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26. A Study on Depression, Anxiety and Stress among Full Time Workers of Hotel Industries in India

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College Parel, Mumbai-12.

Abstract

The Indian and hospitality industry has been acknowledged as one of the key sectors in India. Hotel industry comes under hospitality industry and it provides essential services i.e. lodging and food for travellers. These travellers may be moving around for necessity, leisure or luxury. However, workers of hotel industries are facing lot of depression, anxiety and stress. Many people, especially workers in hotel industry face stress and anxiety from time to time. Workers feel stressed when they are overburdened with work and in spite of hard work they are unable to accomplish their given responsibilities. Hence they face anger and disappointment of clients as well from hotel management. Anxiety is a feeling of fear, worry or unease, worry or unease. It can be reaction to stress. The reasons maybe due to shift duty, low status in society, poor peer relation, role ambiguity, role conflict, increasing expectations from top management, irrational complaints of some egoistic clients etc. This study focus upon the causes of these stress situation and to suggest some meaningful solution to mitigate this problem. For carrying out the study, Descriptive Research Design is used with the use of secondary data.

Key words: Depression, anxiety, stress, hotel industries, service industry

Introduction

Hospital industry in India account for 80% of total healthcare market. As per Indian constitution, it is the duty of State Government to take care of healthcare aspect of citizens. State is responsible for raising the nutrition level and standard of living of its people living in their states. The public healthcare system is funded by general taxation.

Mental health disorder is common worldwide affecting 500 million people worldwide. In India 10-12% people are affected by mental disorders due to depression, anxiety and stress. Hotel industry is no exception.

In 2019 there were an estimated 60,000 public and private sector hospitals in India; and Utter Pradesh has the highest number of hospitals in India. Employees stress is a significant issue in hospital industry.

There are various causes for these tensions. One main reason is increasing work-load and inability of workers to cope up with the same. It results into anxiety and a feeling of fear, worry or uneasiness. The other reasons may be due to shift duty, low status in society, poor peer relation, role ambiguity, role conflict, increasing expectations from top management, irrational complaints of some egoistic clients etc.

Research problems

- 1. What are the causes of depression, anxiety and stress of workers in hotel industry in India?
- 2. What are the effects of these stresses on human mental health?
- 3. What are the remedies for solving these problems?

Objectives

- 1. To find out the causes of depression, anxiety and stress of workers in hotel industry in India?
- 2. To find out the effects of these stress on human mental health
- 3. To suggestion some remedial measures to solve these problems

Research Methodology

Research methodology used in this research is Descriptive Research Design.

Secondary data is used for collecting the information.

Review of Literature

Stress levels are rising among employed Indians owing to growing uncertainty in jobs in a highly disruptive environment as well as increasing anxiety in personal lives, studies have revealed.

Increasing stress has, in turn, led to a surge in the number of people who are suffering from depression and are at high risk of suicide. Employers, therefore, face an increasing challenge of dealing with workers who are not only personally depressed but may also adversely impact the productivity of their organisations.

Surveys conducted by Optum and Ito1help.net, two of the leading providers of employee assistance programmes to Indian organisations, have shown a significant increase in the number

of workers who are severely depressed or who are vulnerable to taking their lives due to rising stress levels.

Nearly half the employees in India suffer from some kind of stress, according to the findings of the latest survey by Optum, shared exclusively with ET. The survey was conducted among 800,000 employees in 70 large companies, each with a minimum workforce of 4,500.

Another survey, conducted by 1to1help.net, showed that the proportion of workers at high risk of suicide due to unmanaged stress has grown to 8% of all counselling cases in 2018 from 2-4% two years ago.

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Another survey, conducted by Ito1help.net, showed that the proportion of workers at high risk of suicide due to unmanaged stress has grown to 8% of all counselling cases in 2018 from 2-4% two years ago.

"There is so much of uncertainty and ambiguity in the environment that it leads to stress. It is the job of the leaders to ensure that they learn to absorb the stress and not pass it on (to employees)," said Saugata Gupta, managing director, Marico.

The stress situation appears to be particularly acute for hotel managers. Managers may experience more work stress because of their generally higher levels of responsibility. Hotel managers in this study worked an average of 57 hours per week versus an average of 36 hours

per week for non-managers, astatistically significant difference. The greater number of hours worked by managers versus hourlyemployees may contribute, along with their level of responsibility, to managers' level of work stress. Thus, employee stress, and particularly managerial stress, should be a concern for hospitality industrypractitioners. If hotel managers are going to work such hours in the long term, then hotel executives should consider ways to reduce those employees' stress, if not work hours.

Media Effect on Stress in Hospitality

The rise in popularity of TV shows such as Hell's Kitchen, Masterchef and Amazing Hotels, brings the bustling world of hospitality into peoples' living rooms. This has created a fascination with the drama of a kitchen, or the intensity of a hotel. As we engage with instant access social media channels, such as Instagram or TripAdvisor, they can provide a platform on which to showcase the good, the bad and the ugly of hospitality. For hospitality workers this brings additional pressures as members of the public can scrutinize every detail and negative feedback can spread.

Whilst this interest is great for the economy of the industry, it can be difficult for workers. Those who work in hospitality are often creative people who love to work with the tools of ingredients to produce amazing dishes and drinks, with a flair for theatre and art. They are those who can think outside the box and come up with solutions to a vast array of guest problems.

However, coming up against a wall of constant, public criticism from guests no doubt takes its toll. Being then subject to worldwide social media feedback can easily stifle the creativity and the bravado of many.

A chef friend of mine had a favourite saying in the kitchen – "Your opinion isn't in my recipe!". Without their creative outlets, employees can become stuck and disheartened and often rely on strength of conviction to see them through, which in turn can have a negative impact on their mental health.

How Can We Reduce Stress in Hospitality?

It's important we remember the distinction between being under pressure and being stressed. If levels of pressure at work are perceived to be high, and the individual is unable to manage and cope, this can cause someone to experience undue amounts of stress.

Since the 2008 recession, the hospitality industry is one of the few that has continued to grow. We often hear from our own customers that finding a good chef is becoming harder and harder. However, it is important to consider that **demand has simply outstripped supply**. Being a good chef in today's job market gives you more power and options than it ever did.

To prevent more good people from leaving the industry due to stress and burnout, we should aim to do everything possible to help individuals.

There are a number of proactive steps we should take, and also encourage others in the industry to follow too:

Without these changes, we will continue to struggle to fill in the worker deficit in hospitality roles. Younger generations are used to having things **now**, and their careers are no different. If we want people to stay in the industry, we have to offer something more than long hours, low pay and unglamorous jobs. We have to encourage creativity, self-development, and a better work-life balance.

Only by committing to support the mental health and wellbeing of those who work in our hospitality services, can we really change the industry for the better.

Findings

Some of the factors that affect depression, anxiety and stress of workers in hotel industry include:

1. Long working hours

Many workers work for 10-12 hours every day. Many times their on weekly off days also they are compelled to work due to work pressure, especially during vocational seasons. For extra work they are not paid overtime wages.

2. Irregular shift duty

Many times shift system is not systematically monitored due to seasonal work-load, absenteeism of colleague etc.

3. Heavy workload

Workload increases due to various reasons such as absence of employees, employees leaving the job without proper notice, seasonal work-load etc. many times, replacement of workers do not take place immediately in hotel industries.

4. Changes within the organization

Lot of changes takes place in hotel industry. These changes may be related to change in management, changes of managers, changes of staff, changes of sites, seasonal demands etc.

5. Tight deadlines

Many work-deadlines are difficult to manage. E.g. during seasons, a team of guests visit the hotel and ask for 5-6 rooms in late hours, when some of the daily wages workers have already left the premises. With limited workers in vary short duration, proper cleaning of 5-6 rooms is a herculean task. This leads to customer dissatisfaction and pressure from top management. During summer vacations, festival seasons, these situations happen frequently.

6. Changes of duties

Changes in duty happens frequently. This comes under the system of 'job rotation'. Under the principle of 'everyone should know everything'. In case anyone is absent, another staff can take his place. This leads of lot of work-pressure. Individual taste, interest is not taken into consideration in such situation.

7. Job insecurity

There is no job security in hotel industries. A person remains due to sickness or any other genuine reasons during business season. The management sometimes takes this absence seriously and sometimes replace the staff without considering the genuineness of the matter.

8. Lack of autonomy

'Autonomy' means independence of freedom. Workers in hotel industries do not have any freedom or independence. They work like slaves for unlimited working hours, without proper salary, overtime benefits, leave etc.

9. Boring work

The activities in hotel industries are many times boring. They have to dance as per the tunes of the management and guest. Some erratic guests shout and complain unnecessarily just to satisfy their ego, or due to their person depression or frustrations in their lives. In such situation, the poor workers become their target. Unfortunately, many also do not support these workers, they believe in customers rather than their own staff.

Suggestions

1. Long working hours

Management should restrict working hours within the statutory limited. Those who work extra hours should be paid overtime wages as per provisions of law.

2. Regular shift duty

Many times shift system is not systematically monitored due to seasonal work-load, absenteeism of colleague etc. Care should be taken by management to follow shift schedule.

3. Heavy workload.

To counter workload due to employee leaving or remaining long absent, proper replacement should be done as early as possible.

4. Changes within the organization

Lot of changes takes place in hotel industry. These changes may be related to change in management, changes of managers, changes of staff, changes of sites, seasonal demands etc. Care should be taken by management to take workers into confidence in such situations.

5. Tight deadlines

Many work-deadlines are difficult to manage. Management should not give unreasonable work-stress, by allocating work properly and employing sufficient number of staff.

6. Changes of duties

Changes in duty happens frequently. This comes under the system of 'job rotation'. Under the principle of 'everyone should know everything'. In case anyone is absent, another staff can take his place. Workers hould be taken into confidence while doing such activities.

7. Job insecurity

There is no job security in hotel industries. A person remains due to sickness or any other genuine reasons during business season. The management sometimes takes this absence seriously and sometimes replace the staff without considering the genuineness of the matter. This situation should never happen.

8. Lack of autonomy

Workers in hotel industries do not have any freedom or independence. They work like slaves for unlimited working hours, without proper salary, overtime benefits, leave etc. Provide autonomy to workers and taken them in to confidence.

Conclusion

It is a fact that workers in hotel industries have lot of depression, anxiety and stress. But management studies the psychological pressure of workers and work like a team and be reasonable in their attitude and approach towards workers, these problems can be easily solved. Unfortunately, there is no check by authorities to solve these problems. Labour laws of hotel industries are not ladhered to strictly. As these workers are generally unorganized they do not get any trade union support also. Government should take due consideration to mitigate the problems of workers in hotel industries in India.

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Mehryar Adibpour

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Head Dept. of Sociology University of Dibrugarh- India.

