sessions.

Keywords - Career alertness, career exploration, career awareness/development/ guidance, future goals, personal growth (profession).

Introduction:

A person's career is undoubtedly a vital aspect of their life. An individual makes a living through employment, which also allows them to give back to the community and support others. Therefore, the value of perseverance cannot be disputed. According to this research, a person's career includes the preparations they make before entering the workforce, the actual time they start working, and any additional roles they take on

after retiring. Researchers also pointed out that a career is a series of jobs held over the course of a lifetime. The researchers found that having a lucrative profession is related to a person's career development. If a person is not guided then he will not be able to choose a career that fits his own unique needs without guidance and assistance. If the choice is incorrect, the person will have spent his time and effort in search of a more satisfying career. Hence, career counselling is essential for assisting people in becoming more knowledgeable about the many disciplines and the available job prospects that best suit their personalities and making wise judgements. In the beginning of a career, it is very important to have professional awareness. Researchers define career awareness as a person's knowledge of the job choices available and their own needs. Awareness comprises knowledge of things like educational qualifications, skill needs, available professions, work environment, laws, job climate, regulations and expectations of a particular field or industry. Hence, the creation of student career awareness programmes should incorporate the compilation of detailed information on the various vocations, a methodical search for career information, and techniques for making the best use of the information discovered. Prior to investigating one's professional possibilities, one should have a basic understanding of their career. At the initial phase of the career development process, students must be receptive to the options and opportunities accessible to them in the labour market. Students must be made aware that their decision about a job will eventually affect all of their other potential positions in life. Early on, this would offer pupils a sense of purpose and perspective. Then, counselling programmes serve as a tool to educate students about the working world, to raise their understanding of the range of professional alternatives, and to inspire them and raise their aspirations for the future. Self-awareness of one's job path is crucial for career advancement. People gain an understanding of their own duties, personality characteristics, and skills as they mature. People frequently contrast their views of themselves with other vocational conceptions since there are so many diverse job options accessible to suit the varied unique personality attributes.

Objectives:

1. To know the career awareness among the students.
2. To know the career aspirations and the motive behind opting a career path.
3. To know the satisfaction level after choosing a career cornerstone.

4. To know whether students require career exploration sessions in their academic curriculum.

Hypotheses:

1. Students are unaware about the various career opportunities based on their calibre.

2. Students aspire their career based on their inspiration and practise the same profession from generations.

3. A minority of students are unsatisfied for not choosing the career they desire and end up choosing the wrong profession.

4. Average number of students require career exploration sessions in their academic curriculum as a crash course.

Research Methodology:

1. **The secondary data were collected from the following sources:**

· Surfing on Google

· Websites

· Various Social Media applications like WhatsApp, Facebook, Instagram,etc.

. Research papers, journals, articles

2. **The primary data were collected by using questionnaire method from following:**

. 286 College Students(Undergraduates and graduates)

3. **Research Tool:**

. Structured questionnaire for all respondents was circulated using the Google forms medium.

Statement of problem:

Unawareness about the various suitable career options available for the students based on their calibre. This leads to wastage of precious time, efficiency, lower satisfaction level with regards to professionalism amongst the students.

Many students end up holding a degree which they don't desire for in spite of the students who eagerly want to hold that particular degree due to limited seats available in the college.

Literature Review:

Justim, Johnson and Craig's purpose of their research was to find out whether people who might be engaged in entrepreneurship can be recognised as innovators or opportunity-

alerts using the key works of Schumpeter and Kirzner as a guidance. This exploratory study specifically aims to address the following question: "If so, does academic career training matter? Are some people better at being innovators, while others are better able to recognise entrepreneurial opportunities?" The study discovered proof that those with engineering backgrounds were less skilled at spotting opportunities than their business-trained peers.

Super asserts that one's physical and mental development, work monitoring, mature vocation identity, and general experience gained all contribute to the development of one's self-concept. The complexity of a person's professional self-concept is influenced by the development of that person's education and experience. The strategy based on social phenomenological psychology and growth was also recommended by Super. Super's research focused on the four major stages of a person's job development, with the first stage being when the person is looking for a profession. Then comes vocational growth, which is followed by the conversion of one's self-concept into a vocational one, and ultimately the actual job plan. (Super 1957). The goal of this research is to investigate the connection between self-concept and job consciousness.

Dorr and Lesser argue that the majority of career development studies and initiatives to offer career education start in adolescence, when a person is on the verge of making a career choice. It is claimed that much younger infants should also receive care. Review of American literature reveals that even 3- to 5-year-olds are aware of and usually accept the concept of the working world, the order of status for professions, and the caricatures of those who hold particular jobs. Theoretical approaches to career choice, notions of career awareness, knowledge and views about professions, the course of career awareness development, and early effects on career awareness are all addressed in relation to young children.

Wise, Charner and Lou developed a framework for the goal of organising research and development projects, this framework was created. It is not presented as a model of the processes of career decision-making or as a theory of how career consciousness develops. To be consistent with theories of career development as well as models of the economy, labour market, and other systems that influence career development, this paradigm must, however, be able to accommodate them.

Leifer, Dorr, Lesser and Gerald suggest that in order to assess knowledge levels and chart the progression of job consciousness, information about what very young children know about careers is examined. The following job awareness programme is then outlined for

very young children: Public and private television, educational television, business motion pictures, and teaching in a classroom. There are suggestions for study projects and educational initiatives that could help young children become more conscious of their job options. To encourage kids to consider a broader variety of careers and to improve equality in the workplace, it is recommended that the reduction of occupational, racial, and sexual stereotypes be the ultimate objective.

Nadya, Ghosh, Chang, Figueiredo. Bachhuber suggest focusing on how they can assist colleges is something that university administrators, employees, and professors must do.Students learn behavioural and flexible aspects of planning and investigation.Students can learn to use these skills in the short term (e.g., choosing a major) and long term (e.g., choosing a career route) to support their academic success and retention in college once they have been taught how to build these particular components. Instead of possibly becoming stressed by their circumstances, students can learn to be more environment-adaptive.

Jiang, Newman, Le, Zheng and Presbitero talk about how the study, in particular, demonstrates the necessity of incorporating a dynamic life-span viewpoint to improve our Understanding job exploration is important, as is the need for future study to pinpoint the main processes underlying its effects and the potential repercussions of any such effects. Future studies should also look into people's actual experiences, adopt longitudinal and experimental designs, expand the current studies' narrow focus on students to include employees, investigate multilevel phenomena, and look into the influences of institutional and economic contexts on people's career exploration.

According to Cheung and Arnold, career decision self-efficacy and knowledge intake were related to the quantity of career exploration, but not self-clarity or career decidedness. Except for decidedness, all of the outcome factors showed a substantial upward trend. The outcome variables and career assistance, particularly from instructors, were both related. Discussion of the findings and their application is done in the context of career development theory, Hong Kong society, and the student community there (Cheung & Arnold, 2014).

Data Analysis:

Following is the data collected from 286 students and it is analysed as follows:

Are you aware about the multiple career options from your selected course?
284 responses
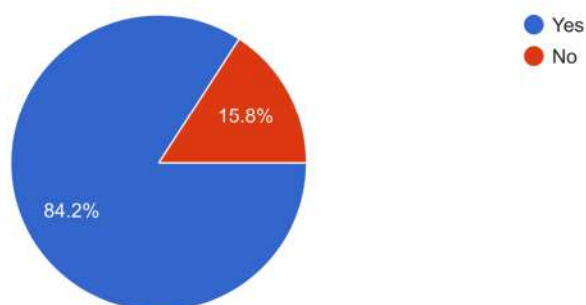
In the above pie chart it shows that 84.2% (238 respondents) were aware about the multiple career options for their selected course and 15.8% (45 respondents) were not aware about the multiple career options for their selected courses.

Did you receive any career counselling sessions from your parents?
286 responses
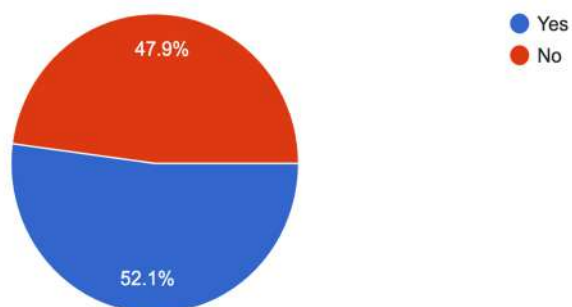
The above diagram depictures 52.1% (149 respondents) were guided by their parents about their career and 47.9% (137 respondents) got no guidance from their parents

Did you receive any career counselling sessions at your college?
286 responses
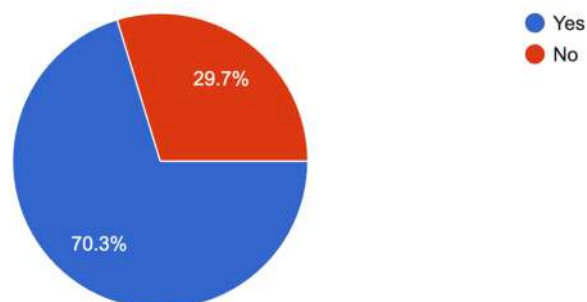
The above diagram shows that 70.3% (201 respondents) got career counselling sessions at their college whereas 29.7% (85 respondents) didn't get any career counselling sessions from the college
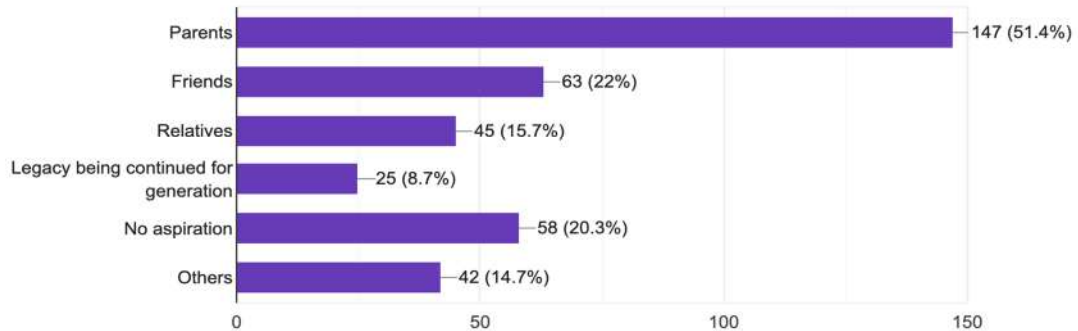
The above bar diagram shows the aspirations of all the respondents where the highest aspirations/ inspirations were from parents following up with friends, few got no aspirations followed by relatives, other respirations and then Legacy continued for generations. Respondents selected others' aspirations from their teachers from the subjects and the courses they have selected.

The above diagram shows the motive behind choosing their specific courses. The highest reason behind choosing a course was financial gains followed by a secured job, then friends, family relatives, other reasons, just for a degree, difficulty level, course duration, travelling time. Respondents that have selected others showed interest in gaining knowledge, course content, exploring the various paths, value addition, curiosity, eligibility for opening up the business, etc.

Can you see a connection between your college subjects and your desired profession?
286 responses
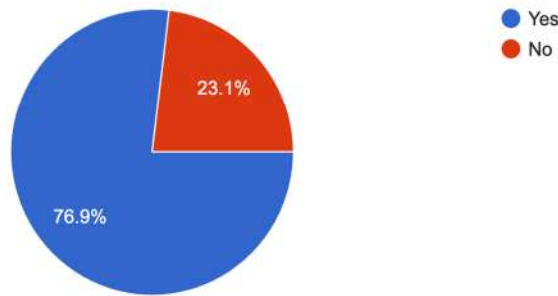
The above diagram shows that 76.9% (220 respondents) believe that there is a connection between their college subjects and their desired profession where as 23.1% (66 respondents believe that there is no connection between the college subjects and their desired profession)

While opting your course did you analyze the pros and cons of the field you've chosen?
286 responses
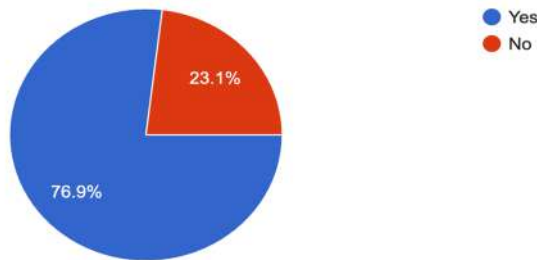
The above diagram shows that 76.9% (220 respondents) have analyse the pros and cons of the field they have chosen before selecting the course whereas 23.1% (66 respondents) did not analyse the pros and cons before opting for the course

Do you find yourself in the right path to achieve your career goal
286 responses
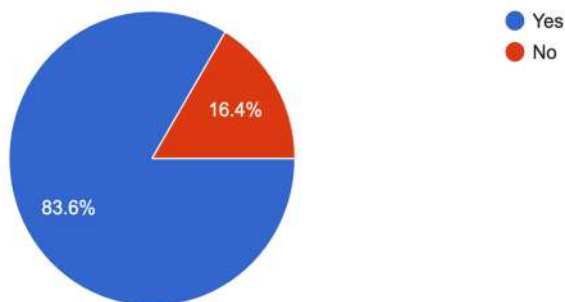
The above diagram shows that 83.6% (239 respondents) believe that there in the right path to achieve their career goals whereas 16.4% (47 respondents) believe that they have not selected the right word to achieve the career goal
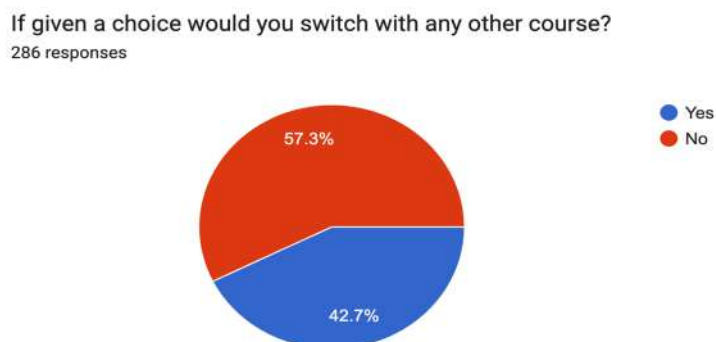
If given a choice would you switch with any other course?
286 responses

Are you satisfied with your career decision?
286 responses
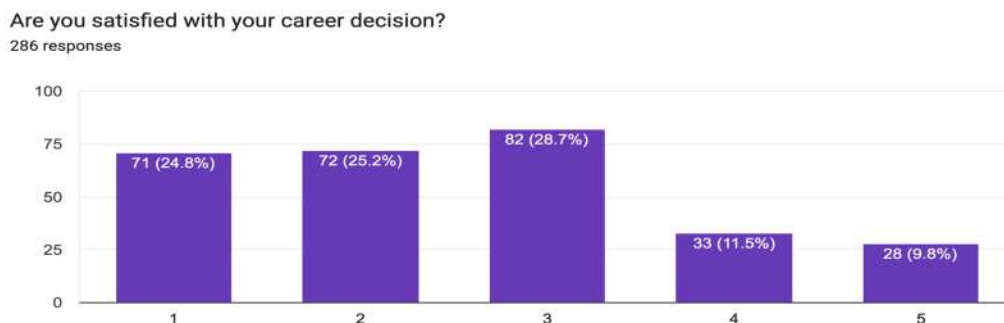
The above diagram shows that 143 respondents (1-2) are satisfied with their career decision, 82 respondents are neutral about their decision, and 61 (3-4) respondents are dissatisfied with their decisions.

Suggestions:

With the help of the research, it has been noticed that, majority of the students are well aware about the career options and the better modes to achieve them. But a minor group of students from various colleges are not much aware about the outcomes of a degree they are pursuing. Therefore, researchers suggest that career awareness and career exploration amongst students can be developed by the means of public and commercial television, instructional television, commercial film, websites offering career options and classroom-based instruction. Recommendations are made for educational programs,

sessions and crash courses which have the potential for increasing career awareness in young children/students.

Including sessions on career exploration during the schooling phase will be even more fruitful and efficient. It will give a clear idea to the students to picturise their professional goals and help them decide to choose the stream which will help them achieve their career milestone.

Limitations

Geographical constraint - The demographics of different regions might vary and this could be the one of the major limitations of the study as it cannot be generalised for all the population. This will vary from urban and rural to different countries all having a different set of findings.

Convenient sampling and time constraint - Due to limited time period we had to resort our study to convenient sampling and this could be a major drawback as the samples selected are based on our convenience and not specifically based or customised to the project.

Education level - Education level of parents will have a significant impact on the study as career alertness and exploration is very commonly discussed with their offsprings.

Conclusion:

With the help of the survey, researchers analysed that approximately 20% of the respondents were unaware about the multiple career options available for the stream students are currently pursuing. They are pursuing a degree just for a certificate or for the sake of parents. There is a lack of knowledge and curiosity among the students for pros and cons of the degree they are opting for. Guidance from parents also plays a vital role for career decision making. It was found that well educated parents/guardians were able to provide detailed analysis and opportunities available for the streams students opted for. Less literate/uneducated parents/guardians were not that capable to provide career guidance to their child. Hence, researchers proposed a solution to overcome this drawback by including the career awareness sessions in the college/school level. A proper guidance by the college will definitely help the students to build their effective career. We are aware that in this dynamic world, there are many resources available for the students to gather information regarding their career growth options. But there is a lack of knowledge amongst the students about the ways to utilise it. If students are aware of utilising the available resources by all possible ways then it will benefit the society as a whole.

In research it was also found that, approximately 42% of the respondents are willing to switch the course they are currently pursuing. It clearly denotes that students did not analyse their career decisions before enrolling for a particular course. After enrolling for the course, students realise that the course they are opting for is not their cup of tea and end up dis-satisfied and wasting their precious time pursuing the course they are not willing for.