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Dr. Memon Ubed Mohd Yusuf

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8. Emergence of Digital Payment in India: Scope, Opportunities and Challenges

Dr. Prakash D. Sawant

Head and Associate professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College Parel, Mumbai.

Abstract

Evolution in the payment mode or transaction has been changed drastically especially in last two decades. History shows that it started from barter system and today it reach to digital payment. Last five years witnessed the tremendous change in the mode of payment by the customers. Use of Internet and Mobile changed the world. At the same time Indian governments proactive program i.e. Digital India played an important role in changing the consumers payment mode and leads to exponential growth in Digital Payment. This research paper makes an attempt to find out the journey of digital payment in India, its current position, scope, Key players, Growth drivers, opportunities, challenges and future of digital payment.

Empirical research method as well explorative research method is used in the study in which a structured questionnaire used to collect the information from the respondents as well as secondary data was used to draw conclusions. Study finds that Micro transactions lead to maximum digital transactions in India. Discounts, cash backs and convenience are the major influence in digital payment of the consumer.

Key Words: Digital Payment, Internet & Mobile, Digital India, Evolution, Empirical research etc.

Introduction

Digital payment refers to electronic consumer transactions, in which payments for goods and services are included which are made over the internet, mobile payments at point-of-sale (PoS) through Smartphone applications (apps) and peer-to-peer transfers between private users and consumers.

Indian economy is known for Cash- obsessed economy. But now it is transforming towards Digital economy. India has a very short story of digital payment as Indian economy witnessed it from last few years. But this story is very exciting as it is progressing in a systematic way by adopting regulatory policies. Fast speed Internet becomes the catalyst in this

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transformation. Number of internet and smart phones users is increasing day. Digital payment started to take pick up as e-commerce industries in India emerged along with digital wallet companies. Initially these digital wallet companies provided numerous offers, cash backs which lead to pull the consumers on board to use the payment channel.

Today the money which was used to stay in physical wallet now enters in to digital wallet. Today digital wallet companies find their place in to the smart phones along with customers wallet. Today everywhere customers can use these wallet to make the payments. Like grocery shop, malls, restaurants, hospitals, bus reservations, petrol pump etc. So in coming year payment methods by consumers may see tremendous change as the technology which is new today becoming obsolete or old tomorrow. Today customer's mobile is filled up with multiple of mobile application like IRCTC, Red Bus, Amazon, Trivago, Make My Trip, Book my Show which brings millions of customers on online board.

Even a tea-seller, who charges Rs. 5 to 10, also provides a provision for digital payment to the techno savvy customers. Interestingly small transactions i.e. below Rs. 100 or Rs. 200 observed more in digital payment. Even it can be said that micro transactions dominates the digital payment in India.

Digital payment industry got a very nice momentum today and expected to grow rapidly. Use of cheques and demand drafts is observed decreasing day by day. One of the reason for growth in digital payment transaction is easiness and convenience in transaction.

Meanwhile one of the important reason for the upliftment of Digital payment industry can be that historical announcement made by Prime Minister Narendra Modi i.e. Demonetisation in November 2016 leads to transformational changes in payment mode in India.

From the research conducted by Google and BCG i.e. Boston Consulting Group, it has been observed that digital payment industry in India estimated to touch \$ 500 billion by 2020. This figure will lead to contribute the India's GDP by 15%.

Today digital payments are not only made by retail customers but business customers too. Digital payment facilities are not only available at big organisations but small businesses also using and providing facility to customers.

This research paper attempts to study evolution of India's digital payment industry, its challenges, opportunities and future scope.

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Objectives of the study

- 1. To determine the growth and potential of digital payment industry in India.
- 2. To study digital wallet companies and their potential
- 3. To understand the expansion of Digital Payment Industry in Indian market.
- 4. To find out customers opinion towards digital payment as a practice.
- 5. To study factors influencing towards digital payment system.

Scope

Research has a significant scope by studying digital payment industries, its growth in India and perception of consumers. It is a literature review as well as survey based research.

Scope of the study covers e-commerce, digital payment, and customer's opinion towards digital payment. It also enable researcher to study challenges, opportunities and future of digital payment in India.

Literature Review

I. Siti Zabedah Saidin (2015)

Study conducted on literature review of earlier research. It identifies the number of research conducted one payment across the globe by using Google scholar. Research identifies that there were maximum research observed in Asian and African researcher as compared to Middle East, Europe and America. Almost studies were survey based and very hardly very few researches were observed using explorative research. So considering above findings in current research both the way of research balanced i.e. empirical as well explorative research.

II. Shamsher Singh (2017)

Descriptive research design was used in this research paper. Researcher identifies that consumer perception about digital payment has a significant impact on use and adoption of digital payment. Researcher also identifies that there is no significant variance between the demographic factor of the respondents and consumer perception of digital payment. Study reveals that age and income of the respondents influences the adoption of digital payment method. This research paper contributed in the current study by focusing on demographic factors of the respondents and their perception about the digital payment.

III. Alpesh Sha, Vibha Kaushik

Research insights very interesting facts also India's readiness to adopt the digital payment methods. Report reveals that convenience of the payment in digital payment is the main factor

which has direct impact on adoption of digital payment method. This convenience brings together discounts, offers and cash backs for the customers. People observed open to use the new applications of digital payment as well as the offline PoS such as retails, food-restaurants and entertainment etc. Report identifies that habit of using cash, fear and complexity in digital payment option and limited reach pose were observed as the major barrier amongst the Indian consumers. Report find out that 75% of the merchant respondents said that digital payment will help their business grow and reduces the complexity in paying and buying for consumers. India is the second largest country involved in digital payments. Report highlights that around 1200 million people in India will be the mobile user which is 2nd largest country in the world.

IV. Dilip Soman (2003)

Researcher makes an attempt to explain that payment mechanism differs from each other along the dimensions of the transparency. As well as degree of transparency correlates positively with the pain of paying using the mechanism and negatively with consumption and spending. Researcher explains the transparency concept with using different modes of payment that commonly observed around the world. Research shows that Cash payment has a high transparency, followed by check payment has a medium transparency, credit card has a low transparency, debit card payment has a low transparency, store value card and auto pay has a very low transparency.

Findings from the Literature Review

- From the literature review it has been observed that digital payments have grown steadily for the past many years. While Credit and Debit cards are the most popular cashless modes of payment introduced more than 3 decades ago in India, the adoption is still slow and steady.
- 2. There are challenges in adoption due to lack of infrastructure, connectivity and PoS machines. The penetration is low amongst small ticket merchants as well as tier-2, tier-3 cities since banks lack the will to promote PoS adoption for small businesses.
- 3. Demonetization disrupted the cash economy for a while with a rise in digital payments.
- 4. Digital payments growth has been accelerated by four years due to demonetization. Since then, the cash is back, but mobile payments are being used twice as much.

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- 5. Currently, less than 5% of the transactions are cashless and there has been a strong push by the government for digital payments by promoting mobile-based payment methods like USSD as well as Aadhar based payments like AEPS and mobile ATMs.
- 6. Mobile wallets will witness a compound annual growth rate (CAGR) of 148 per cent over the next five years and will be \$4.4 billion by 2022.
- Consumer perception about digital payment has a significant impact on use and adoption of digital payment.
- 8. Payment mechanism differs from each other along the dimensions of the transparenc.
- Global e-wallet transactions volume estimated to be 41.8 billion in 2016 which is 8.6% of the non-cash transactions.
- 10. Indian government stepped to 28th rank in the world on the adoption of the e-payments ranking.
- 11. Emergence of Social media, e-commerce applications like Amazon, flipkart, myntra and m-commerce are among the major reasons for revolution in the digital payment growth.

Major Digital Payment options available in India (Digital Wallets, Mobile Wallets and e-commerce applications)

As of today there are several alternatives for digital payments are available in India. Options mentioned in above figure are among the most popular and used by Indian consumers. Indian consumers show faith on these options as well as find convenience in using those options. Apart from these options, there are several options are available in India and widely used by the Indian consumers. Like Payu money, citrus, HDFC chillr, Yono (by SBI), Oxigen, snapdeal, lime, momoe, SBI Buddy, ICICI Pockets, City Master Plus etc.

In coming years there will be emergence of social media payment options like Whatsapp pay, Facebook pay as well as IoT options will be available to consumers.

Evolution of Digital Payment

Research Methodology

Research Design: Empirical as well as Explorative research design used in the research. Empirical research based on survey method and explorative research based on literature review and various sources of secondary data.

Sample Size and Sampling Technique:

Total Sample size taken in to research was 163 respondents and those were approached with the convenience sampling method.

Data Collection: This study was based on Primary as well as secondary data. Primary data was collected with a structured questionnaire using Google form as well as hard copy of the questionnaire. Secondary data was collected through various earlier researches on the related topic, news paper articles, blogs, websites and research agency reports.

Analysis: Analysis was done through using statistical tools. Hypotheses were tested by using the SPPS software.

Hypothesis

 H_1 : "Micro Transactions has a great influence in Digital payment as compared to Major payment transactions"

H₂: "Discounts, Cash backs and convenience are significantly associated with digital payment preference by the consumers"

Analysis and Hypothesis Testing

Primary data which is collected by structured questionnaire was analysed by using SPSS software. Both the hypotheses were tested and proved as follows.

Gender	Age of the respondents									
	Below 20	Below 20 20 to 25 25 to 30 30 to 35 35 to 40 40 & above								
Male	13	22	25	19	16	2	97			
Female	7	16	23	10	5	5	66			
Total	20	38	48	29	21	7	163			

Table No. 1. Age and Gender Cross Tabulation

Interpretation: - From the Table No. 1 it has been observed that male respondents were more involved in digital payment as compared to female. Out of the 163 respondents only 28 respondents were observed from the age group 35 and above. Maximum respondents (124) respondents were observed from the age group 20 to 35. Interestingly the age group which is generally considered as student's age (below 20) were also observed to be involved in the digital payment.

Table No. 2. Education and Gender cross Tabulation

Gender	Education of the respondents									
	Up to Matriculation Graduation Post graduation Professional Degree									
Male	5	60	22	10	97					
Female	4	33	12	17	66					
Total	9	93	34	27	163					

Interpretation:- From the Table no.2 ,it has been observed that out of 163 respondents 154 respondents were good enough educated to do digital payment transaction. Only 9 respondents were below matriculation. Respondents from the graduation group were categorised in male and female gender. 60 male and 33 female respondents i.e. total 93 respondents were young graduates. Female respondents were observed more in professional education group who does the digital payment transaction.

Hypothesis Testing

Hypothesis-I

 \mathbf{H}_1 : "Micro Transactions has a great influence in Digital payment as compared to Macro payment transactions"

Test: - Descriptive statistics and Chi-Square test

Table No. 3. Frequency Table of Digital Payment Expenses

Amount used in	Up	Rs	Rs	Rs	Rs	Mor	Tot	Amount used	Rs.	Rs.	More	Tot
digital payments per	to					e	al	in digital	100	5000	than	al
month (Micro	Rs	10	20	30	40	than		payments per	0 to	to	Rs.	
Transactions)		1	1	1	1	Rs.		month (Major	500	Rs.	10,00	
	10	to	to	to	to	501		Transactions)	0	10,00	0	
	0	20	Rs	Rs	Rs					0		
		0	١.									
			30	40	50							
			0	0	0							
Electricity Bills	16	31	65	25	17	9	163	Jewelry	27	14	7	48
Mobile Recharge	15	65	37	19	16	11	163	Electronics	24	27	32	83
								Products				
								(Mobile, TV,				
								Washing				
								Machine etc.)				
Grocerry Shop	7	37	34	13	6	5	102	Costly Apparel	10	10	7	27
Hotel/Restaurants	50	47	32	12	9	1 I	161	Hospital	14	16	5	35
								Expenses				
Entertainment	21	27	16	9	7	6	86	Cash Transfer	10	16	3	29
TV Recharge	24	47	52	11	7	9	150	Home	27	21	16	64
_								Appliances				

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Online	Apparel	13	37	23	42	45	3	163	Two-	4	3	2	9
shopping									wheeler/Four				
									wheeler				
									Booking				
									Amount				
Fuel Paymo	ent	67	43	20	14	9	10	163	Insurance	21	16	9	46
Medical Ex	penses	34	39	16	15	12	16	132	Any Other	9	16	9	34

Table No. 4. Test: - Chi-Square Test

Chi-Square test							
Factors	p-value	Result					
Amount used in digital payments	0.0374	"Micro Transactions has a great influence in					
per month (Micro & Major		Digital payment as compared to Macro					
Transactions)		payment transactions"					

Interpretation:- From the table no. 3 and Table no. 4, it has been observed that customers transactions were categorised in two parts. First part is comprised of small transactions up to Rs. 500 and other transactions i.e. Major transactions were up to Rs. 10,000 and more. Frequency table clearly shows that micro finance dominates the digital payment transactions over major transactions. To test the hypothesis chi-square test is utilised with 95% confidence level and 5% of significance level. Through the test it has been observed that p-value is less than 0.05. Hence it rejects the null hypothesis and accepts the alternative hypothesis. Hence, Hypothesis "Micro Transactions has a great influence in Digital payment as compared to Macro payment transactions" is accepted.

Hypothesis-2

H₂: "Discounts, Cash backs and convenience are significantly associated with digital payment preference v the consumers"

Test:- Frequency Table and Chi-square test

Table No. 5 - Frequency table

Sr.	Factors influencing Digital	Fully	Agre	Neutr	Disagr	Fully
No.	Payment	Agree	e	al	ee	Disagree
1	Discounts	87	57	9	4	6
2	Offers	44	37	55	21	6
3	schemes	33	22	44	55	9
4	easiness in buying	22	43	20	38	40
5	convenience	64	48	21	16	14
6	quality of the product	34	27	23	42	37

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7	Cash backs	44	76	25	11	7
8	Price of the product	21	69	13	27	33

Table No. 6 - Chi-square table

Sr. No.	Factors influencing Digital Payment	p-value
1	Discounts	0.000
2	Offers	0.057
3	Schemes	0.0732
4	easiness in buying	0.0541
5	convenience	0.021
6	quality of the product	0.059
7	Cash backs	0.039
8	Price of the product	0.052

Interpretation:- From the table no. 5 and 6 it has been observed that amongst factors influencing the digital payment, discounts, Convenience of buying cash backs were important and influencing factors over digital payment transactions. Further to test the hypothesis, chi-square test was utilised with 95% of the confidence level and 5% of significance level. All the factors were taken in to consideration. P-value of factors Discounts, Cash backs and convenience was observed less than 0.05. all other factors respective value is observed greater than 0.05. Hence null hypothesis is rejected and alternative hypothesis i.e. "Discounts, Cash backs and convenience are significantly associated with digital payment preference y the consumers" is accepted.

Conclusion

From the literature review study and survey it has been concluded that digital payment is taking acceleration. In coming five years digital payment in non cash transactions will be increased. In India age group and education influences the use of digital payment. Though the question of security remains in the mind of customers but still as the amount of transactions is small and cash backs offers are more hence this hesitation does not impacts on digital payment transactions. Availability of required infrastructure may be questioned but looking at the pace gained by the digital transactions; this problem will be sort out. Overall digital payment has a great potential and IOT i.e. internet of things and social payment methods will be the future trend in digital payment systems.

Future scope for the research

Further study on the same subject can be carried out by focussing industry 4.0, IoT, Social media paying provision, digital payment in rural areas. As well as threats and challenges of digital payment transactions are missed out in this study, so it gives the scope for further research on the concern issues.

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Anukrati Sharma

Assot. Prof. Management, University of Kota, Kota.

Muhammad Mezbah-ul-Islam

Ph.D. (NEHU, India) Assot. Prof. Dept. of Information Science and Library Management University of Dhaka, Dhaka - 1000, Bangladesh.

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Dr. D. H. Malini Srinivasa Rao

M.B.A., Ph.D., FDP (IIMA) Assit. Prof. Dept. of Management Pondicherry University. Karaikal - 609605.

Dr. Kishore Kumar C. K.

Coordinator Dept. of P. G. Studies and Research in Physical Education and Deputy Director of Physical Education, Mangalore University.

Prof. U. B. Mohapatra

Ph.D. (Nottingham, UK) Director, Biotechnology Government of Odisha, Odisha Secretariat Bhubaneswar - 751001, Odisha, India.

Dr. Bibhuti P. Barik

P. G. Dept. of Bioinformatics, North Orissa University Shriramchandra Vihar, Takatpur. Baripada, Odisha, India, Pin 757003.

Dr. Vijaykumar Laxmikantrao Dharurkar

Prof. and Head of Mass Communication and Journalism, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad - 431004 (M.S.)

Jatindra K. Sahu

Ph.D. Assot. Prof. Dept. of Agriculture Engineering School of Technology Assam University (A Central University Silchar - 788011] Assam, India.

Prof. S. D. S. Murthy

F.N.E.A., Head, Dept. of Biochemistry, S. V. University Tirupati - 2, Andhra Pradesh, India.

Dr. Madhukar Kisano Tajne

Dept. of Psychology, Deogiri College, Aurangabad.

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5. Women Empowerment through Education and Micro-Finance in Rural Areas of Maharashtra

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College, Parel, Mumbai.

Abstract

Education is measured as a significant instrument for every person for both social and economic development. As a multi-dimensional process, empowerment enables women/a set of women to recognize their distinctiveness and power in all spheres of life. There is a direct involvement of education which contributes the development of national income by improving the creative capacity of work force. Women in India are the core and family care takers in the households. Their empowerment through education is the key issues considered in the recent years. Putting extra income before their hands makes their improvement in the standard of living too. Microfinance through SHGs is the only way to upgrade women's education by participating in different social and economic activities. An attempt has been made by the present study to know the women empowerment through education and Microfinance in Maharashtra with particular reference to flood effected district like Kolhapur. 40 SHGs have been randomly selected from four development blocks in Kolhapur district having equal number of SHGs to each development blocks. Again five members were randomly selected from each sample SHGs. The study found that, after joining the groups most of the women have not only socially upgraded but also economically benefited and they were now improve their reading and writing skills in the study area.

Key words: Education, micro finance, rural development and women empowerment.

1. Introduction

Today education is considered as an important tool for development of one's personality. Similarly it is significant mostly for girls and women in our society. Education is an access point to new opportunities. Around the world in many societies, women never feel right totally to themselves; they are the belongings of others all through their lives. Their happiness, health, security and physical honour – is often away from their own control. It is important that girls'

education contributes towards reduction in poverty. Education is measured as a significant instrument for every person for both social and economic development. As a multi-dimensional process, empowerment enables women/a set of women to recognize their distinctiveness and power in all spheres of life. There is a direct involvement of education which contributes the development of national income by improving the creative capacity of work force. It is evident that development of women society can develop the economy of a country particularly in the rural areas. It can be possible, if rural areas and the poorer section of the society particularly the rural women can be developed. Women in India are the core and family care takers in the households. Their empowerment through education is the key issues considered in the recent years. Putting extra income before their hands makes their improvement in the standard of living too. Microfinance through SHGs is the only way to upgrade women's education by participating in different social and economic activities. An attempt has been made by the present study to know the women empowerment through education and Microfinance in Assam with particular reference to flood effected district like Kolhapur.

2. Main Objectives

The main objectives of the present study are:

- a. To understand the demography of the respondents
- b. To understand involvement of women in SHGs activities
- c. To identify the factors of rural women empowerment through microfinance to SHGs.

3. Methods Adopted

Primary data were used for the purpose of the present study. Direct interview method as well as through a structured questionnaire, the primary information were collected from Kolhapur district of Maharashtra. As the height number of SHGs formed, four development blocks namely Shahuwadu, Panhala, Hatkangale, Shirol Blocks in Kolhapur district were selected by the researcher. A random sampling technique was used to collect 40 SHGs taking 10 SHGs from every sample Development Blocks and again 5 members from each sample SHGs were selected for the use of the study. Necessary information was also collected from Office of the District Project Manager, KASRLM, Offices of DRDA, BDOs, District National Information Centre, Department of Economics and Statistics etc. Simple tool like average, percentage method etc. were used for analyzing the data.