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A STUDY OF CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING (WITH REFERENCE TO AMRAVATI CITY)

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Abstract:-

The field of e-commerce is broad. There are many applications of E-Commerce, such as home banking, shopping in electronic malls, buying stocks, finding a job, conducting an auction, collaborating electronically with business partners around the globe, and providing customer service. Internet is changing the way consumers shop and buy goods and services, and has rapidly evolved into a global phenomenon. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business. Hence the objective of this paper to focus on Consumer Attitude towards online shopping with reference to Amravati city.

Key Words – Consumer, Attitude, online shopping.

Introduction:

The Industrial revolution of the eighteenth century involved changes not only in production, but also in financial structures and in transportation and communication network[11]. According to Chandra Shekhar Tiwari, Internet is changing the way consumers shop and buy goods and services, and has rapidly evolved into a global phenomenon. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Companies also use the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not

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[11] Vasanti Venugopal & Raghu V.N.(2001), *Service Marketing*, Himalaya Publishing House, Nagpur, 1st Edition,p.1.

only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store. Many experts are optimistic about the prospect of online business. In addition to the tremendous potential of the E-commerce market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential customers. Although most of the revenue of online transactions comes from business-to-business commerce, the practitioners of business-to-consumer commerce should not lose confidence. The growing use of Internet in India provides a developing prospect for online shopping. If E-marketers know the factors affecting online Indian behaviour, and the relationships between these factors and the type of online buyers, then they can further develop their marketing strategies to convert potential customers into active ones, while retaining existent online customers.[12] E-commerce applications began in the early 1970s with such innovations as electronic transfer of funds. However, the applications were limited to large corporations and a few daring small businesses. Then came electronic data interchange (EDI), which added other kinds of transaction processing and extended participation to all industries. Since the commercialization of the Internet and the introduction of the Web in the early 1990s, EC applications have rapidly expanded. The field of e-commerce is broad. There are many applications of EC, such as home banking, shopping in electronic malls, buying stocks, finding a job, conducting an auction, collaborating electronically with business partners around the globe, and providing customer service.[13] According to above analysis the main objective of this paper to focus on Consumer Attitude towards online shopping with reference to Amravati city.

Hypothesis:

 For the proposed research study following hypothesis is taken-

There is positive attitude of consumer towards online shopping.

Limitations :

1. The study was limited to Amravati City

2. The study was conducted only on consumers related to online shopping .

3. The authenticity of data depends upon the honesty of respondent.

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[12] Chandra Shekhar Tiwari (2014), *Changing Attitudes of Indian Consumer towards Online Shopping*, www.linkedin.com/pulse,pp.1-2.

[13]*Overview of E-Commerce*, Chapter 9, p.277.

Definition :

1) **Consumer:**

    An individual who buys products or services for personal use and not for manufacture or resale. A consumer is someone who can make the decision whether or not to purchase an item at the store, and someone who can be influenced by marketing and advertisements. Any time someone goes to a store and purchases a toy, shirt, beverage, or anything else, they are making that decision as a consumer.[14]

2) **Attitude**:

    A predisposition or a tendency to respond positively or negatively towards a certain idea, object, person, or situation. Attitude influences an individual's choice of action, and responses to challenges, incentives, and rewards (together called stimuli). Four major components of attitude are (1) Affective: emotions or feelings. (2) Cognitive: belief or opinions held consciously. (3) Conative: inclination for action. (4) Evaluative: positive or negative response to stimuli.[15]

3) **Online shopping:**

    Online shopping is defined as the process a customer takes to purchase a service or product over the internet. In other words, a consumer may at his or her leisure buy from the comfort of their own home products from an online store. This concept was first demonstrated before the World Wide Web (WWW) was in use with real time transaction processed from a domestic television. The technology used was called Videotext and was first demonstrated in 1979 by M. Aldrick who designed and installed systems in the United Kingdom.[16]

4) **Amravati City:**

    Amravati is the second largest city in the Vidarbha region and ninth largest city in Maharashtra, India. It is administrative headquarters of Amravati district and Amravati division which includes Akola, Buldhana, Washim, and Yavatmal districts. It is one of the Maharashtra's nominated city under Smart Cities Mission.[17]

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[14] http://www.investorwords.com/1055/consumer.html#ixzz3bpdXPLId

[15] : http://www.businessdictionary.com/definition/attitude.html#ixzz3bpblPukt

[16] Zuroni Md Jusoh and Goh Hai Ling (2012), Factors Influencing Consumers' Attitude Towards E-Commerce Purchases Through Online Shopping, International Journal of Humanities and Social Science, *Vol. 2 No. 4 [Special Issue], p.223.*

[17] https://en.wikipedia.org › wiki › Amravati

Review of Related Literature:

The main reason for a full review of research in the past is to know the outcome of those investigations in areas where similar concept and methodologies had been used successfully. Further extensive or even exhaustive process of such review may offer vital links with the various trends and phases in the researches in ones area of specialization, familiarizing with the characteristic precepts, concepts and interpretation, with the special terminology, with the rationale for undertaking one's proposed investigation.[18] From the above analysis for the proposed research study the review of related literature was taken as follows-

Iqbal Ahmad Hakim (2002)[19]:

A Study Into the Awareness of Consumer Rights and Attitude Towards Consumerism in Kashmir, in this study Iqbal Ahmad Hakim Stated that the implications there of highlights the need for public policy makers, government, trade and industry and consumer action groups to be aware, sensitive and responsive to consumers awareness level about consumer rights; their attitude towards the marketing practices of firms, government regulations and the related issues of consumerism; and their mode of complaining behavior. Despite the rush to become industrialized, there are pressing consumer problems especially for those who have as yet shared little in the fruits of growth. Poverty still exists in parts o f the country particularly in J&K and the real purchasing power of consumers on the average is below that of the industrialized nation counterparts.

P. Durkasree (2011)[20] :

In the study An Analysis of Online Marketing: Customers' and Marketers' Perspective, P. Durkasree Stated that the online shopping behavior is a growing aspect among the customers especially among young customers. The service quality of the online marketing plays an important role in the determination of customer's satisfaction and service loyalty. The marketers are trying to perform more in online marketing but they are having some problems related to navigation, interactivity, logistics and payment. The marketers in online marketing are having a better scope in near future. They have to estimate their customers' needs and wants properly at each segment. The marketers

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[18] P. Saravanavel (1987), *Research Methodology*, Kitab Mahal, Allahabad, 1st Edition,p.50.

[19] Iqbal Ahmad Hakim (2002), *A Study Into the Awareness of Consumer Rights and Attitude Towards Consumerism in Kashmir*,Unpublished Thesis of the Degree of Doctor of Philosophy in Management, The University of Kashmir, Srinagar, p.183.

[20] P. Durkasree (2011),*An Analysis of Online Marketing: Customers' and Marketers' Perspective*, Unpublished Thesis of the Degree of Doctor of Philosophy in Business Management, Department Of Business Management, Manonmaniam Sundaranar University Tirunelveli, p.224.

should design appropriate strategies to satisfy their customers at various segments simultaneously. The lesser experienced marketers should learn the prospects and problems in online marketing through the stories of successful marketers in online marketing.

Sunita Guru (2011)[21] :

In A study of Trust and Perceived Risk in Online Shopping, Sunita Guru Stated that the It was found that one of the main reasons for purchasing online was to buy things that were not available in the nearby places. The finding indicates that there is a market online for products that are not easily available in the local stores. Another reason for purchasing online found was to try innovative products. As a result innovative products could prove to be another key to success for online retail outlets. It may also be possible to successfully employ strategies used to segment, target and attract these out shoppers who purchase outside their neighborhood places and try innovative products in attracting online shoppers.

Zia Ul Haq (2013)[22]:

In the study Effectiveness of Online Advertising - A Study With Reference to Selected Cities, Zia Ul Haq Stated that the video advertisements as most useful ones as perceived by the customers as compared to banner and text advertisement. This can also be used by marketers to develop online video advertisements for promoting their products and services. Marketers can also concentrate on various video advertisement formats that can use less speed to play. Short sized videos and streams can also be a good source to promote products and services.

Research Methodology:

A Study of Consumer Attitude towards online shopping (with reference to Amravati City) for this research study following research methodology was used.

A) Research Method

For this study the Survey Method and Descriptive Research Method was used.

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[21] Sunita Guru (2011), A study of Trust and Perceived Risk in Online Shopping, Unpublished Thesis of Degree of Doctor of Philosophy in Management, Sardar Patel University Vallabh Vidyanagar, p.448.

[22] Zia Ul Haq (2013), *Effectiveness of Online Advertising - A Study With Reference to Selected Cities*, Unpublished Thesis of the Degree of Doctor of Philosophy in Business Management, Department Of Business Management Osmania University, Hyderabad,p.182.

B) Sample Techniques

For the research study the Simple Random Sample Method included lottery method will be used for selecting the sample. By using above sampling method following samples will be selected for research study.

Table No. 01 : Table showing selection of Sample Units from Amravati City by Using Simple Random Sample Method

Sr. No	Sample Area	Sample Selected
1	Amravati City	125
Total		125

Data Collection Techniques:

The search for answers to research questions call for collection of data. Data are facts, figures and other relevant materials, past and present, serving as bases for study and analysis. For this research study in primary source with the help of questionnaires and in the secondary source with the help of books, reports, journals, newspapers, internet data was collected.

Data Analysis:

The data which will be collected by primary source and secondary source was analyzed by Percentage method as follows.

Table No. 02 : Table showing Number of Respondent

01.	Selected as Sample	125(100%)
02.	Number of Respondent who Response the questionnaires	108(86.40%)
03.	Number of Respondent who not Response the questionnaires	17 (13.60%)

Table No. 03- Table showing Age wise Analysis

Sr. No.	Age in Years	Numbers	Percentage
01.	Below 20 Years	08	7.40%
02.	20-30 Years	28	25.92%
03.	30-40 Years	43	39.81%
04.	40-50 Years	18	16.66%
05.	Above 50 Years	11	10.18%
Total		108	100%

Table No. 04- Table showing Education wise Analysis

Sr. No.	Education	Numbers	Percentage
01.	Below HSSC	07	6.48%
02.	HSSC	17	15.74%

Table No. 05 - Table showing Monthly Income wise Analysis

Sr. No.	Monthly Income	Numbers	Percentage
01.	Below 10000 Rs.	12	11.11%
02.	10000-25000 Rs.	23	21.29%

03.	UG	51	47.22%
04.	PG	29	26.25%
05.	Other	04	3.70%
	Total	108	100%

03.	25000-50000 Rs.	48	44.44%
04.	Above 50000 Rs	25	23.14%
Total		108	100%

From the above Table No. 03 it is clear that the age of 08 (7.40%) respondents is Below 20 Years, the age of 28 (25.92%) respondents is between 20-30 Years, the age of 43 (39.81%) respondents is between 30-40 Years, the age of 18 (16.66%) respondents is between 40-50 Years and the age of 11 (10.18%) respondents is above 50 Years. From the above Table No. 04 it is clear that the education of 07 (6.48%) respondents is Below HSSC, the education of 17 (15.74%) respondents is HSSC, the 51 (39.81%) respondents are Undergraduates, the 29 (26.25%) respondents are Post graduates and the 04 (3.70%) respondents having certificate, Diploma courses. From the above Table No. 05 it is clear that the Monthly income of 12 (11.11%) respondents is Below Rs.10000, the Monthly income of 23 (21.29%) respondents is between Rs.10000 – Rs.25000, the Monthly income of 48 (44.44%) respondents is between Rs.25000 – Rs.50000 and the Monthly income of 25 (23.14%) respondents is above 50,000 Rs.

Table No. 06

Table showing Statements Analysis regarding to Consumer Attitude towards online shopping

Sr. No.	Statements	SA	A	N	D	SD	Total
01.	There is more choice of products in Online Shopping.	78 72.22%	19 17.59%	06 5.55%	03 2.77%	02 1.85%	108 100%
02.	The main benefit of Online Shopping is that prices are low to high range.	62 57.40%	29 26.85%	07 6.48%	02 1.85%	08 7.40%	108 100%
03.	There is impact of online shopping on traditional shopping.	83 76.85%	10 9.25%	08 7.40%	03 2.77%	04 3.70%	108 100%

04.	Detail information of product is available while shopping online.	76 70.37 %	20 18.51 %	06 5.55 %	03 2.77%	03 2.77%	108 100%
05.	While shopping online we can purchase the products anytime a day.	91 84.25 %	12 11.11 %	02 1.85 %	02 1.85%	01 0.92%	108 100%
06.	In the online Shopping the websites helps for searching and selecting the right product.	68 62.96 %	27 25.00 %	04 3.70 %	05 4.62%	04 3.70%	108 100%
07.	You feel safe and secure online shopping.	57 52.77 %	31 28.70 %	05 4.62 %	11 10.18%	04 3.70%	108 100%
08.	The growing use of Internet provides a developing prospect for online shopping.	82 75.92 %	09 8.33%	06 5.55 %	05 4.62%	06 5.55%	108 100%
09.	Today e-commerce has become an integral part of everyday life.	85 78.70 %	14 12.96 %	04 3.70 %	03 2.77%	02 1.85%	108 100%
10.	The online shopping behavior is a growing aspect among the customers especially among young customers.	79 73.14 %	17 15.74 %	05 4.62 %	04 3.70%	03 2.77%	108 100%
11.	The service quality of the online shopping plays an important role in the determination of customer's satisfaction and service loyalty.	74 68.51 %	22 20.37 %	03 2.77 %	05 4.62%	04 3.70%	108 100%
SA - Strongly Agree, A- Agree , N – Neutral, D - Disagree, SD - Strongly Disagree							

From the above table No.06 it is clear that Regarding the statement There is more choice of products in Online Shopping, a total of 78 (72.22%) respondents strongly agree, a total of 19 (17.59%) respondents agree, a total of 06 (5.55%) respondents are neutral, a total of 03 (2.77 %) of the respondents disagree while total 02 (1.85%)

respondents are found to strongly disagree. Regarding the statement The main benefit of Online Shopping is that prices are low to high range, a total of 62 (57.40%) respondents strongly agree, a total of 29 (26.85%) respondents agree, a total of 07 (6.48%) respondents are neutral, a total of 02 (1.85 %) of the respondents disagree while total 08 (7.40%) respondents are found to strongly disagree. Regarding the statement There is impact of online shopping on traditional shopping, a total of 83 (76.85%) respondents strongly agree, a total of 10 (9.25%) respondents agree, a total of 08 (7.40%) respondents are neutral, a total of 03 (2.77 %) of the respondents disagree while total 04 (3.70%) respondents are found to strongly disagree. Regarding the statement Detail information of product is available while shopping online, a total of 76(70.37%) respondents strongly agree, a total of 20 (18.51%) respondents agree, a total of 06 (5.55%) respondents are neutral, a total of 03 (2.77 %) of the respondents disagree while total 03 (2.77%) respondents are found to strongly disagree. Regarding the statement While shopping online we can purchase the products anytime a day, a total of 91(84.25%) respondents strongly agree, a total of 12 (11.11%) respondents agree, a total of 02 (1.85%) respondents are neutral, a total of 02 (1.85%) of the respondents disagree while total 01 (0.92%) respondents are found to strongly disagree. Regarding the statement In the online Shopping the websites helps for searching and selecting the right product, a total of 68(62.96%) respondents strongly agree, a total of 27 (25.00%) respondents agree, a total of 04 (3.70%) respondents are neutral, a total of 05 (4.62%) of the respondents disagree while total 04 (3.70%) respondents are found to strongly disagree. Regarding the statement you feel safe and secure online shopping, a total of 57(52.77%) respondents strongly agree, a total of31 (28.70%) respondents agree, a total of 05 (4.62%) respondents are neutral, a total of 11 (10.18%) of the respondents disagree while total 04 (3.70%) respondents are found to strongly disagree. Regarding the statement The growing use of Internet provides a developing prospect for online shopping, a total of 82(75.92%) respondents strongly agree, a total of 09 (8.33%) respondents agree, a total of 06 (5.55%) respondents are neutral, a total of 05 (4.62%) of the respondents disagree while total 06 (5.55%) respondents are found to strongly disagree. Regarding the statement Today e-commerce has become an integral part of everyday life, a total of 85(78.70%) respondents strongly agree, a total of 14 (12.96%) respondents agree, a total of 04 (3.70%) respondents are neutral, a total of 03 (2.77%) of the respondents disagree while total 02 (1.85%) respondents are found to strongly disagree. Regarding the statement The online shopping behavior is a growing

aspect among the customers especially among young customers, a total of 79(73.14%) respondents strongly agree, a total of 17 (15.74%) respondents agree, a total of 05 (4.62%) respondents are neutral, a total of 04 (3.70%) of the respondents disagree while total 03 (2.77%) respondents are found to strongly disagree. Regarding the statement The service quality of the online shopping plays an important role in the determination of customer's satisfaction and service loyalty, a total of 74(68.71%) respondents strongly agree, a total of 22 (20.37%) respondents agree, a total of 03 (2.77%) respondents are neutral, a total of 05 (4.62%) of the respondents disagree while total 04 (3.70%) respondents are found to strongly disagree.

Findings:

From the above analysis the findings are as below.

- The age of 43 (39.81%) respondents was between 30-40 Years.

- The 51 (39.81%) respondents are Undergraduates.

- The Monthly income of 48 (44.44%) respondents is between Rs.25000 –Rs.50000.

- Regarding the statement, there is more choice of products in Online Shopping, a total of 78 (72.22%) respondents strongly agree.