4. Results Discussion

Results of the present research on the 'Women Empowerment through Education and Micro-Finance in Rural Areas of Assam' were analysed as below:

- a. Demography of respondents.
- b. Involvement of women in SHGs economic activities.
- c. Empowerment of women through SHGs.

a. Demography of SHG members

The demography of SHG members has been analyzed in Table-1 as below:

Table 1 : Socio-economic demography outline of selected members (Sample SHG)

Sl. No.		Variables	Frequency (No.)	P.C (%)
1100		Young age group (18-30 years)	68	34
1.	Age Group	Middle age group (31 -50 years)	128	64
	<i>S</i>	Old age group(50 years above)	4	2
		Total	200	100
		Uneducated	16	8
		Functionally uneducated	52	26
2.		Primary school passed	38	19
	Education	Middle school passed	36	18
		High school passed	44	22
		Got College education (PUC and	14	7
		above)		
		Total	200	100
3.	Marital status	Single	12	6
		Married	152	76
		Separated	24	12
		Widow	12	6
		Total	200	100
4.	Caste	Other backward castes (OBC)	106	53
		ST	28	14
		SC	22	11
		Others	44	22
		Total	200	100
5.	Family type	Joint family	29	14.5
		Nuclear family	171	85.5
		Total	200	100
		I. No land	111	55.5
	_	· · · · · · · · · · · · · · · · · · ·		

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	Land Holding	II. Having own land	89	44.5
6.		Marginal farmers	23	11.5
		Big farmers	8	4.0
		Medium farmers	22	11.0
		Semi-medium farmers	10	5.0
		Small farmers	26	13.0
		Total of (I+II).	200	100
7.	Family size	i. Family size is Small (2-4)	39	19.5
		ii. Family size is Medium (4-6)	93	46.5
		iii. Family size is Big (6 and above)	68	34
		Total	200	100
8.	Income of the family	Low income(below ₹10,000)	20	10
		Semi medium(₹ 10,001-₹ 30,000)	60	30
		Medium(₹ 30,001-₹ 50,000)	58	29
		High income(above ₹ 50,000)	62	31
		Total	200	100
9	Material	Low	92	46
	possession	Medium	62	31
		High	4 6	23
		Total	200	100
10.	No. of trainings	No training	28	14
	Undergone	1 training	58	29
		2 trainings	54	27
		3 and above trainings	60	30
		Total	200	100

Source - Field survey

It was found that 53.0 per cent respondents represents the backward caste, followed by 22.0 per cent of forward community and 14.0 and 11.0 per cent schedule tribe and schedule caste, respectively. 93 respondents have medium size family (4-6) representing 46.5 percent, whereas only 19.5 percent have small size family members. 55.5 per cent families of the respondent were no land whereas 44.5 per cent have landowners. Small farmers were reported as 13.0 per cent of the land owners, 11.5 per cent have marginal farmers, 11 per cent were medium farmers 5.0 were semi-medium and big farmers were reported as only 4.0 per cent of land owners. 76.0 percent respondents were reported as married whereas 6.0 percent each of the respondents were reported to be unmarried and widow women and 12.0 percent were separated. Nuclear family was reported by 85.5 per cent whereas 14.5 per cent belonged to joint family category. As far as education was concerned, 8.0 per cent respondents were uneducated whereas

92.0 per cent respondents were reported as educated. 34 percent respondents belonged to young age group category and 64.0 percent were reported to be middle aged group category. In regards to economic position point of view, 35.0 per cent respondents were belonged to semi-medium income category which was followed by medium income category representing 29.0 per cent, high income category representing 26.0 per cent and low income category reported by only 10.0 per cent. It was also observed that more than one-fourth of the respondents representing 29.0 per cent were attended only one training, whereas two training attended by 27.0 per cent and three and above trainings were attended by the remaining 30.0 per cent respondents. It was fact that 14.0 per cent were never attended any training programme in the area under study.

b. Involvement of women in SHGs economic activities

An effort was made to study the involvement of the respondents particularly the women in their groups in various activities and has been analyzed in table 2.

Table 2: Involvement of the women in SHGs economic activities (Sample SHG)

Sl. No.	Factors	Frequency	percentage
	Formation of the SHGs		
l	i. 2005-2007	88	44
	ii. 2008	60	30
	iii. 2009	40	20
	iv. 2010	12	6
	Total	200	100
	Motivation to Join Group		
2	i. Self	32	16
	ii. Family Members	28	14
	iii. Friends	56	28
	iv. NGOs/Govt. Officers	84	42
	Total	200	100
3	Your position in Group		
	i. Ordinary members	120	60
	ii. Representatives	60	30
	iii. Leader	20	10
	Total	200	100
4	Frequency of Group Meetings		
	i. Weekly	152	76
	ii. Fortnightly	44	22
	iii. Monthly	4	2
E' 11	Total	200	100

Source - Field survey

It was revealed that 44 per cent women were joint in SHGs during 2005-2007, whereas 60 members representing 30 per cent formed in the year 2008 and 52 women's were joined after 2009. 70 per cent SHG members were revealed that NGOs/Govt. officers and friends were the main motivators to join the group, whereas only 16 percent were the self-motivated group members. 120 out of 200 respondents (60 per cent) were ordinary group members while 30 percent and 10 percent members are acting as representatives and leaders of the groups respectively. 76 percent opined that the SHGs have been conducting weekly meetings.

c. Empowerment of women through SHGs

Another effort has been made to study the various indicators of the empowerment of the women respondents which has been analyzed in Table 3 below:

Table 3: Empowerment of women through SHGs

Indicators of Empowerment	Oı	pinion	Total
	Pre-SHG	Post-SHG	
	Stage	Stage	
Importance in the Society	58 (29.0)	142 (71.0)	200
			(100)
Better leadership and communication skills	79 (39.5)	121 (60.5)	200
			(100)
Taking decision in community, village and in	98 (49.0)	102 (51.0)	200
households			(100)
Skill Improvement	71 (35.5)	129 (64.5)	200
			(100)
Able to contribute towards the family income	29 (14.5)	171 (85.5)	200
			(100)
Knowledge of banking operations	71 (35.5)	129 (64.5)	200
			(100)
Awareness in health education	62 (31.0)	138 (69.0)	200
			(100)

Note - () represents the percentage.

Source - Field survey.

It was observed that, after join 71.0 per cent respondents were obtained importance in the society whereas it was only 29 per cent before joined. 60.5 percent and 51.0 per cent of the respondents have made better leadership and communication skills and take their own decisions in community, village and in households respectively. 85.5 per cent respondents were decided about their capability to contribute towards the family income. 64.5 per cent women have agreed

about the skill improvement, while 35.5 per cent have disagreed. More than half i.e. 64.5 per cent women have understood the banking operations after joining the SHGs. The awareness levels on health education among the rural women have also increased which was reported to be 69.0 per cent.

5. Suggestions

After analyzing the following suggestions were given forwarded:

- Women should be properly educated and thereby provide some adequate skill based training from which women can start their own new ventures at their home places.
- On regular intervals some periodical training Programme must be organized among the
 group members by the NGOs and Government officials regarding awareness
 Programme on bank loan disbursement, knowledge on accounts keeping, management
 of self, decision making capabilities etc.

6. Conclusion

In improving the individual's happiness and societies' economic and social improvement, education is a must. In order to fight against global poverty and social change, women and women's empowerment should be focused first as they fight against gender norms that limit their wealth and opportunities for improvement. If women get educated then there will be a reduction in family size, increase in more attention towards health by every mothers, improvement in children's education as well as personality development of their children, more participation of women in labour market, improvement in per capita income and quality development of human capital. Educating women leads to and is expected to share in their family decisions regarding how many children to have, about how to bring them up and how to care her own and her family health (*Mridula, 1998*).

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Head & Associate Professor
Department of Commerce,
Dr. Sow I.B.P. Mahila College Aurangabad.

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12. A Study on Consumer Buying Behaviour on Household Products of Mumbai Area Residents during Pandemic

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Societys Dr. T. K. Tope Arts and Commerce Senior Night College, Parel, Mumbai.

Abstract

This study aims to analyze various buying behavior of customers observed during the) pandemic outbreak lockdown. Our honorable Prime Minister Narendra Modi, imposed a 21-day lockdown to contain the spread of Coronavirus in India, from March 25 (12 AM) onwards till April 14. By then there were 536 confirmed cases across India and 10 reported deaths, according to Indian Council for Medical Research (ICMR) (www.businesstoday.in). And the lockdown continued for a further 19 Days post the April 14th up to May 3rd. As the Virus spreads through minute droplets of our cough, which can be deposited in to our hands and thus the virus is transferred through touching, the risk is very high so this paper also aims to study and analyze and have tried to come across very interesting facts about the buying pattern and sanitization process which is new to many. In this study 100 sample sizes are taken from Mumbai area residents. SPSS software is used to analyze the data. From the study it also shows that the majority of the respondents have become more hygienic at the time of & post the purchase of household products.

Keywords: Consumer buying behavior, Coronavirus, Pandemic, Household products, Mumbai.

I. Introduction

A pandemic is the worldwide spread of a new disease as per World Health Organization (WHO). An influenza pandemic occurs when a new influenza virus emerges and spreads around the world, and most people do not have immunity. Viruses that have caused past pandemics typically originated from animal influenza viruses. Some aspects of influenza pandemics can appear similar to seasonal influenza while other characteristics may be quite different. When a

large portion of the population is infected, even if the proportion of those infected that go on to develop severe disease is small, the total number of severe cases can be quite large.

Coronavirus disease is an infectious disease caused by a newly discovered coronavirus. Most people infected with the virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people, and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness. The best way to prevent and slow down transmission is be well informed about the virus, the disease it causes and how it spreads. Protect yourself and others from infection by washing your hands or using an alcohol-based rub frequently and not touching your face. The virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes, so it's important that you also practice respiratory etiquette (for example, by coughing into a flexed elbow). At this time, there are no specific vaccines or treatments for COVID-19. However, there are many ongoing clinical trials evaluating potential treatments.

In December 2019, a pneumonia outbreak was reported in Wuhan, China. On 31 December 2019, the outbreak was traced to a novel strain of Coronavirus, which was given the interim name 2019-nCoV and later as COVID-19 by WHO. As of 30 April 2020, there have been at least 227,638 confirmed deaths and more than 3,193,886 confirmed cases of COVID-19 Outbreak. India reported its first case on 30 Jan 2020, in Kerala's Thrissur district in a student who had returned home for a vacation from Wuhan University in China. India started international passenger screenings at airports on 06 Mar 2020. By 16 Mar 2020 Passenger state wise land border crossing suspended. On 19 Mar 2020 Indian Prime Minister Narendra Modi addressed the nation about Coronavirus and call for a Janta Curfew. On 22 Mar 2020, one day Janta Curfew observed, Passenger air travel suspended till further notice. Prime Minister Modi addresses about COVID-19 on 24 Mar 2020 again and India observed a 21 day Nation-wide Lockdown from 25 Mar 2020 up to 13 Apr 2020. But by 13 Apr 2020, India's Corona virus count reached alarming 10000 cases. This intrigued the county to adopt a further 19 day Lockdown up to 03 May 2020.

As shutdowns proceed, buyers despite everything anticipate reduced pay and expenditure. However, they report a few regions of expanded spending and are receiving new brands, channels, and practices they state they will keep. Purchasers have moved toward computerized

channels, items, and administrations across classes; however that move has not verged on balancing the general decrease in spending. Somewhere in the range of 25 and 63 percent of buyers all around anticipate that their family pay should keep on falling throughout the following fourteen days, while few (under 10 percent in many nations) anticipate an expansion. Chinese and Indian buyers are the most idealistic, with 25 and 18 percent individually anticipating that salary will increase—be that as it may, 47 percent and 55 percent despite everything anticipate a reduction. The following level of nations incorporates the United States, the European nations, Japan, and Korea, where 30 to 51 percent anticipate a decline. In the last level of nations, Brazil and South Africa, in excess of 60 percent of buyers anticipate reduced salary. Consumers expect to spend more on basics such as groceries, household supplies, and in some countries personalcare items. Shoppers are additionally trying new brands when the ones they are utilized to are inaccessible. Greater brands with increasingly strong flexibly chains are developing quicker subsequently, giving them an interesting chance to acquire shopper preliminary and unwaveringness. Their shopping propensities previously, during, and after the COVID-19 pinnacle show that shopping conduct after the pinnacle brought about in excess of 30 percent lower traffic however bigger crate sizes for nourishment buys, and discouraged traffic and utilization for clothing and retail establishments (40 to 50 percent beneath pre-COVID-19 levels). In South Korea and Japan, food takeout and delivery services are indicating positive trends.

As soon as Prime Minister Narendra Modi announced the 21-day lockdown to fight the dreaded COVID-19, Indians threw caution to the wind crowding groceries stores across the country. Since mid March, following news of the Coronavirus reaching our doorsteps, people had started hoarding essential items. Interestingly, in just a fortnight, consumption patterns seem to have changed. This unprecedented crisis is sure to hit every aspect of our lives, and a clearer picture of the effects of COVID-19 on consumption and distribution are emerging now. Coronavirus, in short, has increased sales of packaged food, personal and home care products. But, it has also put pressure on the supply chain and there can be shortages if the government does not allow movement of trucks soon to wholesale and retail centers. Standalone modern trade or large family owned local chains or stores have been able to perform well because of their ability to work with smaller local brands as compared to national retail brands who were working with bigger companies. There is a fight between retailers and brands.

Retailers are able to negotiate with smaller brands and big brands are pushing smaller retailers to stock their product. The top priority as of now is to avoid a stock out. Brands and retailers are now commanding a premium and there is also a fight for the retail space for top selling products.

Consumer Buying Behavior

There are major and perpetual movements happening to customer behavior. There is quick appropriation of e-grocery platforms, while utilization of personal hygiene and home care products grow and create a new base for them. Independent markets will beat big guys at their game as there is no corporate order and the boundary for smaller brands is a lot of lower. Shop-in-shops driving footfalls need to experience a huge organization when they manage present day exchange chains. Be that as it may, today the conglomeration of supply chain is right now occurring at a disconnected level and this needs to move towards the use of applications and advanced cells. Another huge pattern is the utilization of advanced applications for installment and credits. The retailer pays the brand's sales rep with GPay or PhonePe or PayTM who thus pays the wholesalers again through GPay or PhonePe or PayTM. There is expanded income in view of expanded deal and this has permitted retailers to purchase ahead of time.

In general, it can be understood that the Consumer is an individual who buys products or services for personal use and not for resale or reproduce. A consumer is an important person who makes the decision to purchase an item from a particular store/shop, and can be influenced by marketing and advertisements. Kotler (1994) "Consumer behaviour is the study of how people buy, what they buy, when they buy and why they buy". Solomon et al. (1995) Consumer is the study "of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires". Consumer buying behaviour means more than just how an individual buys products. Marketing efforts therefore also focus on consumer's consumption of services, his activities and ideas. It explains the set of decisions that a consumer makes while buying (Hoyer, 2004)1. Stages of the Consumer Buying Process Six Stages to the Consumer Buying Decision Process (For complex decisions). Actual purchasing is only one stage of the process. Not all decision processes lead to a purchase. All consumer decisions do not always include all 6 stages, determined by the degree of complexity., The six stages are Problem Recognition(awareness of need). Information search, Evaluation of Alternatives, Purchase decision, Purchase, Post-

Purchase Evaluation. The factors influencing consumer behaviour are classified into two types as follows: a) Internal Factors, b) External or Environmental Factors.

Ii. Literature Review

Nguyen Ngoc Long 1, Bui Huy Khoi 1* (April. 2020): In their study they have tried to examine intention behind to hoard food during Covid-19 pandemic with the help of TBP model(Theory of Planned Behaviour Model) with the risk perception variable. In this study, research instrument used was questionnaire. The quantitative investigation was an official study conducted in this research. The study was carried out in 2020. Respondents were selected by convenient methods with a sample size of 155 customers living in Vietnam. From the study it is found that, there were 24.5% males and 75.5% females in this survey. The questionnaire for collecting data was sent to housewives, who they believe were mostly responsible for the family's food in Vietnam. All the hypotheses in this study, are supported. It shows that the perceived behavior variable has a strong impact on the intention of hoarding during the pandemic. Research results shows that, risk perception of the Covid19 pandemic has positively affected consumer attitudes towards the purpose to keep stockpiling of food, which next affected the intention to hoard the food of Vietnamese consumers. Study also showed that Perceived behavior received the lowest impact from the Attitude of consumers.

Scott R. Baker. R.A. Farrokhnia, Steffen Meyer. Michaela Pagel, and Constantine Yannelis (March, 2020): In their study they analyses responds to the household spending patterns to investigate the impact of the COVID-19 virus. As the pandemic spreads across the community the most of the consumers change the regular spending patterns on house hold items. Over the study time frame, it was noticed that first there was a rapid increase in spending particularly in retail and food items through credit cards but then there was a sudden fall in overall spending. It was also noticed that most strongly household responded in states with shelter-in-place (American term used for nationwide lock-down). They analyzed diversity across demographics, income and brand loyalty. It was found that major levels of social distancing were associated with fall in spending specifically in restaurant and retail.

III. Research Methodology

1. Rationale of the Proposed Research Study

The study would be useful to consumers, companies, government agencies, and all who require information regarding consumer buying behavior towards household products in this

Covid-19 pandemic. The study will help to know how customers are trying to keep them safe and how they are taking precautionary measures with the household products and purchase decision.

This study will be also useful for the other researchers who will be doing research in the similar topic or title.

2. Objective of the Study

- The main aim is to know the consumer buying behavior towards household products of Mumbai residents during pandemic
- To study if their spending has affected
- To analyze changes in buying behavior towards their daily needs
- To determine the buying intention towards household products
- To understand the concept of consumer taking precautionary measures after the purchase
- To study the consumers' mindset about how seriously they are taking this current situation

3. Hypothesis

- Ho₁: Covid-19 pandemic has no direct impact on consumer household purchases
- Ho₂: Fear of infection has no effect on the Attitude of consumers towards sanitization of products during pandemic.
- Ho₃: The pandemic has no association with the use of digital platforms such as online stores and payment system.
- Ho₄: pandemic has no direct relationship with unplanned buying of household products

IV. Limitations of Study

The study is limited to selected citizens residing in Valsad, Vapi and Daman.

- It may be possible that there may be biasness in the responses given by respondent, which ultimately constrains the result of study.
- Moreover this topic requires very depth research whereas here only 100 respondents have taken so it may not be enough for this study.

V. Conclusion & Recommendation

From our study we have observed that people are aware about the Covid-19 pandemic outbreak and it is observed that there is a change in the buying behavior towards the household

products. It has also seen that, majority of them are taking care and following the precautionary measures so that they don't infect themselves. Very few are not taking all the precautionary measures and so need to be careful as it is dangerous for them as well as their family, friends and society. It has also observed that many are purchasing products to keep in stock, so for this we would like to suggest that only necessary things need to be stocked because if more than necessary things are stocked then they will have to be thrown away after their expiry date and another drawback would be that needy will not receive things. Respondents have also revealed that how less time they are taking for shopping household things and that is a positive way to deal with the current situation. Majority of the respondents are following sanitization process and few are not and that is not an encouraging practice. More care should be taken by the individual so that the chances get less for the infection. Majority of the respondents are using digital platform like UPI payments/cards but use of online store is not preferred by many, the reason may be because of the study area that has been selected. Hence we conclude that there is a change in consumer buying behavior towards household products during this Covid-19 pandemic.

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21. Impact of Social Media on Consumer Behavior

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College, Parel, Mumbai.

Abstract

The objective of this paper is to analyze the impact of the use of social media before purchase. Today, the Consumer is inclined to use various social media tools to stay connected with the outside world. Social media is consistently used to do online shopping these days.

There are many factors that influence the use of social media for shopping. One, today Companies are connecting themselves to potential and existing customers through this platform which lead to potential selling and buying. It also serves as a great platform to communicate, inform and promote the product or services.

With many reputed Companies making their presence felt on the social media sites, Customers are finding it convenient to seek information online to make their purchase decision. One may find two set of categories of customers who indulge in social media. A set of customers who will explore the products and services and its reviews online to finally make a purchase offline. And the other set of customers, who would purchase online looking at the reviews and exploring the variety of products and services offered. This paper analyzes the factors that are considered to use Social media while purchasing both online and offline.

The research was done among internet-savvy consumers in Pune area with a convenient sample size of 286. Based on data analysis, there is a significant impact of social media on consumer behavior. According to the significant value in ANOVA table, Null Hypothesis is rejected & Alternative Hypothesis is accepted.

In social media, the factor that impacts the consumer behavior the most is reviews/ratings.

Keywords: Social media, Consumer behavior, Product related awareness, Social proof, Promotions and offerings, Social media influencers

1. Introduction

With the advent of digital world, both the business and consumers are using the social media platforms to stay linked. Everyone today wants to stay connected to the outside world. Businesses are using this platform to look for potential customers online. Companies want to promote their products and services online. Be it, by way of providing information of the product or service offerings or by sharing the attractive and informative content that will help create awareness and influence buying decision of the customer.

Customers are interestingly exploring the opportunity to seek all above mentioned information online before they decide to purchase offline or online. Gone are the days wherein, customer was inclined to buy only through the touch and feel appeal in physical stores or malls. Customers are taking cues and signs from the available content online on various social media platforms to make a purchase decision.

Following are the factors that are considered in the use of social media that will influence consumer behavior:

- Product related awareness through information/ content available on social media
 related to the elements of products/ services (like product/ service features, variety,
 branding, packaging, after sales service and services offered) during problem
 identification and information search stage.
- 2. Social proof through likes, share, reviews, opinions, thoughts and comments-during the evaluation of alternatives stage
- Promotions and offerings on the social media- during the evaluation and decision stage
- 4. Social media influencers- Decision and post cognitive dissonance stage

Above mentioned are the factors that influence the use of social media in the consumer behavior. These factors may not necessarily affect the decision-making process, but it triggers the purchase intention to some extent as per the secondary research.

The purpose of the study is to explore what are the factors that prompt willingness to know more about product or service which may lead to purchase intention or even lead them to buy or not to buy.

2. Literature review

There has been a great transformation in the way a shopper shops these days. The consumer has opted to stay at home and yet enjoy shopping virtually. There are ample of platforms to use to shop online. Consumers are not hesitating to explore these platforms to have a shopping experience. Data shows that the trend of online shopping has been increasing since a couple of decades. At the time when we have the increasing number of shoppers preferring online, we also have a huge number of customers who prefer to go to the mall to have a physical touch and feel the product -experience but, buy online in the end due to the lucrative offers and deals. The online shopping platforms have been increasing to a great extent. Be it, Social media or Company owned websites; they are using it all. This trend occurred due to many benefits attached to online shopping. This type of shopping mode can come in several names such as online shopping; online buying and e-shopping; all refer to the process of purchasing and buying.