- Regarding the statement, the main benefit of Online Shopping is that prices are low to high range, a total of 62 (57.40%) respondents strongly agree.

- Regarding the statement, there is impact of online shopping on traditional shopping, a total of 83 (76.85%) respondents strongly agree.

- Regarding the statement, detail information of product is available while shopping online, a total of 76(70.37%) respondents strongly agree.

- Regarding the statement, while shopping online we can purchase the products anytime a day, a total of 91(84.25%) respondents strongly agree.

- Regarding the statement, in the online Shopping the websites helps for searching and selecting the right product, a total of 68(62.96%) respondents strongly agree.

- Regarding the statement, you feel safe and secure online shopping, a total of 57(52.77%) respondents strongly agree.

- Regarding the statement, the growing use of Internet provides a developing prospect for online shopping, a total of 82(75.92%) respondents strongly agree.

- Regarding the statement, today e-commerce has become an integral part of everyday life, a total of 85(78.70%) respondents strongly agree.

- Regarding the statement, the online shopping behavior is a growing aspect among the customers especially among young customers, a total of 79(73.14%) respondents strongly agree.

- Regarding the statement, the service quality of the online shopping plays an important role in the determination of customer's satisfaction and service loyalty, a total of 74(68.71%) respondents strongly agree.

Conclusion:-

From the above analysis and Findings it is concluded that, There is positive attitude of consumer regarding to Amravati city towards online shopping and its main reasons are such as there is more choice of products in online shopping, the main benefit of online shopping is that prices are low to high range, there is impact of online shopping on traditional shopping, detail information of product is available while shopping online, while shopping online they can purchase the products anytime a day, in the online Shopping the websites helps for searching and selecting the right product, They feel safe and secure online shopping, the growing use of Internet provides a developing prospect for online shopping, today e-commerce has become an integral part of everyday life, the online shopping behavior is a growing aspect among the customers especially among young customers and the service quality of the online shopping plays an important role in the determination of customer's satisfaction and service loyalty. Hence the hypothesis, "There is positive attitude of consumer towards online shopping." is proved and it is accepted.

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LEGAL FRAMEWORK FOR CONSTRUCTION PROJECTS IN PIMPRI CHINCHWAD MUNCIPAL CORPORATION

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Abstract-

A modern construction projects often has many stakeholders and several agencies working at a construction site, but not only at a site but in design, planning and execution of the project. The roles responsibilities, scope and risks for each of these parties needs to be precisely define, almost every decision has financial implications and if decisions have financial implications who should take those decisions why should those decisions be taken in a particular way, was the person required to really take those decisions all that has to have a basis and it cannot be oral understanding. So this understanding has to be written down in a document and that's why we come to contracts, agreements. Each agency has its own shareholders to whom the officers of that agency are answerable.

Projects often last very long, and officers of the agencies change. This only emphasizes the need for accurate record of decisions, changes in scope, as the project often lasts from few to many years. When It comes to warranty period, the defect liability period it could much longer period, so what exactly is the defect liability, what are the terms under which a certain thing will be repaired at the company's cost that has to be precisely laid out and that's why we need written documentation and written documentation is basically known as legal framework. Non-compliance by one agency could have implications for other parties, here we have to identify which party has to do what then only we can actually identify who did not comply with their roles and responsibilities and who is at fault here the contracts, agreements, laws play's an important role and this contracts, agreements should be enforceable in the court of law.

Key Words: PCMC, UDCPR, RERA, GST, Conveyance Deed, Agreement for sale.

I. INTRODUCTION:

For constructing project, there are rules that govern the rights and responsibilities of governments, companies, and citizens. Together these rules are called a legal framework. Who is involved in making these rules and what documents they use to define them differs from country to country. The legal framework that governs the construction industry rests inside a broader set of rules governing the organization of the state and economic activities. A well-designed legal framework should provide rules for how state institutions are structured; how companies acquire and manage licenses; the fiscal terms governing payments between companies and the state, local body; environmental management; relationships between projects and neighboring communities; the behavior of public officials active in the sector and public information disclosure and accountability.Legal frameworks comprise a set of documents that include the constitution, legislation, regulations, and contracts. How these documents relate to one another, which has more force than the other, is often referred to as a legal hierarchy, as illustrated in the pyramid below:
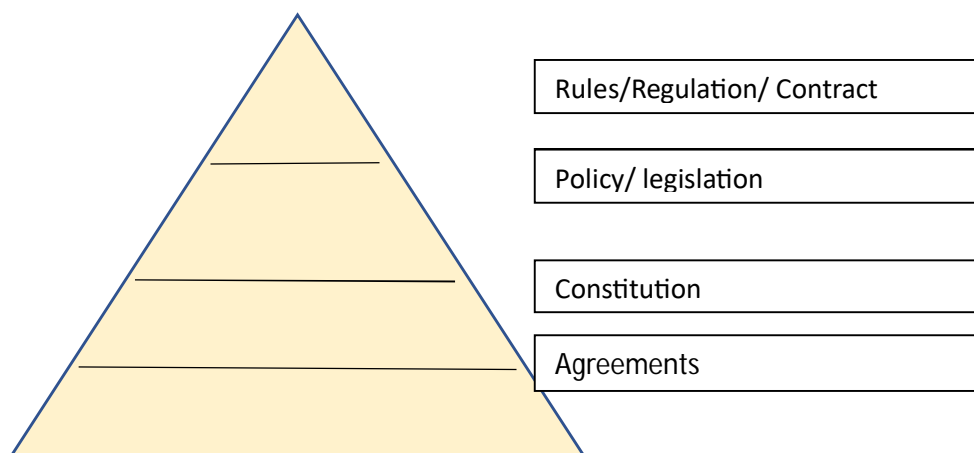
Source: National Resource Governance Institute.

Moving from the bottom of the pyramid to the top, each instrument becomes increasingly detailed or specific. Each instrument on the pyramid should be consistent with the instruments below it. In a properly ordered legal hierarchy, a country would not agree to terms in a contract that conflict with rules established in regulation, legislation or the constitution. Also, laws and policy are supposed to have more authority than a contract-take precedence, in legal speak. In practice, however, contracts can also be written to explicitly override the laws and regulations.

The Construction Projects in PCMC (Pimpri Chinchwad Muncipal Corporation) fall in the following legal framework such as Business Enterprises, Ownership of land, Bye

Laws, State government clearance, Maha RERA, GST and TDS rules, Income Tax. We will discuss one by one below.

Basic Legal Framework for a Project in PCMC:

Registration of Firm/ Company

Acquiring Property

Sanctioning the Project

Execution of Project

RERA Registration

Sale of Inventory

GST rules

Society Formation

Conveyance Deed.

II. BUSINESS ENTERPRISES:

Business enterprises, an entity formed for the purpose of carrying on commercial enterprise. Such an organization is predicated on systems of law governing contract and exchange, property rights, and incorporation. Business enterprises customarily take one of three forms: individual proprietorships, partnerships, or limited-liability companies (or corporations)

Various types of business enterprises are as follows

A. *Sole Proprietor:*

A Sole Proprietorship form of business organisation is where a business is managed by a single person. Generally, it does not require any registration as such. Any individual who wants to start a business with less investment can choose this type of business form.

The control of the business is solely in the hands of the single proprietor/owner. A single person who wants to start a business from home or on a premise with a minimum amount can opt for this form of business type.

The investment for the sole proprietorship business will be done by the single proprietor. He bears all the losses of the business and enjoys all the profits. He controls the business as well as manages it. He can appoint persons for conducting the business, but the ownership will rest solely with him

B. *Partnership:*

Partnership results from a contract and is governed by the Partnership Act 1932. The partnership is also governed by the general provision of the Indian Contract

Act on such matters where the Partnership Act is silent. It is expressly mentioned that the provision of India Contract Act which is not repealed will be applicable on Partnership until and unless such provision is in contrary to any provision of Partnership Act, 1932. The rules of contract regarding the capacity to contract, offer, acceptance etc will also be applicable to the partnership.

It is a business organization where two or more persons agreed to join together to carry out the business for the purpose of earning the profits. It is an extension of a sole proprietorship. It is better than sole proprietorship because in sole proprietorship the business is carried out by the individual with limited capital and limited skill. Due to the limited resources of a single individual carrying a sole proprietorship, a larger business requiring more resources and investment than available to the sole proprietor cannot be thought of such business. On the other hand in partnership, a number of partners join together with their capital to form an agreement and carry out a business jointly. It is expressly mentioned that the provision of India Contract Act which is not repealed will be applicable on Partnership until and unless such provision is in contrary to any provision of Partnership Act, 1932.

C. *Corporations:*

The most complex of the major business models is the corporation. It is a business that is owned by shareholders, managed by a board of directors, and operated by officers. It is often used when having a large operation is envisioned as the end goal.

III. ACQUIRING PROPERTY:

For commencing any construction project the basic requisite for any project is a good, clear title project land on which the project is to be constructed and the various ways of acquiring land is a as follows.

A. *Outright Purchase of Land:*

Outright purchase of land is the transaction whereby the property in question is entirely purchased at once with complete rights on payment of full consideration and without any reservation or qualification Such documents are registered at Sub registered office and the name of the purchaser is entered on 7/12 extract referring to a proper mutation entry number.

B. *Joint Venture:*

A joint venture agreement includes details of construction, profit sharing in percentage, and time-frame.

The land owner usually provides his land and provides no further investment.

All other aspects of construction, investment and obtaining the required approvals is the responsibility of the real estate developer, the developer and the land owner enters into a Development Agreement (DA) where the developer and land owner mutually decides consideration which the land owner will receive against his land developed, time frame, deposits are mentioned whereas in Power of Attorney (POA) the land owner gives right to the developer to represent him wherever needed on his behalf related to the land under consideration. Both the documents are to be registered at Sub registration office where as the effect of DA & POA cannot be seen on 7/12 extract.

1. *Landowner and Developer:* One party donates the land, while the other handles the development. When the developed lots are sold, it is typical for the developer to pay the development costs and the parties to split the proceeds.

2. *Two Developers***:** The two parties jointly purchase the property and carry out the development, usually sharing costs and responsibilities. After the developed lots are sold, the parties will split the proceeds in accordance to the development costs they paid along the way.

3. *Investor and Developer:* The investor pays for the land and covers the development costs, while the developer completes the work. The developer can be paid a fixed amount, a percentage of the sale proceeds, or a combination of the two, with a development management fee paid while the project is being completed and afterwards a piece of the sale proceeds shared.

IV. SANCTIONING OF THE PROJECT

After acquiring the land the developer has to plan the project on the land keeping in mind all rules and regulations for which he has to appoint the licence Architect approved by the PCMC or the local sanctioning body also for the Structural design the developer has to appoint the Structural engineer approved by the PCMC or the local sanctioning body.

Before putting the proposal for sanctioning the developer has to fulfil all the necessary requisite such as government survey of land, property tax payment and clear all dues related to property.

The Architect has to plan the project according to the UDCPR

UDCPR Maharashtra State Overview

These regulations shall be called as "Unified Development Control and Promotion Regulations for Maharashtra" (hereinafter called UDCPR)

Development Control Regulations are a set of rules that are planned to ensure the proper and effective development of a city, as well as the general welfare of the public. Regulation is necessary to ensure planned development. It depends on a "plan-led system" whereas development plans are made, and the public is consulted. It is a mechanism that controls the development and use of land. This involves the construction of new buildings, the extension of the existing ones, and the change of use of the building or land to another use. Developing new houses/industrial buildings/shops are important for supporting economic progress. At the same time, it is also necessary to protect or improve the quality of towns, villages, countryside, etc. Under the UDCPR, the Metropolitan Commissioner is the supreme authority for review of its provisions and his decision would be final. The Metropolitan Commissioner could use his power to approve provisions of these regulations excluding the provisions associated with FSI. Development plan of the city or town attempts to evolve scientific and rational policies to meet the functional needs of the city and aspirations of its citizens. Planning of land use and construction activities require control on it by some regulations, which are General Development Control Regulations, may suitably be renamed as General Development Promotion Regulations. In India, it is the field of legislation pertaining to the state government to frame development control regulations. These regulations affect many parameters of urban development like housing, population density, infrastructure requirement, environment, etc. This impact directly depends upon the development control regulations for the city.

V.   EXECUTION OF PROJECT

Once the project is approved or sanctioned by the PCMC or the local sanctioning body by issuing the Commencement Certificate the execution of the project begins, here while executing the project various contractors, agencies, suppliers are appointed or selected.

Various Contract agreement stating safety norms, time line of the work are signed between the developers and the contractors for smooth and timely completion of the project Contractor agreement is nothing but a contract between a company and a contractor hired by them. A contractor performs specific project/tasks. It defines the

overall terms and conditions regarding the work undertaken by the contractor as well as their role, duties, and obligations. The agreement serves as a legal document in the event of any disputes between the company and contractor also the purchase order are raised for the supplier stating the quality, quantity of the material to be supplied and the schedule of the payment against the material.

VI. RERA (REAL ESTATE AND REGULATORY AUTHORITY ACT) REGISTRATION

Once the Commencement Certificate is obtained the developer can go for the registration of the project under the RERA which is compulsory for all project (exempted for small projects with certain criteria) The Government of India passed the RERA or the Real Estate Regulatory Authority Act in 2016 and made RERA registration compulsory for real estate developers and agents. The RERA benefits include improving transparency in the real estate transactions in India, simplifying and streamlining the buying process for homebuyers and tackling the major issues in the sector. Following the passing of the central Act, multiple states and union territories brought in the state-level Act, such as the MahaRERA.

A. MahaRERA Act

The Government of Maharashtra set up the Maharashtra Real Estate Regulatory Authority or the MahaRERA in 2017 under the central Real Estate (Regulation and Development) Act of 2016

B. Benefits of the MahaRERA Act for Homebuyers

1. *Standardisation of the definition and calculation of the carpet area*
2. *Uniform interest rate for both homebuyers and builders* in case of default of payment
3. *Mandatory deposit of 70% of the amount raised for a project in a separate, dedicated bank account* which can only be withdrawn for project completion..
4. The *advance payment cannot exceed 10% of the total cost* of the property before the signing of the Sale Agreement.
5. If *within 5 years from the possession, the homebuyer detects any structural damage* or defects in the service, the builder has to *rectify the defect within 30 days or pay compensation* to the buyer.
6. In case of *delays in completion/possession of the property*, the homebuyer has two options:

o *Withdraw from the project and receive a complete refund* of any paid amount.

o *Wait for the completion and get compensation* in the form of interest charged from the predecided due date to the actual project completion date and many more.

VII. SALE OF FLAT

Once the Execution of the project is started and all necessary registration such as RERA are done the developer can sale his flats or commercial spaces, etc to his prospect customer through a valid document Agreement of sale or if the flat or the property is ready and the completion certificate of the project is obtained then the developer can register a sale deed in the name of the customer at the sub registration office.

A. Agreement of Sale

An agreement of sale shows the willingness of the parties to buy or sell the property in future upon the satisfaction of certain terms and conditions. However, it does not involve an immediate transfer of ownership, and hence the buyer has no right or interest in the property in question."

1. Elements of an agreement of sale

The agreement of sale is executed between two or more parties. It is -

- A proposal to purchase and agreement to sell in future

- A detailed description of the property

- An assurance that the property is free from legal encumbrance

- A document reflecting the value of the property, including the payment detail

- A record of terms regarding the delivery of original documents after the final payment

- Helps execution of the sale deed and registration of the same if the titles are found competent

- A method of property delivery

- Crucial for payment refund in case of improper titles. A proof in case of non-completion of sale on the part of the seller

- Helps recover the advance payment if the purchaser fails to complete the transaction

- A remedy if legal issues besiege the property

- Contains details of tax-related certificates

- All other matters related to the proposed sale

B. Sale Deed:

A sale deed is drafted on the actual sale/transfer of the property. The sale deed confirms the sale and the transfer of property ownership from the seller to the buyer. However, the deed is drawn only after all the contractual terms of the sale agreement have been explicitly settled. Also, it is mandatory to register the deed at the registrar's office under the Registration Act, 1908.

1. Important elements of a sale deed

- A sale deed entails the below information of the property transaction-
- Details of the parties involved in the transaction
- Description of the property
- Transfer of titles
- Consideration value involved in the sale
- References to the agreement of sale and price details
- Transfer of rights, interests and claim of the property to the new buyer
- A clause regarding the shift of authority on privileges, facilities, and easements of the property from the seller to the buyer
- Compensation to the buyer for losses arising out of the negligence of the seller or any heirs of the asset
- The authority of the vendor to sell the property

VIII.   GST (GOODS AND SERVICES TAX)

Real estate sector is one of the major economic sector for any country, especially India where this sector is getting the attention in the recent years. In this article we are going to discuss about GST implication in Real estate sector more predominantly real estate residential housing sector.

Following are some of the activities which are treated as supply for charging GST in Real Estate

♦ Renting of residential property

♦ Construction of a residential complex, building including a complex or building intended for sale to a buyer, wholly or partly, except where the entire consideration has been received after issuance of completion certificate by the competent authority or after its first occupation

♦ Works Contract i.e. a contract for building, construction, fabrication, completion, erection, installation, fitting out, improvement, modification, repair, maintenance, renovation, alteration or commissioning of any residential property wherein transfer of property in goods (whether as goods or in some other form) is involved in the execution of such contract
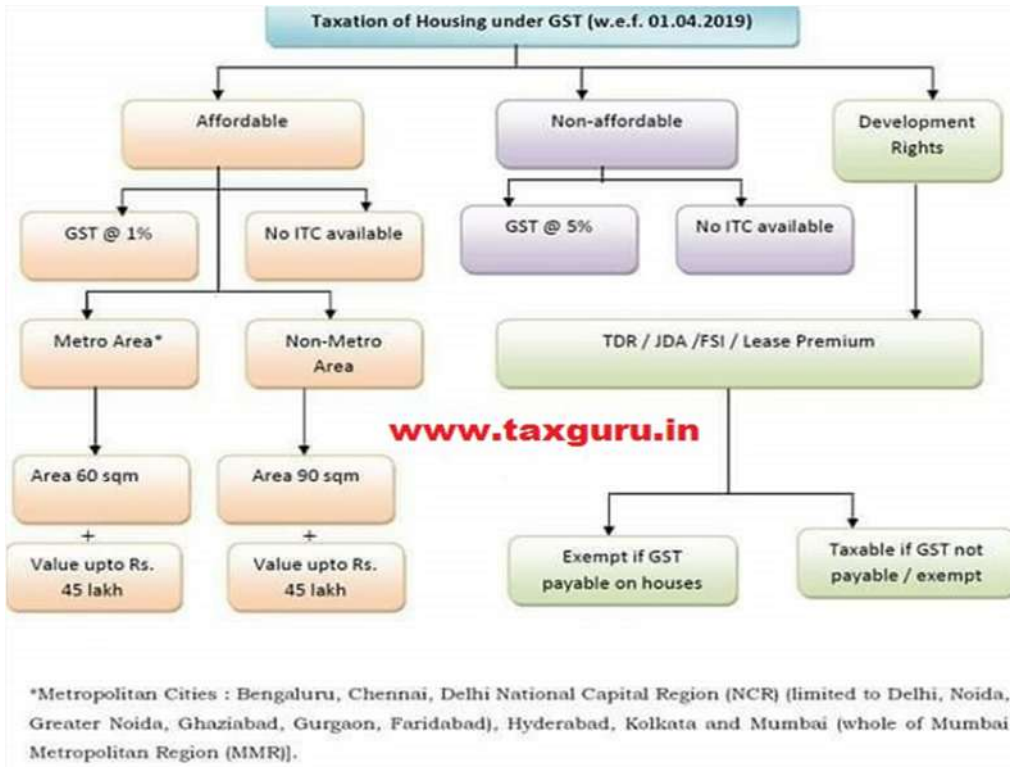
Source: www.taxguru.in

A. *Meaning of Affordable Residential Apartment:*

Affordable residential apartment is a residential apartment in a project which commences on or after 01-04-2019, or in an ongoing project in respect of which the promoter has opted for new rate of 1% (effective from 01-04-2019) having carpet area – upto 60 square meter in metropolitan cities and upto 90 square meter in cities or towns other than metropolitan cities the gross amount charged for which, by the builder is not more than forty-five lakhs rupees

B. *Meaning of Residential Real Estate Project (RREP) :*

Residential Real Estate Project means a real estate project which commences on or after 01-04-2019, or in an ongoing project in respect of which the promoter has opted for new rate of 1% (effective from 01-04-2019) in which commercial apartments is not more than 15 percent of the total carpet area of all the apartments in the project

C. GST on Flats with completion certificate:

Applicability of GST on Flats/ Properties GST is not leviable on sale to ready-to-move-in homes. On completion of its construction and after receiving the occupancy certificate, a property is categorised as to ready-to-move-in. Such kind of property does not come under the ambit of GST. GST would be applicable only of the sale of under-construction properties that have yet to receive the occupancy certificate.

D. GST for Land owner against his consideration:

When an arrangement is made with the builder for construction of Floors/Flats, (other than approved housing projects) and where the some of the floors/flats are given to the builder as consideration for the construction then GST shall not be applicable on undivided share of land but GST shall be taxable at the rate of 18% on the transfer of the floors/flats by the builder to the land owner.

IX. SOCIETY FORMATION AND HANDOVER PROCESS BY DEVELOPER

The Registration process and requirements are governed by Maharashtra State Co-operative Society Act 1960.

To Register Co-op. Housing Society, Minimum 10 member are required.

Less than 10 members Societies are also Registered as per M.S.Govt. Ordinance No. 1094 and 277/14 Dated 10/03/1995. But such member's flats should be less than 700 Sq.ft. Carpet Area

As per M.S. Govt. Notification dated 24/07/1992 conditions for registrations are liberalized.

60 % of the Promoters are must be ready to form Co-op. Housing Society.

If flats are sold as per the Maharashtra Ownership Flats Act,1963 [MOFA] then it is the duty of the Builder / Developer to form society and hand over the Account + Documents to Provisional Working Committee [PWC] In this case the builder become CP and other flat owners become Promoters for Registration purpose. This society registers under Co-operation.

When the builder is not registering society due to some reasons or not support to registered society then flat purchasers can apply for registration of Co-operative Housing Society under Non Co-operation. In this case one of the flat owners should be elected as CP for Registration purpose. In this case some more time is taken to registered society as registrar is issue notice to builder for Non Co-operation. If no

response then ex-party decision are taken for registration of the society. Now all the case of Non Co-operation Registration decisions is given by District Deputy Registrar [DDR] then society is registered

X. CONVEYANCE DEED.

A. *Conveyance Deed:*

A Conveyance Deed is a legal document that conveys some rights over an immovable property from one person to another. The developer must execute the Conveyance Deeds of flats and common areas to transfer their ownership rights to the respective owners and the housing society. Thus, the buyers will then become the owners of their respective flats, and all the buyers will then become the common owners entitled to jointly use the common areas. Conveyance deed is a binding contract that is enforceable in a court of law. The deed of conveyance meaning, therefore, is a contract in which, the seller transfers all rights to the legal owner. The purchase of a property is not complete without a valid conveyance deed.

B. *Deemed Conveyance Deed:*

Once the State Government provides a Deemed Conveyance Deed, although the developer has not really executed the required Conveyance Deed, the law will consider that it has been executed. This is a fiction of the law. Consequently, the members of the housing society will be entitled to the same rights they would have possessed had the developer executed the required Conveyance Deed.

XI. CONCLUSION:

Knowledge of the basic legal framework governing the construction projects in PCMC helps the developers or any one who is interested in starting the construction business the basic structure of the laws governing it, right from registering the firm to the successful hand over of the project to the registered co-op housing society through conveyance deed.

It helps in saving the time and resource as it facilitates the smooth stepwise flow of the project, as the project is not stuck in any legal compliance, also the legal framework gives a proper guidelines if there is any disputes related to any topic and assurance to the developer what outcome is expected.

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AN UNDERSTANDING OF THE LEGAL FRAMEWORK FOR DIGITAL MARKETING IN INDIA

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ABSTRACT:

The last decade of the 20th century is marked by the decisive feature of "technical change" particularly, in the means of communication. The universal use of the Internet has opened new means to operate trade for many businesses. With the dawn of the digital era, marketing which already was a pivotal step in creating a successful business has become more important. As a result, almost all businesses are becoming close-knit and are moving towards more sustainable means of marketing and advertising which is "Digital Marketing". So it has become imperative to study and discuss the legal framework for Digital Marketing in India.

The aim of the research paper is to discuss and analyze the legal structure of Digital Marketing in India and to give some recommendations for the effective governance of the rules and regulations of online marketing.

Based on this study, the importance of the legal framework for digital marketing can also be evaluated. The present paper highlights the role of the Regulatory Framework in digital marketing from the point of view of individual customers as well as marketing agencies.

KEYWORDS: Legal Framework**,** Marketing, Digital Marketing

INTRODUCTION AND STATEMENT OF THE PROBLEM:

The evolution of the Internet has made traditional communication methods less operative and practical and it increased the importance and use of digital communication. So the nature of transactions between businesses and individuals has undergone a sea change. A huge population is spending most of its time on the Internet;

therefore, digital marketing has an extensive reach with minimal cost. In the end, both companies and businesses have realized the importance of Digital Marketing and started investing in it.

It's a noted fact that India is the country with the largest population. So in recent times, digital marketing has been the strongest device in spreading awareness not only in India but to the whole world. Digital marketing deals with the promotion of brands and selling of products or services using the internet, other methods of digital communication, and by using online marketing tactics such as emails and social networking websites. Also, consumers get the advantage of easy access to information that they demand but many times digital marketing affects ethics or moral values in bad ways using this advanced information technology.

Therefore digital marketing outlook is witnessing some crucial developments. This new era highlights consumer privacy protection through less trespassing in digital marketing strategies.

In short, the greatest innovation of technology in Digital Marketing which is a boon in the Advertising industry needs a comprehensive regulatory framework.

Objectives of the Study:

1. To understand the need and importance of the legal framework for digital marketing.

2. To study the current legal framework regulating digital marketing in India.

3. To recommend policy changes in the regulatory framework for digital marketing in India.

The paper adopts a theoretical approach to achieving the above objectives. The various articles, pieces of research, reports, newspapers, magazines, various, websites and information on the internet have been studied for this paper.

Need and Importance of legal regulatory framework for Digital Marketing in India.

Digital technologies play a very important role in almost every sector of industry where companies undertake social selling and digital marketing. The internet functions as a associating link between various advertisers and markets with text interactive graphics, audio, and video. No definite definition of digital advertising has been prescribed by

any India law. Digital advertising refers to any form of advertisement that can be seen on the web either through your web browser, social media application, and video streaming services. The digital advertisement industry contains three main factors which include consumers, advertisers, an0d intermediaries.

Digital technologies offer customers greater access to information and convenience which also creates the problems such as loss of transparency and privacy, social exclusion, and issues related to trademarks, patents, and copyright. In digital marketing, the informing content, remote web-mails, sharing of pictures, videos, recordings, and even conference calls from phones, and specialized gadgets with amplifiers and cameras influence the related customers which may be based on administrative issues and data protection worries. Due to worldwide usage of the internet, a number of difficulties are observed in applying the laws in customary routes to widen lawful control over global marketing activities.

With the growth of the Internet and digital media, there has been a rapid change in the means of advertising. The legislation that deals with advertising has to ensure that these changes are addressed and the consumers are not at loss.

Legal framework regulating digital marketing in India.

In India, there is no extensive legal regulatory framework available that regulates advertisements. This is a cause of concern due to the huge investments made in digital advertising. There is no uniform law on the subject of advertisements or digital advertisements. Thus, advertisements are governed by sector-specific regulations that pose many risks to investors. The laws applicable to other forms of advertising are also applicable to digital advertising along with the provisions of the Information and Technology act. The act provides guidelines that protect businesses and consumers along with helping in maintaining the credibility of the internet.

Ethical marketing techniques also play a crucial role in creating an advertisement that doesn't take part in deceptive answers and untruthful practices. The disputes that arise between consumer advertisers and intermediaries are mainly of consumer protection privacy and Trademark infringement. Fair use of trademarks and the prevention of deceptive practices have to be the key objective of any regulatory body regulating advertisements.

Currently, in India, there is no central statutory agency that can regulate the advertising industry and have uniform legislation. The advertising industry is regulated in India through a non-statutory body known as the Advertising Standards Council of India

(ASCI). The businessman who wants to advertise has to ensure that all the regional and national laws are taken into consideration.

Key legal issues of digital marketing

Digital marketing companies focus on integrating current client relationships and creating new ones using the digital environment. While maintaining these interactions, marketers can face some critical legal issues. These key legal issues are as follows:

- **Privacy and data-**

    A digital marketer is required to secure the information of consumers according to data regulations and guidelines of government agencies, otherwise, he can face legal issues. These issues can be related to updating the privacy policy for which Companies can attract penalties and fines if they don't regulate the updated and prescribed policies because privacy is a prime issue for digital marketing in the eye of the law. Cybercrime is also punishable under the law due to sensitive interactions between consumers and businesses.

- **Intellectual Property Issues-**

    This is referring to patents, trademarks, and copyrights because this is the personal property of a particular business enterprise. Digital marketers can be sentenced if they breach these guidelines prescribed by the government. Internet laws always protect trade secrets between different business parties and the legal identity of businesses

Key Ethical issues of digital marketing

The following ethical predicaments produce condemn issues for business enterprises as well as for receivers-

- **Web Tracking-**

    Web tracking is done by Digital marketing companies by tracking the user's movements, and collecting and sharing information about their activities on the internet through software related to tracking, which is unethical to some extent. Even, digital marketing companies misuse user data from cookies that reveal more information about the user. This internet or web tracking gives companies a complete understanding of users' choices, strengths, weaknesses, and preferences and they can easily personalize their content according to their needs.

- **Fraud Digital advertisements**

    Any attempt to defraud digital advertising networks for financial gain will amount as Digital Ad Fraud. Digital ad frauds can be done in the following ways-

1. **Hidden Ads-**

   When an ad is shown in such a way that the user doesn't actually see it. This kind of fraud targets ad networks that is a pay based on views, not clicks.

2. **Click hijacking:**

   This is when an advertiser redirects a click on one ad to be a click for a different ad, effectively "stealing" the click.

3. **Fake app installation:**

   Ads are often shown within fake applications, especially mobile apps.

4. **Botnet ad fraud:**

   Advertisers can use botnets to generate thousands of fake clicks on an ad, or fake visits to a website displaying the ads.

- **Advertisements on ethical websites**

   Many online marketers take up advertising products and services through ads on third-party websites. Marketers may use a third party to place their ads across websites but need to the alignment of that website company's ethics and values.

- **Copyright infringement**

   Copyright infringement is the use or production of copyright-protected material without the permission of the copyright holder. Everyone understands the importance of copyright law, but ethical issues in online marketing are being constantly challenged. Copyright infringement can be highly damaging to any campaign.

Key laws governing digital advertisement

Currently, in India, there is no legislation or statutory body which particularly deals with digital advertising. However, the legislations and bodies which are governing offline ads have the authority to regulate online advertisements also. Some of these laws are-

1) **The Consumer Protection Act, 1986**

   Section 6 of the Consumer Protection Act of 1986 addresses the right to information on quality, potency, quantity, purity, and so on.

   Section 2(r) of the Consumer Protection Act specifies unfair business practices, which include misleading advertising and fraud, to safeguard commerce and unfair practices.

2) **Indian Penal Code, 1860**

The IPC, 1860 bans terrorism and crime-related advertisement. Any advertisement which includes the hiring of contract killers, inciting violence, etc. is considered illegal and cannot be advertised through any medium.

3) **The Cable Regulation Television Act, 1995**

Section 6 of this Act state that the announcement may not be disseminated through cable and the internet until it meets the criteria of the advertisement law. Section 7 of the Cable Television Regulation Act states that advertising regulations shall not jeopardize people's dignity, morality, or religious beliefs.

4) **Cigarette and Tobacco Act, 2003**

Section 5 of this prohibits the advertisement of tobacco and cigarettes of any brand through any media. It can't be even advertised on the audio medium. This is prohibited because of health reasons and also it states that a specific percentage of the packaging of these substances must be covered with the warning.

5) **The Food Safety Standard Act, 2006**

It forbids advertising connected to grading standards, quantity, quality, or composition and specifies that the necessity or use of food that is misleading, deceptive, or breaches the law is prohibited.

6) **The Young Persons (Harmful Publications) Act of 1956**

This act prohibits illegal and violent acts against minors under the age of 18. Any advertisements including anything related to violence against children under the age of 18 years are banned under this law.

The Advertising Standards Council of India (ASCI)

The Advertising Standards Council of India was established in 1985 and is responsible for advertising which enhances public confidence. The council ensures that representation and things made by the advertisement are true and honest. The advertisement should not be offensive to any group of people and should maintain the standard of public decency. The Code of Self-regulation in Advertising has been adopted by ASCI which can be applied to cases that involve the creation of an advertisement. This code has been recognized under various Indian laws even though ASCI holds anon statutory status. The ASCI code only complements the regional and national laws of India and does not supersede or replace any of them.

All advertisements directed towards Indian Consumers have to follow the guidelines of ASCI. Compliance with the ASCI code is voluntary for online advertising and is not mandatory under the law.

Conclusion

Due to the fleeting growth of digital marketing, various legal issues are bound to arise. To prevent precariousness caused by different legislations, a uniform principle law is a must. As digital marketing is exhaustive in nature, it should not be restricted by borders and international policies ought to be made to safeguard the rights of the stakeholders. Reliability and possibility of the smooth market Communications will be achieved with the principles established for all jurisdictions. An institution or organization specialized in advertising can constitute a global uniform structure that will ensure that there is a supranational authority to enforce the decisions. This would promote uniformity and confidence in digital advertising and the gains of it will enjoyed by the consumers as well as advertisers.

The balance between providing a competitive environment and consumer security has to be achieved in digital marketing to maintain a fair commercial environment.