Companies can use the social media platform for various reasons ranging from research, surveys, creating awareness, lead generation, customer service and/ or relationship building.

It was observed in one of the articles namely, "How does social media influence consumer behavior?" the factors that influence consumer buying behavior by use of social media are availability of information pertaining to your products and services offered, opinion, reviews, comments and testimonials available on social media platforms, use of the platform to promote and provide deals, the presence of social media influencers who provide open and unfiltered opinion and recommendations neutral responses.[3]

Social media influences attitude towards promotions, brands and buying willingness. It does not lead to final decision making to buy or not to buy but, it influences the overall buying process to an extent. [4]

Customers want to get a confirmation on what they are buying is the best, as per their expectations. To confirm this, they do prefer browsing through social media sites. [5]

Companies are putting immense efforts to attract customer's attention and influence them to think of buying. That's not it, the Company uses various social media strategies to keep the customers engaged with its content. [6]

According to one study, it says that the organizations may not directly ask customers to use social media to buy products or services, but they may find out ways to inform customers to seek daily offers and deals to check out on social media. [7]

Business owners are increasingly associating with social media influencers to communicate on digital platforms. At the same time, social media influencers have a wider reach on such platforms and viewers do get swayed due to the unfiltered views given by them.[8]

3. Objectives of the study

The objective of this study is:

- 3.1 To identify the social media influencing parameters on consumer behavior of respondents.
- 3.2 To study the impact of social media (Social proof, Promotions and offerings, Product related awareness and social media influencers) on consumer behavior of respondents.

4. Research Methodology

The data required for present study was collected through primary and secondary sources. A questionnaire containing 40 questions were administered to 286 respondents. Questionnaire contains social media related questions mainly based on impact of social proof, promotions and offerings, product related awareness and social media influencers on consumer behavior questions. A sample size of 286 respondents was considered. Based on finding of data, the analysis of data was further done.

5. Sampling methodology

The respondents were given the questionnaire. Hence, a social media user is the population. In order to select the sample from the target population Convenience sampling technique have been used.

6. Key findings

1. YouTube is the most preferred social media platform in Pune city[Figure 2] and it is majorly used for social proofing in order to evaluate among the alternatives present. About 58% use social media social media is mainly used to browse and post photos and videos[Figure 1] which have created product awareness among the buyers through various promotional strategies opted by companies.\

- Nearly 23% use social media for social news and to get information about products and services [Figure 1] where social media influencers play a vital role in decision making stage.
- Social proof, Promotions and offerings, Product related awareness and social media influencers have a significant impact on consumer behavior [Table 6] which means there is significant impact of social media on consumer behavior
- 4. Point increase in social media will impact the consumer behavior up to 0.303[Table 6].
- 5. The numbers of unexplained variations are comparatively low with maximum up to 0.062 for Promotion & offerings [Table 6].

Statistical Interpretation

- The data collected for the analysis holds all the assumptions of multiple regression except normality condition. The details are as follows:
 - Scale of measurement- Data for the analysis is in interval scale.
 - Outliers- there is no significant outlier
 - Normality- The score in the histogram table[Figure 3] is <=0.05 in our case, which should be >= 0.05 to hold the condition. So it means that data is not normally distributed. Hence, this condition does not satisfy.
 - Linearity- There is a linear relationship between the Independent variable and Dependent variable.
 - Assumption of Independence- This assumption is justified by Durbin-Watson value in 'Modal Summary' [Table 4] of Regression. The value is 1.832 which lies between 0-2 which indicates positive autocorrelation among variables.
 - **Homoscedasticity-** The variability in scores for one variable is approximately the same at all levels at other variable.
- The significant value in ANOVA [Table 5] is .000 which is less than 0.05, so as per
 decision rule, it has enough evidence to reject Null Hypothesis (there is no significant
 impact of social media on consumer behavior).
 - Hence, Alternative Hypothesis is accepted. It means that there is a significant impact of social media on consumer behavior.

Also, the adjusted R2 value in 'Model Summary' [Table 4] is .865; it means the
dependent variable (consumer behavior) is explained 86.5% by the independent
variable (Social proof, Promotions and offerings, Product related awareness and social
media).

Multiple regression equation

The output of a regression is a function that predicts the dependent variable based upon values of the independent variable.

The regression equation Y (consumer behavior) on X (social media) is:

Y(Consumer Behavior)= 0.706 + (Social proof)0.303*x1 + (Promotion and offerings)0.175*x2 + (Product related awareness)0.236*x3 + (Social media influencers)0.132*x4

Independent sample t-test for gender

- The significant value of levene's test of equality of variance [Table 9] is **0.334 > 0.05**, so both the groups have equal variances.
- The significant value of independent sample t-test with equal variance [Table 9] is
 0.127 > 0.05. So, it sufficient evidence to reject alternative hypothesis.
- Hence, Null is accepted. It means that there is no significant difference of gender on social media usage and consumer behavior.
- Mean Value: Male- 4.01, Female- 3.78

Conclusion

The study indicates that a large amount of people uses social media, out of which it is mostly used for browsing and posting photos, and videos, which indicate that there is high consumer engagement for photos and videos on social media and thus advertisement and promotions on social media indulge consumers for products and services.

Also, there is a significant impact of all the factors of social media on consumer behavior.

The high usage of YouTube supports evidence of social proofing impacting consumer behaviorin order to prompt willingness to know more about product or service which may lead to purchase intention or even lead them to buy or not to buy.

The analysis would help to note that YouTube being mostly used platform could be a marketplace for promotions and to convert prospects.

There is also a high degree of impact of social media as users use social media to a large extent for social news.

The outputs are satisfactory enough to state that there is an impact of social media on consumer behavior, and it is the most used platform.

Limitations and Future Research

There is low response rate for online surveys. Also, time constraint and area selection are certain drawbacks which could be further improved.

The research can be further done considering factors specifically pertaining to people shopping online only or offline only. Research to study seller's perception of the important factors influencing social media users can be done.

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14. Consumer behaviour towards E - Shopping in Pune City

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College, Parel, Mumbai.

Abstract

With development in the retail market and online utilization in India's economy, there's huge opportunity for E- shopping. Considering the objective to endure and surpass need during this situation, online retailers have chance to understand buyer preference to tailor their goods to guarantee consumer loyalty. This contemporary and customer friendly shopping might be a developing pattern among individuals, particularly the technically sound twenty to thirty year olds who consider that proper utilization of resources is essential to ensure good E- shopping experience. This survey was attempted to find a association between three factors – consumer vigilance, purchase experience and its impact on their satisfaction in E-based shopping. The sample for this survey was college graduates in Pune city from whom 225 replies out of 240 sent were utilized for model testing. The results affirm the positive relationship between the three factors – consumer vigilance, purchase experience and satisfaction.

Key words: Consumer behaviour, E-shopping, consumer vigilance, purchase experience, customer satisfaction.

I. Introduction

E-based shopping is purchasing goods using online tools. It offers a plenty of product to customers and to business owners (Guo June and Noor, 2011). Indian buyers are taking online retail in a big way. The goal of this study is to understand the factors which impact E- shopping. Internet shopping is that way through which buyer can purchase products or service straight forwardly by going online. Prior to purchase, online customers visit to shopping site by using laptop, which is time taking for sitting in front of internet site. Presently advanced mobile phones assume a powerful function to connect to internet. Presently all things considered at office, or home buyer are frequently in-tuned with internet shopping sites. It's essentially in light of the fact that straight forward use of E-tools at whatever point he/she feels extra time, he/she can

arrange. Before use of smart telephones internet was utilized uniquely on laptop or PC, which are fixed at a particular spot. Accordingly to utilize internet he/she must sit in front of those. Because of innovative and advanced mobile phones and tablet, anybody now can without much of a stretch access the internet on these gadgets. It turns out to be more appropriate to use internet anyplace whenever. Additionally individuals discover more chance to spend on internet shopping because of ubiquity and direct access of net on advanced mobiles, also in support to this different organizations additionally launch their goods through E-stores. Conventional shopping has few restrictions like-fix timing for buyers to spend in market, in the event that good isn't chosen at one shop, at that point they need to go to look it into different shops inside the market. However, at E-shopping numerous options are accessible at a single tick. Additionally buyer can shop goods late night after available time. Also, E- shopping gives buyer the 24 hour place to purchase. Additionally if an individual goes from one place to other he can use its opportunity to purchase online.

Today, 4 G has increased the speed of internet, which make quicker accessibility of net surfing. Presently customer can choose different shopping sites at a particular time. Before 4 G speed the exchange in financial service was moderate and some way or another intruded. Which caused disappointment of purchases made hence buyer used avoid to get on the internet. Presently E- banking is more safe about and more secure accordingly buyer experience and has made sure about and security in online exchanges. (Wu, J. H., and Wang, S. C., 2005)

Indian retail industry

Economic Development, expanding pay scale levels, urbanization, changes in preference and customer inclinations, is setting off outstanding development of E-retail market in Indian. Its improvement is basic in metropolitan urban areas and metros, likewise as in Tier-II and Tier-III urban communities. A Boston Consulting Group study says, a utilization of about US\$ 400 billion by 2025 driving India to be the world's third biggest shopper economy. India's retail market is anticipated to reach out by 60% by 2020.

Buyer Perspective on E shopping

Shopping on the internet gives various advantages because of which more individuals incline toward purchasing things online over going into physical stores. Few reasons why individuals incline toward this mode are convenience, as shopping are regularly done whenever, anyplace that suits the client's solace, consequently sparing time, exertion and along these lines

the difficulties of crowded shopping places (Sanjeev et el, 2014). More goods options in a single area from a bunch of goods and makes from various vendors (Ashwini et el, 2016). Price comparison are simpler and the feedback from other buyers are also available (Ashwini et. el, 2016)

Need for consumer vigilance

For every one of its advantages, as it may, E- shopping has its own shortfalls. Online frauds are increasing, and hackers are progressively advanced in their techniques for e fraud. Since buyers aren't prepared to assess the merchants and merchandise vis-à-vis, E- shopping additionally presents internal dangers which might be product risk brought about by appealing on the internet surveys, low quality or flawed goods, monetary danger which will come about because of wrong claims on expenses or absence of secure framework in online payment protection hazard like phishing or misrepresentation. In order to make sure about the advantages offered by online shopping and to deflect risk, buyers has the chance to avoid potential risk by practicing vigilance. Buyer reasonability are regularly practiced by shopping on the internet just gathering and not on a public PC, which can be contaminated with malware, purchasing is made from authorised retailers, utilizing safe payment alternatives, cautious survey of terms and return/exchange policy.