I. Legal framework Model of digital marketing in India
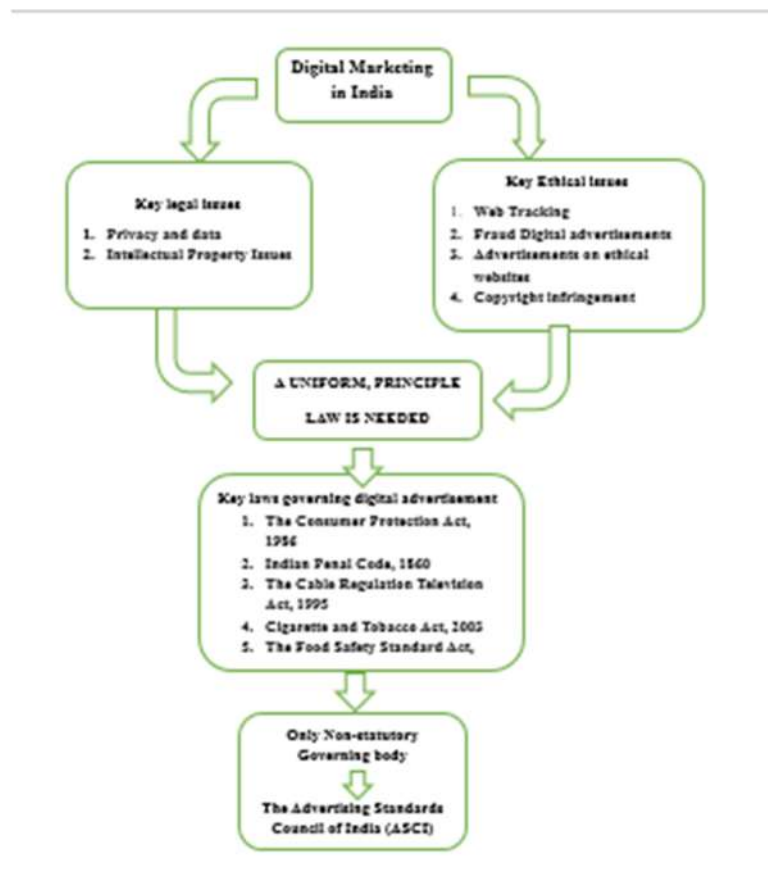
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ANALYSIS OF PREVAILING LABOUR LAWS AND PURSUIT OF VIABLE PROPOSALS TO PROTECT INDIAN WORKING WOMEN, WITH A FOCUS ON MIDC IN THE PUNE MUNICIPAL CORPORATION PERIPHERY

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Abstract:-

The current time is an era of digitalization where in the male and female are shouldering the responsibilities at par with each other. Yet many there has been a need has aroused for the labour laws with respect to women workers. Keeping this in mind the researchers tried to comprehend on the theme that analysis of prevailing labour laws and pursuit of viable proposals to protect Indian working women, with a focus on MIDC in the Pune Municipal Corporation periphery.

The present research carries both primary and secondary data while chasing the objectives. The data is validated through cross tabulation method and based on data analysis and interpretation the findings and conclusions are drawn.

The goal of this research study is to investigate the many reasons why the implementation of various labour restrictions against women has been subpar. It is an attempt to investigate the difficulties that women face when they work in violation of important Indian labour rules. Our research is expected to benefit and create awareness for socially, economically, and educationally disadvantaged female employees from a chosen MIDC.

Keywords:- *EPFs and allied Acts, labor laws, Wage Protection, Work Hygiene, Woman Employment Right*

Introduction:-

The state of Maharashtra being a developed from western part of the country, is hub of varied industries as pharma, mechanical, automobile, telecommunication, and so on and latest industry information technology, of national and international pivotally and repute. Pune Municipal Industrial Corporation (PMIC) periphery is one of the most pursued destinations for the auto giants and other MNCs to set up their production plant and manufacturing set up due to better connectivity to many parts of the country via state and national highway, expressway, railways airways as well.

One of the reasons for the migration of thousands of women to the new Centre is to fill employment and profit from rapid economic development.

Working women make up a sizable chunk of society, and they disproportionately represent the society's weaker segments. They require equal treatment and specific protection under labour laws and industrial perspectives. The rationale for such unique treatment of female employees is due to distinctive and psychological factors such as their physical buildup, bad health as a result of recurrent gestational circumstances, household tasks, and the nature of their career. As part of the study, we are required to perform a review on the Effective Application of Labor Laws for Women. The research intends to propose possible solutions and proposals for changes to the act, which may recommend working women from the MIDC region as a sample.

In the future, these recommendations will provide advantages and raise awareness for Socially, Economically, and Educationally (SEE) underprivileged female workers from chosen Maharashtra MIDCs.

Review of literature:-

The International Policy for Women's Empowerment has the objective of advancing, developing, and empowering women in all aspects of life by creating a more responsive judicial and legal system sensitive to women and mainstreaming a gender viewpoint in the development process (IPEW). In the future, these recommendations will provide advantages and raise awareness for Socially, Economically, and Educationally (SEE) underprivileged female workers from chosen Maharashtra MIDCs.

Another promise was the establishment and strengthening of key institutional frameworks, as well as the implementation of international obligations, commitments, and cooperation at the international, regional, and sub-regional levels.

The level of women's empowerment in national hierarchy is mostly governed by three elements known as PES - her political identity, economic status quo, and social image and weightage. These factors are deeply intertwined and interconnected with many cross-cutting linkages, which may imply that if efforts in any one dimension remain inattentive or weak, the consequences and momentum generated by the other components will not be able to be sustained because they will not be able to go through any changes or upheavals. Only when all three of the aforementioned variables are handled at the same time and made compatible with one another can the woman be fully empowered?

Women make up a sizable proportion of the workforce in India, although they fall behind males in terms of labour participation and occupational classification. According to government estimates, 90 million women workers out of a total workforce of 407 million are engaged as cultivators and laborers in the agriculture industry (approximately 87%). In metropolitan regions, women employed in the organized sector made up 17.6% of the total in March 2000.

The Central Ministry of Labor and the Central Advisory Committee assess the situation regarding the execution of the provisions of this legislation on a regular basis. About an occupational threat to the safety of women at work, the Hon'ble Supreme Court of India declared in 1997 that sexual harassment of working women amounts to a breach of gender equality rights.

As a natural consequence, it also constitutes a violation of the right to practice any activity, profession, or trade. The decree also established the definition of sexual harassment, preventive measures, a complaint procedure, and the need to raise knowledge of women employees' rights.

Statement of problem:-

As part of the study effort, the investigator looks for labour Welfare legislation provisions of two types.

1. The first inquiry includes statutory enactments that are specifically for female employees, such as the Equal Pay Act of 1976 and the Maternity Benefit Act of 1961.

2. The second analysis included labour legislation that offer measures for all workers but include unique provisions for the welfare of women workers.

It is true that working women face several obstacles and challenges at the job. Working women in MIDC are usually subjected to mental stress, safety, sexual harassment, discriminatory behaviours, and security while enforcing various labour regulations, as detailed below.

(i)	The Employees Provident Funds	(ii)	The Workmen Compensation Act, 1923
(iii)	Payment of Wages Act, 1936	(iv)	The Factories Act, 1948
(v)	Minimum Wages Act, 1948	(vi)	The Employees' State Insurance Act, 1948
(vii)	Payment of Gratuity Act, 1972	(viii)	Miscellaneous Provisions Act, 1952

Objectives :-

The study's major objective was to investigate the challenges and issues that working women confront in relation to normal labour rules in a specified MIDC, PMIC Region in Maharashtra. The objectives also covered how employers/organizations and the government may work together to ensure that labour rules are strictly enforced, with different initiatives to enhance legislation that contributes to women's status, safety, and security.

- The following are the primary research aims.
- To identify workplace issues that affect working women.
- Identifying indicators of women's status, safety, and security.
- Investigate potential solutions to problems and concerns.
- Raising women's awareness about labour laws.
- To enhance women's current position and security.

Hypothesis:-

$H_0 1$: Labor laws for working women are being implemented optimally, and no changes to the specified labour laws for working women are required.

$H_a 1$: There is no optimal labour law implementation for working women, and there is aneed to modify the selected labour laws for working women.

$H_0 2$: Working women are more secure in the industries chosen by the MIDC.

$H_a 2$: Working women are not secure in the industries chosen by the MIDC.

Methodology:-

Our respondents are socially, economically, and educationally disadvantaged working girls and women from a few reputable firms from a designated PMIC MIDC in Maharashtra state. Below is a general overview of the research process, which includes sample/respondent selection, the idea of the research process, sample design, sample size, data collecting techniques, and data analysis as

Sample unit for data collection – Staff from industries

Sample size 20 industries and 280 respondents.

Different methods for data collection:-

- Interviews method.

- Questionnaires method.

- Website analysis for data collection.

- Descriptive survey method /Field survey technique.

Research instruments/ Research tools:-

- To collect accurate and optimum primary data, following research instruments are used:

- Questionnaire.

- The patterned interview method approach.

- Perception of respondents on a five-point scale regarding to different issues.

- A five-point scale with following degrees was used strongly disagree/disagree/undecided/agree/strongly agree.

- Open ended questions to assess the pre-requisites and challenges.

Analysis of data:-

The data from 20 industries and 280 respondents was evaluated. 280 respondents from 20 industries were polled, including 200 working women, 20 HR managers, 20 administrators, 20 supervisors, and 20 union representatives. The questionnaire was examined, and the proportion of responses was recorded. This research primarily focused on the implications of optimal labour law implementation for working women's and determining the challenges encountered by working women in the respective workplace.

- To demonstrate the necessity for changes to certain labour regulations affecting working women.

- This question was posed to assess the best way to implement labour regulations for working women.

- **Table no. 1**

Sr. No.	No. of respondent	Strongly Agree	Agree	Neutral	Disagree
1.	Chosen respondents (280) There are 200 working women in 20 industries, 20 HR managers, 20 administrators, 20 supervisors, and 20 union representatives.	155	85	25	15

Source: Survey data – Questionnaire
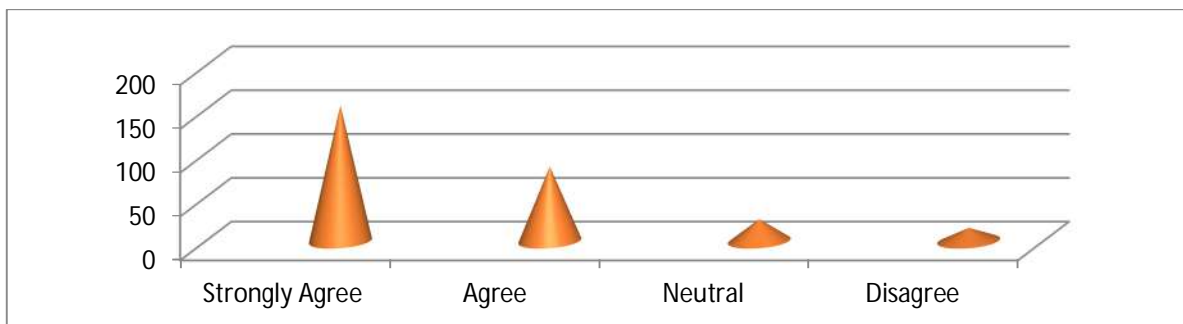
Interpretation: Of 280 respondents, 55% strongly agreed that there is a strong need to modify the selected labour regulations for working women. 30% of respondents agreed that there are hazards when implementing labour rules for working women, whereas 8% of the 280 respondents were neutral. 05% of the respondents disagreed that there is a compelling need to modify the specified labour regulations for working women's benefit.

Table no. 2

- Examine the working conditions for women in chosen industries from selected MIDC.

- The question is intended to determine whether working women are more secure in the selected industries from the selected MIDC.

    (A provision in labour welfare legislation)

Sr. No.	No. of respondent	Strongly Agree	Agree	Neutral	Disagree
1.	Chosen respondents (280) There are 200 working women in 20 industries, 20 HR managers, 20 administrators, 20 supervisors, and 20 union representatives.	171	88	11	10

Source: Survey data – Questionnaire
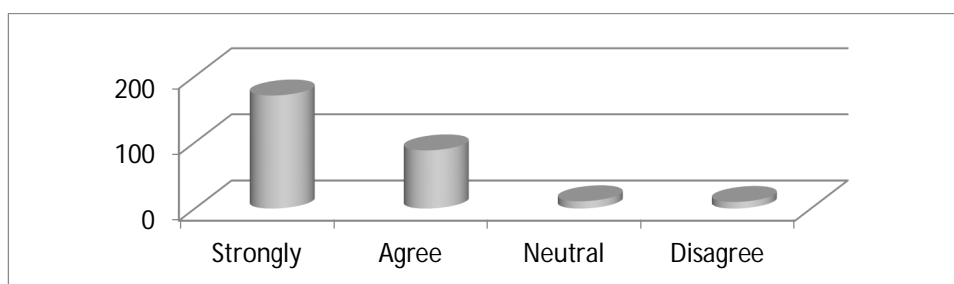
- Interpretation: - Among 280 respondents 61% respondents agreed that working security for the working women's are not at optimum level in the selected Industries from selected MIDC. 31% respondents strongly agreed that working women's are not warningly secure in the selected MIDC. Among 280 respondents 3% remain Neutral. 3% Property owner not agree for the security issues for the working women's in the selected Industries from selected MIDC.

Table no. 3

- It is necessary to raise awareness among working women about the specified labour regulations.

- Respondents are asked a question to determine the need for labour law awareness among working women. (Provisions for the well-being of female employees)

| Sr. No.	No. of respondent	Strongly Agree	Agree	Neutral	Disagree
1.	Chosen respondents (280) There are 200 working women in 20 industries, 20 HR managers, 20 administrators, 20 supervisors, and 20 union representatives.	166	90	13	11

Source: Survey data – Questionnaire

Interpretation: - From 280 respondents 59% have agreed that there is drastic need for awareness among the working women for the selected labor laws. 32% of respondents strongly agreed that working women's understanding of the specified labour rules is extremely important. 4% of the 280 respondents are still neutral. 3% of respondents disagree that working women are aware of the specified labour regulations.

Table no. 4

- To discover feasible answers to problems and issues concerning women's health, safety, and welfare.
- To check and find possible solutions to difficulties. (emotional stress, sexual harassment, discrimination, safety and security)

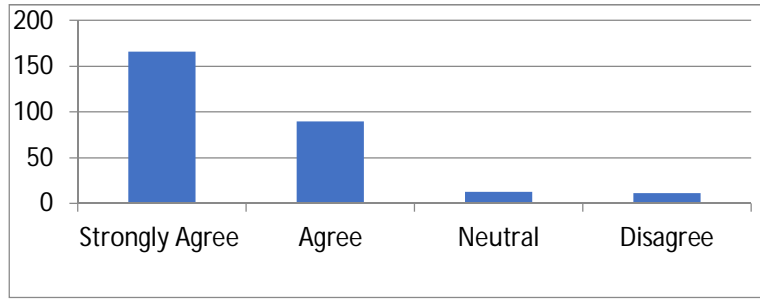| Sr. No.	No. of respondent	Strongly Agree	Agree	Neutral	Disagree
1.	Chosen respondents (280) There are 200 working women in 20 industries, 20 HR managers, 20 administrators, 20 supervisors, and 20 union representatives.	180	89	00	11
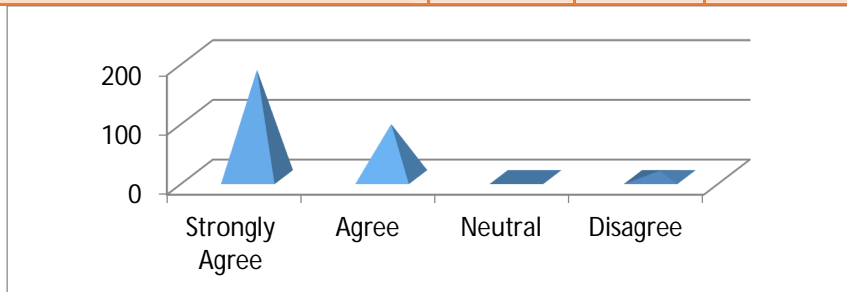
Source: Survey data – Questionnaire

Interpretation: - Of the 280 respondents, 64% strongly agreed that there are a number of problems with working women, and it is strongly advised to check and discover viable solutions for problems and issues. 32% of respondents highly supported and

proposed potential solutions to problems and challenges. 4% of respondents disagree on viable solutions to problems affecting women's health, safety, and welfare.

Table no. 5

- To enhance the current position and security of working women, robust legislation for the protection and welfare of women employees is recommended.

- A question is posed to assess the desire of working women to better their current position and security. (Special provisions for women workers' welfare)

| Sr. No.	No. of respondent	Strongly Agree	Agree	Neutral	Disagree
1.	Chosen respondents (280) There are 200 working women in 20 industries, 20 HR managers, 20 administrators, 20 supervisors, and 20 union representatives.	196	83	00	11
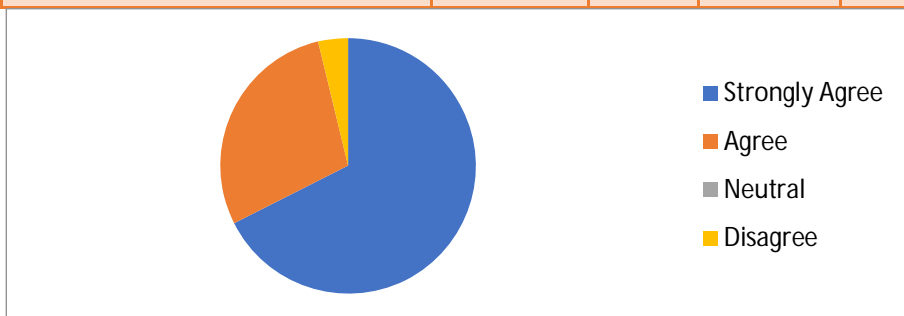
Source: Survey data – Questionnaire

Interpretation: - Of the 280 respondents, 69% strongly agreed that the present position and security of working women in the selected industries from the selected MIDC should be improved. 28% of respondents strongly agreed that in order to increase working women's position, we must first improve their current status and security. 3% of respondents are opposed to improving the current position and security of working women.

Table no. 6

- In the future, these proposals will benefit and raise awareness for socially, economically, and educationally disadvantaged female workers from chosen Maharashtra MIDCs.

- The question is how these proposals help and raise awareness for socially, economically, and educationally disadvantaged female workers. Employers/organizations and the government are both involved in ensuring that labour rules are strictly enforced.

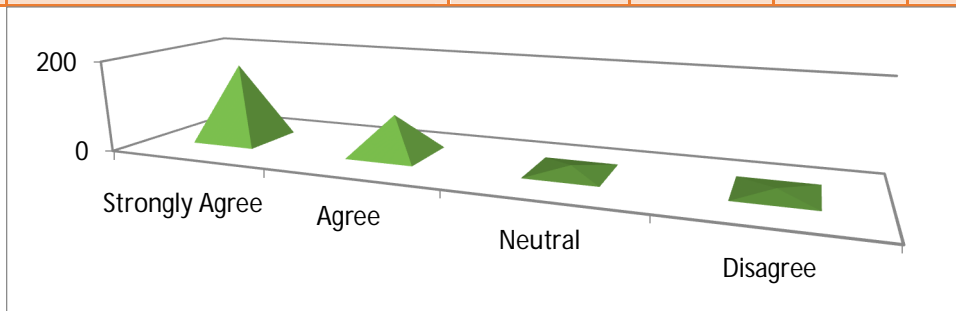| Sr. No.	No. of respondent	Strongly Agree	Agree	Neutral	Disagree
1.	Chosen respondents (280) There are 200 working women in 20 industries, 20 HR managers, 20 administrators, 20 supervisors, and 20 union representatives.	172	86	13	09

Source: Survey data – Questionnaire

Interpretation: - Of the 280 respondents, 61% strongly agreed that these recommendations help and raise awareness for socially, economically, and educationally disadvantaged female workers from chosen MIDC. 31% of respondents strongly agreed that the recommendations provide awareness, social, economic, and educational advantages to disadvantaged female workers from designated MIDC. 5% of respondents disagree with the recommendations. Neutrals account for 3% of all replies.

Finding:-

The research scholars visited all the selected company from MIDC to monitor and observe how employer/organization and government involve for strict implementation of labor laws. The research scholars observe and noted the various activities to strengthen the existing law and legislation contributing to women's status, safety and security. Data analysis clearly indicates that mostly working women represent the weaker Section of the society. They need equal treatment and special protection under

the law.   Probable outputs from our research in future give benefit and provide awareness for socially, economically, and educationally deprived female worker from selected MIDC.

The findings of Quotient supportive model are as follows,

- Compulsory need of various other provisions should been made in the labor laws.
- Employer/organization and government involve for strict implementation of labor laws.
- Employer/organization and government involve with various activities to strengthen the existing law and legislation contributing to women's status, safety and security
- Strong recommendation for strong legislation for the protection and welfare of women workers.
- Strong recommendation s in regard to health, safety and welfare for women.
- Strict implementation for social security measures for women.
- Need and necessity of wage protection for women.

The study looked into numerous options for improving the working conditions of women. It focuses on the labour situation in the MIDC, the nature of changes in the field of women's labour, and the legislative protections for female labour protection.

Research Limitation:-

Due to sample size, time, and resource restrictions, the research's contextual breadth is limited; consequently, further surveys should be conducted to create more representative analyses. The research should not just focus on the Pune District MIDC, but also on all MIDC personnel from all industries across Maharashtra. The findings should assist policymakers and practitioners in developing suitable tactics to identify potential solutions for Act Amendments to Protect Working Women.

Conclusions:-

The working conditions of women at the selected MIDC are deplorable. Although while a legal and institutional framework established by the Workers State Insurance

Act, Maternity Benefit Act, Equal Pay Act, Employees' Provident Fund and Miscellaneous Provisions Act, and other acts is accessible to female workers, it is not properly enforced. For full-time work, female workers earn less than male workers.

The Factories Act of 1948, which governs working conditions, health and safety, basic facilities like as bathrooms, working hours, and workplace crèches, among other things, does not adequately protect women employees. MIDC's labour conditions are appalling.

The purpose of this research paper is to look into the numerous reasons why the execution of various labour regulations against women has not been up to par. It is an attempt to look into the challenges that women experience when they work against significant Indian labour laws. The likely outcomes of our research benefit and raise awareness for socially, economically, and educationally disadvantaged female workers from a selected MIDC.

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IMPACT OF REAL ESTATE (REGULATION AND DEVELOPMENT) ACT,2016 (RERA) ON REAL ESTATE SECTOR

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Abstract:-

After the independence of India, the progress of the country was important. Five-year plans were drawn up for this. In these five-year plans, emphasis was placed on agriculture, industrial sector. Along with these sectors, the construction sector was very important in the countries. However, no changes were observed in this area. There have been no significant changes in the real estate sector in the country for a long time. As a result, the sector remained unregulated. As a result, the builders benefited greatly, and the conditions of the builders improved to a great extent. But, home buyers had to bear the loss. Their financial and mental losses were on a large scale. Consumers were suffering due to not getting possession of the house on time and starting the home loan installments from the time of purchase. Many times, the customers who bought the house were delayed in getting possession of the house. So many problems were faced by these customers. It was suggested that there should be a law in the construction sector to curb these malpractices. Therefore, the RERA Act was implemented in 2016 to make all transactions in the real estate sector transparent, to enable home buyers to purchase a house smoothly, and to prevent malpractices in the construction sector. This law is important so that the more practices which were being done by builders, agents should not be malpractice and in case of malpractice there should be fine and punishment.

Keywords: - RERA, Built-up area, Carpet Area, Apartment, Appellate Tribunal

Introduction

The RERA Act 2016 is an important step taken by the Government of India in economic terms. After agriculture, the construction sector is the most important sector

in India's economy. The employment opportunities in this sector are vast. In order to strengthen the Indian economy, it was considered important to make the construction sector transparent. As a result, RERA Act has been enacted. According to this law, this law has been made keeping in mind the objectives of not deceiving consumers and preventing Therefore, it was necessary for the State Government to implement the new Act incorporating the provisions of the Central Act. Accordingly, the state government also decided to introduce the 'Immovable Property Act 2016'. Only 13 states and five Union Territories have completed their preparations to implement RERA in response to this Act of the Centre. On the draft of this law on 25th March 2016 Hon. It came into effect across the country after being signed by the President. This Act has been implemented in thirteen states including Uttar Pradesh, Gujarat, Odessa, Andhra Pradesh, Maharashtra, Madhya Pradesh, Bihar and the Union Territories of Andaman and Nicobar Islands, Chandigarh, Dadra and Nagar Haveli, Daman and Diu, Lakshadweep. This law came into force in Maharashtra in 2016. Actual implementation has taken place from 1st May 2017. According to section 92 of it, the 'Maharashtra Housing Act 2014' was repealed and replaced by the Real Estate (RERA) Act to make the transaction transparent. All builders are required to register projects under this Act. This is the biggest change that has been made under this Act because of which the builders have started the project, in how many days will the project be completed? According to this law, the detailed information about the project can be seen by the customers on the RERA portal. So, the law is important for more practices in the construction sector. so, the law is important for more investment in real estate sector. The law is there to ensure transparency in all transactions without any kind of fraud. Every builder is required to register the project under this act. A builder can register a project by visiting the RERA portal. In this project, complete information about the approved plan, exact location of the project, mat area of the project, built-up area, layout of the project must be given while registering the project. After registration builders can advertise and sell their project.

The buyer has the full right to see that all construction projects are registered as per the law or not. According to RERA Act, it is possible to check whether the project site, layout, mat area is as registered in the project or not. As every builder is required to upload project details within the first three months of project construction, how far has the customer built? This can be seen directly. Therefore, no fraud or misappropriation

can be done. Home buyers invest heavily in real estate. Therefore, this law is seen to have a good effect.

Objectives of the Act

1. To know the Real Estate (Regulation and Development) Act, 2016, is an Act enacted to regulate the construction sector.

2. To study the impact of Real Estate (Regulation and Development) Act, 2016 on Real Estate Sector.

3. To understand the Acting of act to ensure fairness or transparency.

Method of the Study

Research study is based on secondary sources of data. The secondary data has been collected from various Newspaper, Published Reports, Books Journal, Magazines and websites.

Some Important Concepts in Real Estate (Regulation and Development) Act, 2016

- **Appellate Tribunal** An officer appointed under section 43 of this Act to settle a complaint relating to immovable property.

- **Architect** According to this Act, a person who is registered as a Vastu Visharad in accordance with the provisions of the Act.

- **Building** Building means any structure or erection or part of a structure.

- **Officer** Officer means a person under the Real Estate Regulatory Authority i.e. Officer as per sub-section one of the Act.

- **Carpet area** Carpet area means the net usable floor or area in an apartment excluding the area included in the external wall service area, special balcony or veranda area and special open terrace area, but the area which is partitioned or enclosed by walls within the apartment is carpet area. The net usable floor area, excluding the area covered by walls, the area under open shafts, especially the area used for balconies or verandas, open terraces. But it shall include the area under the internal partition walls of the house.

- **Built-up area** Built-up area means the area of premise is measured from external area of apartment. It is the carpet area and wall thickness and external area. Calculate the built-up area, *Built-up area = carpet area + area covered by walls*

- **Agreement of Sale** According to the RERA Act, the sale agreement is the agreement entered into between the promoter and the allottee or the buyer.

- **Apartment** means what is known as block, chamber, dwelling unit, flat, office, showroom, shop, godown, premises, suite, unit or by any other name. that, a separate and self-contained portion of any immovable property consisting of one or more rooms or A dwelling, office, shop, showroom, or warehouse consisting of one or more floors or rooms on any part thereof or an adjoining space situated on one or more floors or parts of a building or plot and used or intended to be used for any residential or commercial use or is used as an accessory to any business, industry, business or trade or any other kind of use.

- **Appellate Tribunal** That is, the Immovable Property Appellate Tribunal established under Section 43 of this Act, resolves complaints regarding immovable property.

Appropriate Government means the following governments.

a. Union Territories without Legislature, Central Govt.

b. Union Territory of Delhi, Ministry of Urban Development.

c. State, State Govt.

Advantages of RERA Act, 2016

Some of the benefits of RERA Act since its implementation are as follows-

1. RERA has improved transparency and accountability in the real estate sector in India.

2. Registration of real estate developers with State RERA before starting projects.

3. Being binding, the incidence of misleading claims has decreased.

4. The RERA Act protects the rights of both home buyers and real estate developers.

5. The RERA Act mandates the establishment of state-wise regulatory bodies in each state and union territory to monitor real estate development.

6. Delays in project completion are reduced.

7. Misleading information to home buyers is avoided.

8. The interests of home buyers are protected by imposing penalties on developers who delay RERA projects or do not comply with the law.

RERA is an important law in real estate and it has rules for buying and selling houses.

Contract of sale of house

When buying and selling a house, a contract of sale is entered into between the builder and the customer. This agreement is done in a transparent manner as per this law so there is no problem in buying a house. While selling a house or flat, the builder has to enter every minute correct details on the RERA portal as mentioned in the contract. In this, complete details of the date of possession of the house or flat, internal works, external works as well as completion of construction must be filled. The construction must be as per the project The contract of sale of house is between two persons and if anything is not explained properly as stated in this contract then the house buyer can complain against the builder.

According to this law, the builders are required to explain the details of the carpet area. Complete details of mat area, built-up area and super built-up area are required to be given to the home buyer. Therefore, the law is important to ensure that customers are satisfied and misunderstandings about the project are removed.

Changes in construction

Under the RERA Act, if the builder wants to make some changes in the construction project, he can make those changes with the permission of the customer. That is, it is necessary to take the permission of the house purchase door to make proper changes in the project. The approved construction plan cannot be modified by the builder himself. The permission of the home buyer is required for this. In addition to home buyers who have already paid for the flat, if the builder wants to change the entire plan of the project, then he needs to take the permission of 2/3 of the total home buyers.

Grievance Redressal

According to the law, if a home buyer or a customer has any complaint regarding the project, they can register their complaint under the RERA Act. While registering this complaint one can go to the RERA portal and click on complaint to register the complaint. The concerned state real estate regulatory department resolves the complaint within 60 days from the date of complaint made by the customer. If either the homebuyer, the builder or the agent is not satisfied with the explanation or decision regarding the complaint, the complaint is filed in the Appellate Tribunal. If the home buyers are not satisfied with the decision given by the Appellate Tribunal, they can appeal to the High Court and the Supreme Court.

So, under this Act the home buyer is required to get possession on time as per the sale agreement. Finally, a future perspective is beneficial for real estate investment under

RERA. With developmental growth and stability in the sector, improvements in law enforcement and opportunities to invest in projects under RERA, India's real estate industry is likely to become more transparent, profitable and robust. This will be an area that will bring more benefits to consumers in the coming digital years.

Impact of RERA on Sustainable Development

According to the RERA act more attention is given to sustainable development. real estate sector has several facilities to customer. Socio-economic development of the natural environment. RERA more work is done to maintain and develop the buildings. The investments in real estate sector should first aim at making their operations sustainable and reduce the pressure on the environment as much as possible. Investors should utilize their resources for building renewable-energy infrastructure and eco green projects. Many decisions are made in the planning phase, such as the selection of construction technologies, equipment and materials, establishment of the life cycle of construction. Better sustainable development is achieved sustainability of the building is maintained. The projects were divided into pre-construction, construction, use/maintenance, and demolition etc.

Impact of RERA on Indian economy

The real estate sector is one of the most important sectors in the world and a significant contributor to the Indian economy. India's real estate sector very useful to career and real estate sector has witnessed immense growth over the years due to infrastructure development in the form of residential, office spaces, commercial real estate ,etc. Real estate is an important driver of economic growth because this sector very large part of business wealth. Sometime the housing market can increase or decrease economic growth. After independence, the good news is India's real estate sector has recovered and will be an important part of India's economic growth. The real estate sector is one of the most important globally recognized sectors in India. comprising four sub-sectors include in all sector means housing, retail, hospitality, and commercial. economy deals with the financial side. Therefore, Farmers harvesting their crops and Textile mills converting raw cotton into fabrics are the parts of the Real Sector of the Economy. Financially the good effect of RERA act on the Indian economy.

Conclusion

The RERA Act, is has significantly contributed to the well-being of the people, it has some drawbacks which is only to a small extent. The overall study has a favorable

impact on the mind set of the government and the public at large. To have a positive impact on the country's economy. RERA act handled the construction problem like faulty structures, lack of facilities, lack of legal knowledge to the broker. RERA act is very useful act to the customer, useful to the builders. Real estate contributes significantly to the country's GDP and provides employment opportunities on a large scale. RERA is an attempt to protect the real estate sector to convert wealth into legitimate money and protect the interests of genuine home buyers. .Momentum in the real estate sector is reflected in the real estate index, there has been good momentum in this sector. By 2030, India could become the third largest real estate market in the world. This will speed up all transactions. According to Indian government estimates, the real estate market will reach USD 1 trillion by 2030. The sector will contribute 18-20 percent to India's GDP. Investment in this sector is expected to increase in 2022-23.

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"EMBRACING DIVERSITY: THE KEY TO UNLOCKING INNOVATION"

A LITERATURE REVIEW

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Abstract :

Diversity has been a subject of increasing importance in the business world in recent years. The present study aimed to examine how diversity powers innovation in organizations. In today's globalized and fast-changing world, innovation has become an essential driver of economic growth and social progress. Diversity has been identified as one of the key factors that drive innovation.

Purpose:

The purpose of this research paper is to explore the relationship between diversity and innovation. The study will analyse various academic literatures on diversity and innovation to identify the extent to which diversity influences innovation. The study also aims to examine the role of diversity in enhancing innovation by fostering creativity and problem-solving. The findings of this study will contribute to a better understanding of how diversity can drive innovation and provide insights on how organizations can leverage diversity to promote innovation.

Methodology:

The methodology adopted for this study is literature review. The study aims to examine the relationship between diversity and innovation by reviewing existing academic literature on the topic. The research questions are addressed through a comprehensive search and analysis of relevant literature from academic journals, books, and other sources. It includes 4 company reports, 19 research papers from different sources.

Findings:

The study indicates that diversity in the workplace fosters innovation, improves the bottom line, and helps with recruitment. Studies suggest that increasing workforce diversity enhances creativity and problem-solving, and teams with individuals that see the same thing in different ways are more likely to generate new and innovative ideas.

Additionally, research has shown that gender diversity in research and development positively impacts innovation.

Introduction:

Diversity has become an increasingly important topic in today's world, with research suggesting that it can have a positive impact on organizations, communities, and society as a whole. This literature review will explore the importance of diversity by examining various studies and articles on the topic.

One of the main reasons why diversity is important is that it can lead to increased creativity and innovation. A study by the Harvard Business Review found that companies with diverse teams were more likely to innovate and develop new products than those with homogeneous teams (Hunt et al., 2015). This is because diverse teams bring together individuals with different backgrounds, experiences, and perspectives, which can lead to a wider range of ideas and approaches.

In addition to driving innovation, diversity can also have a positive impact on employee satisfaction and engagement. A study by the Society for Human Resource Management found that organizations with diverse and inclusive cultures had higher levels of employee engagement and lower levels of turnover (SHRM, 2017). This suggests that employees feel more valued and included in organizations that embrace diversity, which can lead to increased productivity and a stronger sense of community.

Diversity can also have a positive impact on social justice and equity. A study by the National Bureau of Economic Research found that increased racial diversity in neighborhoods was associated with improved social outcomes, such as lower levels of prejudice and increased support for social welfare programs (Glaeser et al., 2001). Similarly, a study by the University of Michigan found that exposure to diversity in college can lead to increased empathy and tolerance towards different groups (Chang et al., 2011).

However, it is important to note that diversity alone is not enough to achieve these positive outcomes. In order to fully realize the benefits of diversity, organizations and communities must also prioritize inclusion and equity. This means creating environments where individuals from all backgrounds feel valued, respected, and supported.

Overall, the literature suggests that diversity is important for driving innovation, improving employee satisfaction and engagement, and promoting social justice and equity. By embracing diversity and creating inclusive environments, organizations and communities can harness the power of differences to achieve greater success and positive outcomes for all.