II. Importance of Study

India, the second in the world has 34 percent twenty to thirty year olds who earn for their family units (Rajagopalan et al, 2018). Its development as a buyer economy is fastened by the youthful population, expanding education and salary and lifestyle. This in fact savvy youthful portion, with the catalytic intensity of simple accessibility of rapid internet including an appealing and helpful contributions inside the E- business, are driving significant shifts from conventional to present day internet shopping. (Lu et al, 2016; Joshua Lu, 2016). To avoid misuse of the good things of e-shopping offered by the online media, customers need to ensure safety while setting orders on the internet and making on the e-payment. With India prepared for growth in online shopping and along these lines the recent college graduates being reactant during this fast development. This survey tries to find the propensities, process and hence the satisfaction of twenty to thirty year olds while shopping on the internet.

III. Objectives

1. To know about the young graduates shopping experience.

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- To study the consumer vigilance, their purchase experience and its effect on their satisfaction.
- To develop and test model for relationship between consumer vigilance, purchase experience and satisfaction.

IV. Review of Literature

Buyer experience in E-shopping might be a complex socio-specialized event. Earlier examinations have recognized different elements that influence online shoppers experience.

Koufaris (2002) underscored on two viewpoints that impact online buyer shopping experience. Initially, as a standard customer, it's critical to ensure a good shopping experience for the E-customer. Also, personally, both the online plan and the shopper's web skills assume a significant part to ensure smooth activity processing, Pavlou (2003) proposed an online business acceptance model and then Paylou and Fygenson (2006) approved those factors in online shopping. Different factors distinguished were - trust, site and product qualities, customer abilities and its resources (time and cash). Tonita et al. (2004) in their study noticed the impact of external components like trust and past exposures in E-shopping sites, good qualities, buyers' segment and character attributes and situational factors encouraged by customer friendliness and availability in E- shopping. Balamurugan, Sathish and Sathyanarayanan (2013) affirmed that buyer's shopping plan is experiencing his expectations with respect to customer friendliness and safety of internet risk, danger and product attributes which must be addressed to by e-sellers. Jayasubramanian et al (2015) while investigating the degree of customer satisfaction in Eshopping, seen that notwithstanding various important points, extortion and protection concerns made clients to worry, however local clients put forth a effort to ensure secure entries. Yi Jin Lim et al. (2016) inspected the impact of emotional standard (prevailing difficulty) and saw usefulness on shopping needs that intercedes online customer experience. Pantos and Pariporas (2016) studied that secured online sites uphold buyer's lifestyle with benefits of saving, cash, supporting and quality assistance have persuaded increasing number of people to move from conventional shops to e-shopping utilizing desktop and cell phones. Clemons et al. (2016) studied Trust observations on the internet sites in developing economies. Their finding showed that image of e-seller, reviews and feedback are imperative components in less experienced business sectors. Kothari and Maindargi (2016) observed the significance of 5 variables shopping delight, comfort, security, handiness and cognition affected shopper behaviour in Solapur city while shopping on the internet. Khurana S. and Kaur B. (2017) surveyed to know the development of buyer social models utilizing various relevant factors.

V. Hypothetical Framework for the Study

A Structural Equation Model (SEM) was developed to know E- shopping experience of young graduate customers. The SEM confirms -

- 1. The impact of consumer vigilance on buyer purchase experience
- 2. The association between buyer purchase experience and consumer satisfaction.

Results and Discussion

Profile of Respondents

The profiles of 225 youthful graduates' respondents were referred for annual income, frequency of online shopping and tools used during the E-shopping. Additionally their E-shopping tendency regarding items shopped, sites and payment mode utilized was studied upon. Regarding Annual Income, 5.4 percent were having annual income less than Rs. 2,50,000, 43.4 percent were between Rs. 2,50,00 and Rs. 5,00,000, 27.3 percent were between Rs. 5,00,000 to Rs. 10,00,000 and 23.9 percent were above Rs, 10,00,000. Most respondents (37.9 percent) were irregular in internet shopping; 29.4 percent shopped at least once per month; 11.2 percent at least once every fortnight and 21.5 percent shop online at least once a week. Concerning technological accessibility during the E-shopping, 52 percent respondents consistently handle the whole online shopping themselves, while 33 percent did frequently; 9.8 percent said sometimes and 5.2 percent respondents never took care of their online shopping themselves.

Table 1 shows that the larger part shopped items online were Apparels and Accessories (74.31 percent) and Mobile Phones (48.62 percent), and well known mode for payment is cash on delivery (82.64 percent) and card payment (9.23 percent). Out of the whole respondents, 66.67 percent respondents had confronted issues while shopping on the internet, commonest being delay in delivery (47.62 percent) and quality of product (32.43 per cent).

Table 1. Online shopping habits of young graduates.

Table 1.1 Commodities shopped

Commodities	Frequency	(out of 225)	Percentage
Apparels	167		74.31
Phones	109		48.62

Reading material	54	23.81
Electronics goods	107	47.51
Household products	14	6.51
Health/nutritional goods	05	2.01
Ornaments	02	0.73

Table 1.2 Payment Mode

Payment mode	Frequency (out of 225)	Percentage
Cash On Delivery	186	82.64
Credit Card	20	09.23
Debit Card	17	07.67
Net banking	02	0.46
Mobile wallet	0	0

Table 1.3 Problems faced

Problems faced	Frequency (out of 225)	Percentage
Late Delivery	107	47.62
low Quality of Product	72	32.14
Damaged product	41	18.19
Non-delivery	05	2.05

Reliability and Validity Analysis for Dimensions in Online Consumer Behaviour

Table 2 shows that reliability and consistency using Cronbach's alpha coefficient (Gliem and Gliem., 2003) of the three factors of online shopping, measured with Likert- type scales, used in the survey are acceptable for Consumer vigilance and Satisfaction (> 0.7) and good for consumer purchase Experience (> 0.8).

Table 2. Reliability Analysis

Variables	No. of Attributes	Cronbach's Alpha
Consumer vigilance	19	0.7213
Buyer purchase experience	15	0.8174
Customer satisfaction	5	0.7371

Structural equation modelling (SEM) of Consumer Behaviour in E-Shopping

The SEM factors were, Buyer's Purchase Experience, Consumer Satisfaction and Consumer Vigilance. The observed exogenous variables were, Website safety, Payment safety, Product selection and Transaction safety.

Table 3. Descriptive Statistics

Consumer vigilance factors	Mean	Standard
		Deviation
Factor 1 – Website Safety		
Use of only familiar internet sites	4.112	.812
Use suggestions from trusted source for online purchase internet sites.	3.916	.886
Ensure security signs in the internet site before placing order	3.846	1.013
Use anti-virus software in personal computer system	4.103	1.108
Use of Public places (like in colleges, coffee shops, etc.) to place online orders.	3.112	1.119
Factor 2-Payment Safety		I
Ensures company contact details	4.123	.812
Compare prices of products on different sites	4.251	.8141
Check terms and conditions carefully	4.127	.102
Use safe payment mode	4.321	.835
Regularly check statements of personal Debit Card / Credit Card	3.651	1.116
and Account status		
Prefer online payment than cash on delivery	2.175	1.234
Immediately check bank messages for updates of payment	4.118	1.012
Factor 3 - Product Selection		•
Search for a similar product in other retail outlet before placing	3.851	1.102
online order		
Read the reviews before buying	4.123	.862
Respond to advertisements in pop-ups and website	3.681	1.024
Compare from different online vendors for the product's price	3.894	1.075
Factors 4 – Transaction Safety		
Follow up the progress of online order	4.328	.891
Keep purchase records for future reference	4.012	1.112
Ensure safety of personal information while placing orders online	3.982	.953

VI. Conclusion

Results of study were comprised of information from respondent i.e. young college graduates, majority of them having an annual income between Rs. 5,00,000 to Rs. 10,00,000. With unpredictable frequencies in online shopping who are 'actually free' to deal with the whole online buy themselves. Regarding E- shopping tendency, it's seen that the most shopped products were apparels and Mobile Phones. Mostly used mode for payment is cash on delivery, and the less used method is online payment. The objective behind SEM

was to quantify consumer satisfaction in E-Shopping. An experimental survey was done utilizing information gathered from young graduates twenty to thirty year olds in Pune city to take a view at the association among three variables distinguished in particular, Consumer vigilance, Buyer Purchase Experience and Consumer Satisfaction. It's presumed that the proposed model (Figure 1) sufficiently portrays Consumer Behavior utilizing the three components. The outcomes show a significant level of reliability of the information used in survey and furthermore the proposed model. The four components of Consumer vigilance-Internet site Safety, Payment Safety, Product Selection and Transaction Safety enormously influence Buyer Purchase experience which in turn influence the buyer satisfaction. When a buyer gets a good shopping experience during a safe internet shopping process, he gets satisfaction. To ensure great shopping experience, customers have to practice his/her vigilance to ensure security - the important factor are Payment Safety and Internet site Safety. E-sellers should create online system that give safe and good internet shopping experience for buyers with productive conveyance frameworks and redressal system. This may additionally support buyer certainty for E shopping and boost online sales. Most of respondents had confronted issues while shopping on the internet, the main basic being delay in transportation and quality of goods. This shows e-sellers must ensure to design good process to give great client support to buyers on the internet.

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University of the Sunshine Coast, Locked Bag 4, Maroochydore DC, Queensland, 4558 Australia.

Dr. Nicholas Loannides

Senior Lecturer & Cisco Networking Academy Instructor.
Faculty of Computing, North Campus,
London Metropolitan University, 166-220 Holloway Road,
London, N7 8DB, UK.

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M.B.A., Ph.D., FDP (IIMA)
Assit. Prof. Dept. of Management
Pondicherry University
Karaikal - 609605.

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12. An Empirical Study on the Impact of Recommendation by Kith on Purchase behavior of Green Milk Products in Solapur District

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College, Parel, Mumbai.

Abstract

Global Warming had been in news since last decade. Scientists are working vigorously to reduce the effect of global warming. Consumers are also aware of ecological and environmental problems created by the various organizations. They demand products and services that not only safe for them but also environmentally safe. Thus there is a need for Green Marketing Practices. Dairy products come under essential commodity and related to health. In Maharashtra due to economic growth and disposable income resulted in milk consumption and production of milk. This paper examines green marketing practices adopted by dairy industries located in Solapur District of Maharashtra. The objective of this paper is investigated green marketing practices and its impact on dairy Industry. Paper is descriptive in nature and empirical data is analyzed to statistically to generalize findings.

Keywords: - Green Marketing, Customers, Friends, Relatives, Purchase Behaviour, Green Milk Products etc.

Introduction

Most of the customers are transforming their purchasing willingness for green products, which are eco-friendly, and healthy for society, human being and family members. Green Marketing is the marketing of products that are presumed to be environmentally safe, that means it refers to the process of selling products and services based on their environmental benefits.

Now a day's purchase behavior is also depend upon the sales promotion strategies. Customers are attracted by various companies by glamorous advertisements, policies provided by seller, discount policies etc. In the case of milk and milk product customers are believes on

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positive responses by their friend and relatives, because kiths opinion is helps to reduce bias thinking of existing as well as new customers.