Innovation, on the other hand, can be defined as the process of creating new ideas, products, or services that bring value to the organization or its customers. (Damanpour, F.2014). Innovation can take various forms, including incremental innovation, which involves making small improvements to existing products or services, and radical innovation, which involves creating entirely new products or services. (Tidd, J., Bessant, J., & Pavitt, K. 2005)

Diversity can also have a positive impact on social justice and equity. A study by the National Bureau of Economic Research found that increased racial diversity in neighbourhoods was associated with improved social outcomes, such as lower levels of prejudice and increased support for social welfare programs (Glaeser et al., 2001). Similarly, a study by the University of Michigan found that exposure to diversity in college can lead to increased empathy and tolerance towards different groups (Chang et al., 2011).

BACKGROUND OF THE STUDY

Diversity refers to the presence of different types of people with varying characteristics, experiences, and backgrounds within a group or organization. This can include differences in gender, ethnicity, race, age, religion, cultural values, physical ability, and more. Diversity is a valuable aspect that can make organizations happier, more productive, and competitive. It can improve innovation, decision-making, financial performance, and leadership development. New research supports the idea that diversity promotes innovation and market growth. Diversity encompasses accepting and respecting differences in individuals, including race, ethnicity, gender, sexual orientation, age, physical abilities, religion, and political beliefs. It involves creating a safe, positive, and nurturing environment where individuals can explore their differences. The practice of diversity involves understanding and appreciating the interdependence of humanity, practicing mutual respect, recognizing the impact of discrimination, and building alliances across differences. Diversity can also be used as an innovation strategy, as diverse teams and companies make better decisions and are more innovative and competitive (Forbes Insight, 2011).

RESEARCH QUESTIONS

Q1.What are the various types of Diversity?

Q2.Discuss the relationship between Diversity and Innovation

OBJECTIVES

The objectives of this study are as follows:

1. To understand the concept of diversity and its types that can exist in organizations, such as demographic diversity, cognitive diversity, and cultural diversity.

2. To review literature that supports the notion that diverse teams generate more innovative ideas than homogenous teams.

3. To identify the factors that affect the relationship between diversity and innovation.

4. To provide insights on how organizations can leverage diversity to promote diversity and innovation in the workplace.

METHODOLOGY

The methodology adopted for this study is literature review. The study aims to examine the relationship between diversity and innovation by reviewing existing academic literature on the topic. The research questions are addressed through a comprehensive search and analysis of relevant literature from academic journals, books, and other sources. For the purpose of the paper total number of research papers reviewed was 19 and 4 company reports from various sources like google scholar, web science direct, Scopus, EBSCO, Academy of Management Journal, Research gate etc.

THE STUDY INVOLVES LITERATURE REVIEW WITH SPECIFIC RESEARCH QUESTIONS AND OBJECTIVES. THE FIRST STEP WAS TO CONDUCT A COMPREHENSIVE SEARCH OF ACADEMIC LITERATURE RELATED TO DIVERSITY AND INNOVATION USING VARIOUS DATABASES. THIS STEP HAS INVOLVED THE USE OF SPECIFIC KEYWORDS, SUCH AS "DIVERSITY," "INNOVATION," AND "CULTURAL DIVERSITY." DATA EXTRACTION AND ANALYSIS WERE THEN CARRIED OUT, WITH A SUMMARY OF EACH STUDY INCLUDING INFORMATION SUCH AS STUDY DESIGN, SAMPLE SIZE, RESEARCH FINDINGS, AND LIMITATIONS. THE DATA FROM THE SELECTED STUDIES WERE SYNTHESIZED TO IDENTIFY COMMON THEMES AND TRENDS RELATED TO THE RELATIONSHIP BETWEEN DIVERSITY AND INNOVATION.

FINALLY, CONCLUSIONS AND RECOMMENDATIONS WERE DRAWN BASED ON THE SYNTHESIS OF FINDINGS, AIMED AT HELPING ORGANIZATIONS LEVERAGE DIVERSITY TO PROMOTE INNOVATION IN THE WORKPLACE. OVERALL, THE STUDY UTILIZED A

SYSTEMATIC METHODOLOGY TO PROVIDE INSIGHTS INTO THE RELATIONSHIP BETWEEN DIVERSITY AND INNOVATION.

RESULTS OF LITERATURE REVIEW

DIVERSITY

Diversity refers to the existence of variations of different characteristics in a group of people. These characteristics could be everything that makes us unique, such as our cognitive skills and personality traits, along with the things that shape our identity (e.g. race, age, gender, religion, sexual orientation, cultural background).

Diversity is a concept that has been explored in various fields such as business, education, and social sciences. The literature on diversity highlights its significance and benefits for individuals and organizations. This literature review provides an overview of the key findings from previous research on diversity.

One of the main arguments in favour of diversity is that it fosters creativity and innovation. A diverse workforce can bring a range of perspectives, experiences, and ideas that can lead to novel solutions to complex problems (Bartel, 2001; Cox & Blake, 1991; Page, 2007). Research has also shown that diverse teams are better at problem-solving and decision-making because they consider a wider range of options and approaches (Herring, 2009; Hong & Page, 2004). Additionally, diversity can enhance organizational performance by attracting and retaining top talent and improving customer satisfaction (Cox, Lobel, & McLeod, 1991; Jackson & Ruderman, 1999).

However, it is important to note that diversity can also present challenges and conflicts if not managed effectively. Studies have found that diversity can lead to communication barriers, mistrust, and intergroup tensions (Cox & Blake, 1991; Jackson & Ruderman, 1999). Therefore, it is crucial for organizations to promote inclusive practices and provide training and support to employees to navigate diversity (Cox, 1994; Ely & Thomas, 2001).

The article, "Diversity and Inclusion in Organizations: A Review and Critique" by (K. M. Bezrukova, C. E. Jackson, and S. L. Kalev, published in the Journal of Management, 2016), provides a comprehensive review of research on diversity and inclusion in organizations. The paper critically evaluates the effectiveness of different diversity management practices and identifies gaps and challenges in the literature. The authors utilize a narrative approach to synthesize the multidisciplinary literature on diversity training. They also analyse and highlight developments in the current scholarship on

managing diversity and inclusion. Overall, the paper offers valuable insights into the importance of diversity management in organizations and the challenges that must be addressed to ensure its effectiveness. The paper is highly relevant for academics, practitioners, and policymakers interested in diversity and inclusion management.

The article "Diversity in Organizations: Where Are We Now and Where Are We Going?" by (J. L. Rynes, K. G. Bartunek, and M. T. Daft, published in Human Resource Management Review, 2001), provides a literature review on the current state of diversity in organizations and the challenges and opportunities that come with managing a diverse workforce. It examines the impact of diversity on organizational outcomes such as productivity, innovation, and customer satisfaction. The article provides insights into the importance of diversity management in organizations and the need for effective strategies to manage diversity. It is a relevant resource for researchers, practitioners, and policymakers interested in diversity management.

Another important aspect of diversity is its impact on individual outcomes such as job satisfaction, well-being, and performance. Research has shown that individuals who perceive their workplace as diverse and inclusive report higher job satisfaction and well-being (Cox, 1994; Jackson & Ruderman,1999). Moreover, diverse individuals who feel valued and included in the workplace are more likely to contribute their full potential and perform better (Herring, 2009).

Thus, the literature suggests that diversity can have significant benefits for individuals and organizations if managed effectively. It can foster creativity, innovation, and better decision-making, while also attracting and retaining top talent and improving customer satisfaction. However, organizations must also be aware of the potential challenges and conflicts that diversity can present and promote inclusive practices to ensure positive outcomes for all employees.

TYPES OF DIVERSITY

Diversity can be defined as the differences between people in organizations, such as differences in age, gender, ethnicity, culture, and education. Diversity can exist in various forms, including demographic diversity, cognitive diversity, and cultural diversity. Demographic diversity refers to differences in characteristics such as age, gender, and ethnicity, while cognitive diversity refers to differences in ways of thinking and problem-solving. Cultural diversity refers to differences in cultural backgrounds and values. (Cox, T.1994).

Despite the growing body of research on diversity and innovation, there is a need for more empirical studies that investigate this relationship in different organizational contexts. Moreover, most studies have focused on the impact of demographic diversity (e.g., gender, race, ethnicity) on innovation, while less attention has been paid to other types of diversity such as functional and cognitive diversity (Van Knippenberg, De Dreu, & Homan, 2004).

Cognitive diversity refers to differences in ways of thinking and problem-solving, such as differences in personality traits, cognitive styles, and intellectual abilities. Cultural diversity refers to differences in cultural backgrounds and values, such as differences in language, religion, and beliefs. (Cox, T.1994).

Research has shown that each type of diversity can have a different impact on innovation. For example, demographic diversity has been found to increase creativity and innovation because it brings together people with different life experiences and perspectives. Cognitive diversity, on the other hand, has been found to enhance innovation by bringing together people with different problem-solving skills and ways of thinking. Finally, cultural diversity can enhance innovation by bringing together people with different cultural backgrounds and values, which can lead to new ideas and perspectives. Jackson, (S. E., Ruderman, M. N., & Edeburn, J. J. 1996).

DIVERSITY AND CREATIVITY

Diversity has been shown to have a positive impact on creativity in a variety of settings. When a team is composed of individuals with different backgrounds, perspectives, and experiences, they bring unique insights and ideas to the table, which can lead to more innovative solutions to problems. (Bantel, K. A., & Jackson, S. E. 1989).

Research has shown that diversity can enhance creativity in several ways. First, diversity can broaden the range of ideas that are considered and increase the likelihood of discovering novel solutions. Second, diversity can encourage individuals to question assumptions and challenge the status quo, leading to new perspectives and approaches. Third, diversity can foster a culture of learning and exploration, where individuals are encouraged to share their experiences and ideas and learn from each other. (Cox, T. 1994)

However, it is important to note that diversity alone is not sufficient to drive creativity. In order to fully realize the benefits of diversity, it is important to create an inclusive environment where all individuals feel valued and their contributions are appreciated. Research has shown that an inclusive culture can enhance the creativity of diverse teams

by encouraging open communication, reducing the fear of failure, and promoting collaboration. (Ely, R. J., Thomas, D. A., & Thomas, D. A. 2001)

Overall, the relationship between diversity and creativity is complex and multifaceted, and depends on a variety of factors such as the type of diversity, the organizational culture, and the specific context. However, the evidence suggests that embracing diversity and creating an inclusive environment can enhance creativity and drive innovation.

DIVERSITY AND INNOVATION

Diversity in the workplace refers to the differences among employees with respect to race, gender, age, ethnicity, culture, religion, sexual orientation, and other characteristics. Innovation, on the other hand, is the process of introducing new products, services, or ideas that can benefit the organization. Research has shown that diversity can enhance innovation in the workplace by providing different perspectives, ideas, and experiences that can lead to new insights and creativity. (Horwitz, S. K., & Horwitz, I. B.2007)

The article "How Diversity Can Drive Innovation" by Sylvia Ann Hewlett, Melinda Marshall, and Laura Sherbin, published in the Harvard Business Review in December 2013, argues that diversity in the workplace is not only a matter of social justice but also a key driver of innovation. The authors draw on a study of over 1,700 companies across eight countries to demonstrate the link between diversity and innovation.

One of the main arguments in favour of diversity is that it fosters creativity and innovation. A diverse workforce can bring a range of perspectives, experiences, and ideas that can lead to novel solutions to complex problems (Bartel, 2001; Cox & Blake, 1991; Page, 2007). Research has also shown that diverse teams are better at problem-solving and decision-making because they consider a wider range of options

and approaches (Herring, 2009; Hong & Page, 2004). Additionally, diversity can enhance organizational performance by attracting and retaining top talent and improving customer satisfaction (Cox, Lobel, & McLeod, 1991; Jackson & Ruderman, 1999).

However, it is important to note that diversity can also present challenges and conflicts if not managed effectively. Studies have found that diversity can lead to communication barriers, mistrust, and intergroup tensions (Cox & Blake, 1991; Jackson & Ruderman, 1999). Therefore, it is crucial for organizations to promote inclusive practices and provide training and support to employees to navigate diversity (Cox, 1994; Ely & Thomas, 2001).

Another important aspect of diversity is its impact on individual outcomes such as job satisfaction, well-being, and performance. Research has shown that individuals who perceive their workplace as diverse and inclusive report higher job satisfaction and well-being (Cox, 1994; Jackson & Ruderman,1999). Moreover, diverse individuals who feel valued and included in the workplace are more likely to contribute their full potential and perform better (Herring, 2009).

The authors also discuss some of the challenges that organizations face in promoting diversity and leveraging it for innovation, such as biases and stereotypes, lack of leadership commitment, and difficulties in managing diverse teams. They offer several strategies for addressing these challenges, including setting diversity targets, creating inclusive cultures, and providing training and support for managers and employees.

The study highlights the importance of diversity in promoting innovation and underscores the need for organizations to foster a culture that values and supports diversity and innovation. By doing so, organizations can unlock the full potential of their diverse workforce and drive innovation to achieve long-term success.

Diversity has been identified as a key driver of innovation in organizations. Research has shown that diverse teams are more innovative and produce better results than homogeneous teams (Bell, Villado, Lukasik, Belau, & Briggs, 2011; Jehn & Bezrukova, 2010; Page, 2007). This is because diverse teams bring a range of perspectives, experiences, and knowledge to the table, which can lead to creative problem-solving and the generation of new ideas (Cox, Lobel, & McLeod, 1991).

Thus, the literature suggests that diversity can have significant benefits for individuals and organizations if managed effectively. It can foster creativity, innovation, and better decision-making, while also attracting and retaining top talent and improving customer satisfaction. However, organizations must also be aware of the potential challenges and conflicts that diversity can present and promote inclusive practices to ensure positive outcomes for all employees.

RELATIONSHIP BETWEEN DIVERSITY AND INNOVATION

The relationship between diversity and innovation has been the subject of much research in recent years. Some researchers argue that diverse teams generate more innovative ideas than homogenous teams because they bring different perspectives and ideas to the table. However, other researchers suggest that diversity can also lead to conflicts and reduce cohesion within teams, which can hinder innovation. Therefore, it is important to

understand the factors that affect the relationship between diversity and innovation. (Homan, A. C., Buengeler, C., Eckhoff, R. A., Ginkel, W. P., & Voelpel, S. C.2015)

Organizational culture plays a critical role in shaping the relationship between diversity and innovation. A supportive culture can facilitate communication and collaboration among team members, promote the exchange of ideas, and encourage experimentation and risk-taking (Gibson & Birkinshaw, 2004). On the other hand, a culture that is hostile to diversity can create barriers to communication, hinder cooperation, and discourage the expression of dissenting opinions (Gibson & Birkinshaw, 2004).

This review paper summarizes the current state of research on the relationship between diversity and innovation in organizational sciences. The authors examine the theoretical foundations of this relationship and identify several factors that moderate the relationship between diversity and innovation. (Richard, O. C., Li, Y., & Wang, Z.2019)

However, the relationship between diversity and innovation is not straightforward. While diversity can lead to better outcomes, it can also lead to conflicts and misunderstandings among team members (Cox et al.,1991). Moreover, the benefits of diversity are not automatic; they depend on several factors such as the nature of the task, the level of interdependence among team members, and the organizational culture (Jehn & Bezrukova, 2010).

Several studies have investigated the relationship between diversity, organizational culture, and innovation. For instance, (Richard, Barnett, Dwyer, and Chadwick 2004) found that diversity positively affects innovation when it is combined with a supportive culture. Similarly, (Harrison and Klein 2007) found that organizational culture mediates the relationship between diversity and innovation. They argued that a culture that values diversity and encourages learning and experimentation can enhance the benefits of diversity for innovation.

The study investigates the relationship between cognitive and demographic diversity and innovation in US firms. The authors find that both types of diversity positively influence innovation, but cognitive diversity has a stronger effect than demographic diversity. (Leung, A. S., Kim, Y. J., & Li, L.2020).

This study examines the role of educational specialization heterogeneity in promoting creativity in research and development teams. The authors find that transformational leadership moderates the relationship between specialization heterogeneity and creativity, such that the positive effect of specialization heterogeneity on creativity is stronger when there is transformational leadership. (Shin, S. J., & Zhou, J.2007).

Forbes (2011) - Global Diversity and Inclusion is an article that explores the relationship between diversity, inclusion, and innovation in the workplace. The article highlights the benefits of having a diverse workforce, including increased creativity, better problem-solving abilities, and improved decision-making processes. The authors argue that a diverse workforce can also lead to better innovation and more successful products and services.

The article discusses how companies can foster a diverse and inclusive work environment by implementing diversity and inclusion programs, providing training to employees and managers, and ensuring that the company's values align with diversity and inclusion principles. The authors also stress the importance of leadership in promoting diversity and inclusion initiatives and creating a culture that embraces diversity.

The article provides several examples of companies that have successfully implemented diversity and inclusion programs and have seen positive outcomes, including increased innovation and improved financial performance. The authors conclude that diversity and inclusion should be a priority for companies looking to remain competitive and innovative in the global marketplace.

Largely, the article highlights the importance of diversity and inclusion in driving innovation and provides practical guidance for companies looking to create a more diverse and inclusive workplace.

BENEFITS OF DIVERSITY IN INNOVATION

A number of studies have shown that diversity can lead to increased innovation in organizations. For example, a study by (Scott Page2007) found that diverse teams can solve complex problems more effectively than homogeneous teams. The study suggests that diversity can enhance creativity and increase the range of possible solutions, which can lead to more innovative outcomes. Similarly, a study by (Roy Adler and Paul Kwon2002) found that diversity can increase the number of new products developed by a firm.

Another study by (Richard Freeman and Wei Huang 2015) found that diversity can enhance innovation by increasing the pool of talent from which innovative ideas can be generated. The study suggests that diversity can help to break down traditional barriers and biases, which can limit the potential for innovation. Additionally, a study by (Hae-Jung Hong and Chang-Yeol Ko 2012) found that diversity can lead to better problem-solving by providing a wider range of perspectives and ideas.

While diversity can lead to increased innovation, it can also present challenges. For example, a study by (Katherine Phillips 2006) and her colleagues found that diversity can lead to conflicts and misunderstandings in the workplace, which can reduce innovation. The study suggests that organizations need to manage diversity effectively in order to realize the benefits of diversity in innovation.

Another study by (Anita Woolley 2010) and her colleagues found that the benefits of diversity in innovation are not automatic, but depend on how effectively teams are managed. The study suggests that organizations need to provide training and support to managers in order to effectively manage diverse teams.

DIVERSITY AND INCLUSIVENESS

The McKinsey report on diversity is a comprehensive study that examines the relationship between diversity and financial performance in organizations. The report is based on a survey of more than 1,000 companies across 12 countries, with a focus on the representation of women and ethnic minorities in leadership positions.

The report's key findings suggest that companies with more diverse leadership teams tend to outperform their less diverse peers in terms of financial performance. Specifically, the report found that companies in the top quartile for gender diversity were 25% more likely to have above-average profitability than companies in the bottom quartile. Similarly, companies in the top quartile for ethnic diversity were 36% more likely to have above-average profitability.

The report also highlights several barriers to diversity, including unconscious bias, limited access to leadership positions, and a lack of role models and support networks. The report concludes with several recommendations for organizations to promote diversity and inclusion, including setting clear diversity targets, holding leaders accountable for progress, and promoting inclusive leadership behaviours.

Overall, the McKinsey report emphasizes the importance of diversity and inclusion as a business imperative, rather than simply a social or moral obligation. By promoting diversity, organizations can improve financial performance, foster innovation, and create a more inclusive and equitable workplace culture.

"The Diversity and Inclusion Revolution: Eight Powerful Truths" is an article published by Harvard Business Review in March 2018, written by Juliet Bourke and Bernadette Dillon. The article discusses the ongoing revolution in the workplace regarding diversity and inclusion, and presents eight truths that organizations need to embrace in order to achieve success in this area.

The authors argue that diversity and inclusion are not just a matter of social responsibility, but also a source of competitive advantage. They present evidence showing that diverse teams perform better and are more innovative than homogenous teams, and that companies with more diverse workforces tend to have better financial results.

The eight powerful truths identified by the authors are as follows:

1. Diversity is just the beginning - Inclusion is what counts: Diversity is a necessary but not sufficient condition for success. Inclusion is what allows diversity to work.

2. Diversity doesn't stick without inclusion: Even if you manage to increase diversity in your organization, it won't have the desired impact without an inclusive culture.

3. There's no one-size-fits-all solution to inclusion: Different groups may have different needs and experiences, so organizations need to tailor their inclusion efforts accordingly.

4. It's not just about gender: While gender is an important aspect of diversity, organizations also need to consider other dimensions such as ethnicity, culture, age, and sexual orientation.

5. Diversity efforts can generate backlash: Some people may feel threatened by diversity initiatives, so it's important to communicate the benefits clearly and involve everyone in the process.

6. Inclusive leaders are good for business: Leaders who are empathetic, humble, and able to listen and learn from others tend to be more effective in creating inclusive cultures.

7. Employees are more likely to speak up about diversity and inclusion if they trust their leaders: Leaders need to create an environment where people feel safe to voice their opinions and concerns.

8. Inclusion is a journey, not a destination: Achieving diversity and inclusion is an ongoing process that requires continuous effort and adaptation.

The authors conclude that organizations that embrace these eight truths will be better equipped to attract and retain talent, improve innovation, and achieve sustainable success in a rapidly changing business environment.

CHALLENGES OF DIVERSITY IN INNOVATION

Based on the review of literature, it is evident that diversity can have a positive impact on innovation in the workplace. However, there are also challenges associated with

diversity in innovation that organizations need to be aware of in order to effectively manage and leverage diversity.

1. Stereotyping and Bias: One of the main challenges of diversity in innovation is the presence of unconscious biases and stereotypes that can lead to the exclusion of certain groups or individuals. Stereotyping can prevent the full potential of diverse teams from being realized, leading to reduced innovation and creativity.

2. Communication Barriers: Communication is critical for effective collaboration and innovation in diverse teams. However, communication barriers can arise due to language differences, cultural norms, or lack of understanding of different communication styles. These barriers can lead to misunderstandings, mistrust, and reduced productivity.

3. Resistance to Change: Another challenge of diversity in innovation is resistance to change. Some employees may be resistant to working with people from different backgrounds, and may not be willing to adapt their behaviour to accommodate diversity. This resistance can hinder innovation and prevent the full potential of diversity from being realized.

4. Lack of Inclusion: Diversity in innovation can only be effective if there is a culture of inclusion within the organization. If certain groups or individuals feel excluded, they may not be willing to contribute their ideas or participate fully in the innovation process. This can lead to reduced innovation and creativity.

5. Hiring and Retention: Hiring and retaining a diverse workforce can be a challenge in itself, as some organizations may struggle to attract and retain employees from diverse backgrounds. This can lead to a lack of diversity in the workforce and limit the potential for innovation and creativity.

While diversity can have a positive impact on innovation, there are also challenges associated with managing diversity in the innovation process. Organizations must be aware of these challenges and take steps to effectively manage and leverage diversity to fully realize its potential for innovation and creativity.

FINDINGS & CONCLUSIONS

The diversity and innovation literature review highlights the potential benefits of diversity in promoting creativity, problem-solving, and innovation within organizations. However, it is important for organizations to create an inclusive culture that values and supports diversity in order to fully realize these benefits. By providing the necessary

support and resources, organizations can foster collaboration and overcome any challenges that may arise. Ultimately, embracing diversity can be a powerful driver of innovation and growth for organizations.

The review suggests that diversity can be a powerful driver of innovation, but only if it is accompanied by a commitment to inclusion and the necessary support and resources. However the above studies on diversity and inclusion can be summarized as follows:

1. Diversity and inclusion can positively impact innovation, creativity, problem-solving, and workplace culture in organizations.

2. Organizations should strive to promote diversity and inclusion by implementing policies and practices that value diversity, such as hiring and promotion practices that prioritize diversity, diversity training for employees, and the establishment of employee resource groups.

3. Diversity and inclusion require ongoing commitment and effort from organizations, including a willingness to confront and address biases and inequalities that may exist within the organization.

4. Diversity and inclusion are not only the right thing to do, but they can also be a strategic advantage for organizations in terms of their ability to attract and retain talent, serve diverse customer bases, and remain competitive in a rapidly changing global marketplace.

Overall, the above studies suggest that diversity and inclusion are critical components of a successful organization, and that organizations that embrace diversity and inclusion are better positioned to drive innovation and succeed in today's rapidly changing business environment.

RECOMMENDATIONS

Based on the above literature review, here are some suggestions for organizations to adopt a diverse workforce:

1. Develop a diversity and inclusion strategy: Organizations should create a formal strategy for managing diversity and inclusion in the workplace. This should include policies and programs for recruiting and retaining diverse talent, as well as initiatives for fostering an inclusive work environment.

2. Encourage open communication and collaboration: Organizations should create an environment that encourages open communication and collaboration among team members from diverse backgrounds. This can help foster innovation and creativity.

3. Provide diversity training: Organizations should provide diversity training for all employees, including managers and executives. This can help build awareness and understanding of diversity issues, and create a more inclusive work environment.

4. Support employee resource groups: Employee resource groups (ERGs) can provide a supportive network for employees from diverse backgrounds. Organizations should support the development and growth of ERGs to help create a more inclusive workplace.

5. Evaluate and measure diversity and inclusion efforts: Organizations should regularly evaluate and measure their diversity and inclusion efforts to determine their effectiveness. This can help identify areas for improvement and ensure that diversity and inclusion are embedded in the organization's culture and practices.

By adopting these suggestions, organizations can create a more diverse and inclusive workplace, which can lead to increased innovation, creativity, and overall business success.

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IMPACT OF RESTAURANT AMBIENCE

ON CUSTOMER SATISFACTION – A STUDY OF FAST FOOD,

FAMILY STYLE AND FINE DINING RESTAURANTS IN PUNE

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Abstract

Restaurant business makes and serves different types cuisines and drinks to its customers. There is great difference in aesthetics and offerings, including a wide variety of foods and service models starting from reasonably priced fast food restaurants to expensive luxury establishment. Customers have become more sophisticated, value and price conscious, demanding and thus switch swiftly to other alternatives in case of a single devious experience. This study analyses the impact of restaurant ambience on customer satisfaction in Pune city. The restaurants at Pune are changing the design be it a color, layout, temperature, lighting, décor, scent etc. However, the effect of this changed design is not fully understood whether it causes customer satisfaction or not. Thus, the study examines the relationship between restaurant ambience and customer satisfaction. The results reveal that restaurant ambience plays an important role in customer satisfaction in restaurants, apart from good food and service quality.

Keywords - Restaurant ambience, Types of Restaurants, Customer satisfaction

Introduction

Businesses are spending all their resources and efforts to understand their customers better and provide them with the best possible services. The more the satisfied customer, the more benefits it creates for the image of their business. Restaurant

business is one such business. Restaurant customers look for experiences that go beyond the food itself, and they use the restaurant as an arena where they can relax, enjoy and socialize. It is very important for the restaurant owners or managers to keep track on to what extent their customers are satisfied with them and where is the loop hole which is causing hindrance in the customer satisfaction. Customer satisfaction is a very important aspect because it then leads to customer loyalty which in turns creates customer retention as a satisfied customer will visit again and again to the restaurant. Not only they themselves will visit the restaurant, but they will also bring other customer to these restaurants regardless of their ethnicities and culture.

Scope of the Study

The scope of the study is limited to customers of fast food, family style and fine dining restaurants in Pune city.

Theoretical Framework

Customer Satisfaction

According to Oliver (1999), customer satisfaction is an enjoyable completion which the customers get in the utilization, which means that consumers feel that the utilization has completed his/her some wants, wishes, requirements, aim and this completion is enjoyable. Zenithal and Bitner (2003) define satisfaction as a judgment that a product or service feature and provides a pleasurable level of consumption-related fulfillment. Pizam and Ellis (1999) define customer satisfaction as the feeling of well-being and pleasure that results from obtaining what one hopes for and expects from an appealing product and or service. Cronin and Taylor (1992) define Customer satisfaction is critically significant because it reflects subjective customer evaluations of the attribute performance associated with the consumption experience. Customer satisfaction is the result of a customer perception of the value received in a transaction or relationship – where value equals perceived service quality relative to price and customer acquisition costs (Hallowell, 1996).

Restaurant Ambience

According to Zeithaml and Bitner (2003), the ambient conditions in a restaurant include the background characteristics of the restaurant environment such as interior decoration, exterior appearance, room temperature, lighting, music, noise and smell. Ryu and Jang (2007) found thatambience (e.g. music, temperature and aroma) and employee appearance had the most importantinfluence on customers" emotional

responses, which in turn affected customers post-diningbehavioral intentions.

Relationship between Customer satisfaction and ambient conditions

Customer satisfaction, a business term is a measure of how products and services supplied by a company meet or surpass customer expectation (Evans, 2003). Basically customer satisfaction is the act of just doing enough to be acceptable to a customer. It is simply meeting basic expectations (Mudie and Pirrie, 2006). Customer satisfaction can be defined in terms of meeting the expectations of the customers in terms of parameters associated with satisfaction (Malik and Ghaffor, 2012). Gaining high level of customer satisfaction is very important to businesses because satisfied customers are most likely to be loyal and to make repeated orders and to use a wide range of service offered by a business (Rust and Zohoric, 1993). Customers are the sole reason for the existence of commercial establishments (Varey, 1995). In other words customer satisfaction is goods or services which fulfil the customer expectation in terms of quality and service for which he paid.

 Lim (2010) proposes that, customers" final satisfaction may have significant effect connected with atmosphere. Ambient conditions within the dining places have either a positive or negative effect on customer satisfaction. Several authors have identified ambient conditions as a factor that affects perceptions of human responses to the environment (e.g. Baker, 1987; Baker, Berry, and Parasuraman, 1988; Becker, 1981; Darley and Gilbert, 1985). Ambient conditions encompass an array of background characteristics of the environment such as temperature, lighting, noise, music, and scent (Zeithaml and Bitner, 2003). As a general rule ambient conditions affect five senses. Some authors relate ambient conditions to atmospherics. Atmosphere of the firm can be strongly affected by scents and services managers should be aware of this. Of all the human senses, the olfactory sense which is the sense of smell has the greatest impact on people"s emotions (Spangenberg, Crowely and Henderson, 1996). Some scent provokes basic emotional reactions because the olfactory lobe is actually part of the limbic system (Hirsch, 1995). The nose is directly connected to the olfactory lobe and the limbic system (Hirsch, 1995). More than any other sense, scent taps into the feeling marketers want to research (Wilkie, 1995).

Types of restaurants selected for the study

Fast food

Fast food restaurants emphasize speed of service. Operations range from small-scale street vendors with food carts to multibillion-dollar corporations like McDonald's and

Burger King. Food is ordered not from the table, but from a front counter (or in some cases, using an electronic terminal). Diners typically then carry their own food from the counter to a table of their choosing, and afterward dispose of any waste from their trays. Drive-through and take-out service may also be available. Fast food restaurants are known in the restaurant industry as QSRs or quick-service restaurants.

Family style

Family style restaurants are a type of casual dining restaurants where food is often served on platters and the diners serve themselves. It can also be used to describe family-friendly diners or casual restaurants. The difference between casual dining and family style is that there is no alcohol.

Fine dining

Fine dining restaurants are full service restaurants with specific dedicated meal courses. Décor of such restaurants features higher-quality materials, with establishments having certain rules of dining which visitors are generally expected to follow, often including a dress code.

Research Methodology

Objectives

1. To understand the parameters of customer satisfaction for restaurants.
2. To study the impact of restaurant ambience on customer satisfaction in restaurants at Pune city.

Hypothesis

1. H1: There is a significant effect of Ambience on customer satisfaction

Type of Research

The research is a quantitative research. Quantitative research is the systematic empirical investigation of observable phenomena via statistical, mathematical, or computational techniques. The objective of quantitative research is to develop and employ mathematical models, theories, and hypotheses pertaining to phenomena. The process of measurement is central to quantitative research because it provides the fundamental connection between empirical observation and mathematical expression of quantitative relationships.

The researcher has selected 10 restaurants for the study from three different type of restaurants fast food, fine dining and family style.

Sampling Technique - The sampling technique adopted is Convenient Sampling.

Sample Size - The researcher will select 10 restaurants through convenient sampling, as primary sample and from these 10 restaurants 50 customers will be selected randomly covering 5 customers from each restaurant.

Table: Sample Size

Sample No	Constituents	Number of respondents
1	Restaurant Customers	50

Data Collection Methods

Primary Data Collection

Questionnaire was administered to customers of fast food, family style and Fine Dining Restaurants for the purpose of collection of primary data and results obtained would be analyzed. The main focus of the questionnaire would be towards getting the factors contributing towards the restaurant ambience and its impact on customer satisfaction. The sample size is determined using online tools. For the purpose of our research, a sample size of 50 is taken.

Secondary Data Collection

Secondary data was collected from research papers, journals, related thesis, internet and eBooks and analyzed. Around 8-10 research papers were referred for this study.

Data Analysis & Interpretation

The researcher used statistical techniques like graphs and charts, apart from descriptive statistics inferential statistics are used for the study.

Findings

Profile of the respondents

• Gender wise the number of male and female customers coming to the restaurant was almost equal.

• Customers between the age-group of 15 - 40 were more frequent visitors to these restaurants.

• Working professionals and students were visiting the restaurants more frequently.

• Customers whose monthly income was between rupees 5lakhs to 10lakhs have more frequent visits and the frequencies of visits were found to be once in a week.

• The customers liked to visit the restaurants with family and friends.

Customer satisfaction parameters

- The parameters identified for customer satisfaction for restaurants specially fast food, family style and fine dining are Price, service quality, food quality and taste, ambience.

- Among these parameters food quality and taste was given first preference by the customers apart from service quality and ambience.

Ambience on customer satisfaction

The factors which contribute to ambience are lighting, scent, music, comfort and layout. The customers rated comfort and layout as the most important factors for ambience.

Hypothesis testing

The hypothesis was tested using t-test at 95% level of significance and the p-values were found to be (0.003) less than 0.05 hence the hypothesis was accepted that "There is a significant effect of Ambience on customer satisfaction"

Conclusions and Recommendations

The research was done so as to see the impact of ambient conditions on customer satisfaction at fast food, family style and fine dining restaurants in Pune city. The study showed that ambient conditions have an impact on customer satisfaction. The aim of this study was to judge if restaurants should rely on food quality as the sole cause for customer satisfaction only. Accordingly, this study provides appropriate and useful knowledge for restaurant managers to better serve customers and suggesting them to focus not only on providing functional service quality, but also to make sure that the environment provides high levels of positive effects and pleasures. In addition, the study looked on ambient conditions dimensions such as light, temperature and scent. The results above show that ambient conditions also cause customer satisfaction. At the end it could be concluded that, there is a significant positive relationship between the ambient conditions and customer satisfaction. This study provides evidence that improving a restaurant ambient condition enhances customer satisfaction in the restaurant experience. Therefore the researcher recommends that there should be manipulation of the environment's arousing qualities via scents, lighting and temperature. .

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