Research Purpose

There are needs of Green Products consumption especially in fast moving consumer goods, like vegetables, grocery, milk etc. Most of the times friends and relatives are suggests that green products are healthy and environmentally safe, secured for family but other side indicates that customers are not ready to pay premium for green products.

The present study will focus on analyzing existing green marketing customers & impact of friend circle and relatives' recommendation on purchase behavior of new and existing customers. The study will be beneficial to the milk industry and society because it helps to create awareness about the concept of green milk products and green marketing.

Statement of the research problem

The expansion requires the involvement of microfinance to these industries. Most of the milk is still being sold in the informal sector as raw milk and it poses public health risks this is an indication of a high opportunity of exploitation in this industry. In addition, previous studies have focused on description only while this study was analytical to look at relationships between variables. It is in this view that this study aimed to assess the influence of consumer perceptions by their friend and relatives on green products in Solapur District of Maharashtra State.

Objectives of the study

- To analyze the impact of recommendation by Kith on Purchase Behaviour of Green Milk Products in Solapur district.
- To study the influence of consumer preferences for Green milk products with a special focus on Solapur District.

Research Methodology

Research Design

The research design is Descriptive in nature. The major purpose of descriptive research is description of the state of affairs as it exists at present. The study involved describing the current practice which is adopted by milk processing units and to identify consumer attributes, factors of buying decision making, consumers' market awareness of milk processing units.

Data Collection: - Appropriate Date was collected at three different levels.

1. Domestic Milk processing units

2. Distribution Network

Customers

Secondary data was collected from the publications, articles, previous study done by researcher, internet search, and concerned research institutions of Milk processing Industry. Various books on marketing strategies were referred for studying the contents of the subjects. Government rules regarding waste management and recycling norms for sustainable development from website was referred to understand green management.

Apart from these, an unstructured interview of the knowledgeable people in the industry was conducted to know more about relatively unknown aspects of the Green marketing in milk industry.

Research Area: - The study is related to milk processing units in Solapur district in Maharashtra state. Solapur was selected as it is the biggest district geographical area wise having most of the milk processing units in operations in Maharashtra state.

Sample	Size
~ war	~

Solapur	Talukas	Milk processing units	Dealers	Consumers
District				
	11	20	80	336

Sampling method: - Non Probability convenience sampling was opted for survey.

This method attempts to obtain a sample of convenient end user of milk products, Manufacture & sellers of milk products who are ready to give information.

Statistical tools

In the present study, Ratios are calculated. The simple statistical tools like frequencies, tabulation, percentages, averages etc were used as per the requirement of the data for analyzing the data. Central Tendency was also opted like mean mode and, median. The collected data have been processed both manually and with the help of computers. Suitable statistical tools have been used to draw inferences using Statistical Package for Social Sciences (SPSS).

Statistical test used for testing hypothesis

• Spearmen's rank correlation co-efficient Rho test

Significance of Study

This study is relevant to the owners of the companies that deal with milk processing units. The study also highlights on impact of recommendation by friends and relatives on

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purchase bahaviour of other customers, new or existing customers in Solapur District. The Soalpur Dairy Board stands to gain from the research study as it identifies the weaknesses as well as the strengths of the Milk processing companies and customers, which will be able to come up with suitable policies for milk processing units and new or existing customers also.

Scope of the study

Temporal Scope: For the purpose of data collection and study, mainly the duration of 2014-2019 (i.e. 5 years) was considered.

Geographical Scope

For the purpose of data collection, all the companies in the field of milk processing units active in Solapur district in state of Maharashtra were considered.

Functional Scope

The purpose of the study was to go into depth strategies adopted by Milk processing units and study impact of green marketing. To obtain a guideline for the future development of green marketing in milk industry Solapur district by accurately analyzing the data on the past and present situation of the industrial trends

Hypothesis

H₀: There is no correlation between recommendation of friends and relatives and Quality of Green Milk Products

H_{1:} Recommendation of friends & relatives and quality of Green Milk Products are positively correlated.

The researcher was interested in finding out whether their exist correlation between recommendation of friends & relatives and quality of Green Milk Products. This hypothesis would be beneficial to understand role of friends and relatives as the major influencers towards recommending for green products. This would also be useful for the Milk processing units to formulate their strategies with respect to branding efforts vis-a-vis influencing the opinion leaders (friends and relatives).

To validate this hypothesis researcher had identified variable Question no. 8 "recommending to friends and relatives" and variable 'Quality of green milk products" Question no. 6-5

As both these variables were categorical variables measured on an ordinal scale therefore Spearmen's rank correlation co-efficient Rho was thought to be most appropriate test.

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Test Statistic: - Spearmen's rank correlation co-efficient Rho test.

	Correlation	ons			
			I recommended this I to friends and relatives	Quality Green products	of
Spearman's		Coefficient	1.000	.329(**)	
Rho	I recommended this to friends and relatives	Sig(2- Tailed)		.000	
		N	336	336	
		Correlation Coefficient	329(**)	1.000	
		Sig(2- Tailed)	.000		
		N	336	336	

Observation

N=336

Rho=0.329, p value=0.001

Inference - Since Rho is positive with p value= 0.001 there is positive correlation with alpha=0.001 therefore H₀ is rejected and H₁ is accepted.

Summary of Major Findings

Green marketing mode of Outdoor advertisement such as boards on shops, broachers and news papers advertisement are preferred by dealers which influence the promotion and buying pattern of consumers. Cash discount is mostly preferred for green products for promotion along with discount on MRP.

Respondents purchased regularly from retail outlets followed by outlets, grocery shops, railway station and bus stand. Their level of awareness regarding green products was on higher note.

Perception of respondents towards green products was for environmental factor followed by health. Their purchase depends on quality of green product not on price. Some respondents lack confidence in the performance of green products.

Factors influencing the purchase of green milk products were identified as shielding environmental responsibility, Family Health, Availability and Affordability of green products. Design and promotion by dealers by display also influences the purchase of green product. Staff providing information regarding benefits of green products also creates an impact on purchase behavior.

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Consumer's knowledge regarding ecofriendly products is mostly environmentally friendly & Recyclable. They consider that are green color is the indicator of eco-friendly.

The respondents expressed their willingness for recommending use of green milk products to their friends and relatives.

Suggestions

Based on the findings the research study has suggested suitable strategies for Green marketing of Milk Products.

- As most of the milk products are sold through distribution channel of local retail
 outlets so more retail outlets and tie ups with local grocery shops, bakeries involved in
 selling milk products can help companies to increase their market presence and
 visibility. The consumption of Green products at authorized outlets can be increased by
 offerings schemes to customers coming to the outlets which will increase the sale of
 milk products to authorized retail outlets.
- As in many case customers are not aware of the facts and figures about the benefit of
 consuming green products so some educative campaigns can help the customers to
 understand the usage and importance of the green products.
- Advertisement in Local newspapers, Regional television channels, Radio channel along with pasting stickers on local auto rickshaws, banners on railway stations, and Bus stands in regional language should be considered.
- Improving general public awareness, affordability and availability through activities such as educational Programme, exhibitions and screening camps in rural bazaar, mela and rural villages.

Limitations of research

- 1. The present study is conducted in Solapur district parts of Maharashtra state only; result and conclusion may not be same in other district of same state.
- 2. The study is confined to manufacturer of milk products only; results may not be fit suitable for other commodity group.
- 3. Outcomes and results may not be applicable to other areas of country
- 4. Findings of the research may change due to area, demographic changes & changes in Government /Global policies, company policies etc.

Conclusion

Friends and relatives play a major role decision making of consumers. Emphasis should be given by encouraging dealers to promote the green products. Thus hypotheses Recommendation of friends and relatives and importance of quality of Green product are positively correlated is tested and validated.

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College of Arts or Science Salmau Bin Adbul Aziz University, KAS.

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Research Guide, Dept of Economics Deogiri College, Aurangabad, India.

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14. To Study the Impact of Pendamic on the Food Supply Chain

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College, Parel, Mumbai.

Abstract

This paper addresses the problem from the perspective of evaluation, management and communication of risks and offers a series of links to reliable information sites to that Indian food community can turn to respond appropriately to the challenges posed by the situation.

The assessments and recommendations listed here are based on current knowledge about the virus and the management of the disease, as published by authorities and experts, world-class food science and control standards. Mankind is learning about SARS-CoV-2, then every day new information is known that goes modifying the understanding of the dynamics of the virus and the pandemic. It will be fundamental to maintain an active exchange of information and information between the actors of the food chain knowledge, of successful and unsuccessful experiences, for the benefit of all.

Keywords: Supply Chain, COVID -19, Logistics, Food Industry, Information

I. Introduction

The Covid-19 pandemic has generated an impact of enormous dimensions, at great speedand global in scope. Nobody was really prepared for such a phenomenon and dimensions.

In the food chain, although some industries have experts in food hygiene and have contingency plans at their disposal, people have a great need for explanations and clear guidelines about the characteristics of SARS-CoV-2, the virus that causes Covid19, and how to handle this crisis.

On March 24, 2020, the Indian government declared a strict national lockdown to combat COVID-19. One specific policy issue in this context has been whether, in the face of a national lockdown, food supply chains would remain functional, or whether food shortages will increase the welfare costs of the lockdown.

It is reported that in the month after the lockdown, food arrivals on wholesale markets fell by 64 percent on average (Figure 1) while wholesale prices increased by around 10 percent.

A mass migration of migrant labor back to rural hometowns took place when India's nationwide lockdown was declared in March. The harvesting process, which usually begins in mid-April, was totally thrown off balance, leading to serious liquidity problems. According to Grant Thornton, the June crop is amongst those that have been especially hard hit.

The researcher also points out that the supportive infrastructure around India's agricultural sector has also been affected by labor shortages. Storage units and milk processing plants are understaffed, for instance.

Then the transportation business is there. Movement across state boundaries has been severely limited, blocking the movement of crops and thus the selling of them. In addition to this, there is a shortage of auto repair mechanics, agriculture machinery repair mechanics and other support personnel, and you get the picture of a struggling market.

A variety of steps to reduce labor shortage problems are proposed by Grant Thornton. To begin with, the labor available should be used. Unemployment allowances should be provided to staff, while district authorities should deploy the labour available in the most important areas.

In the medium to long term, Grant Thornton urges the government to set up a specialized committee to minimize dependence on manual labor, with a view to machinizing farming in India. It can mitigate similar risks in the future by using machinery for vital sowing and harvesting operations.

The experts point out the spectrum of export problems underway, apart from these domestic woes. Lockdowns have triggered shortages and backlogs in supply chains in major economies around the world. Approximately half a million tonnes of Indian rice are currently stuck in the supply chains, while perishable crops are not being transported at all for fear of degradation during delayed transit.

Literature Review

Bakalis (2020) mentions, "When the question of how COVID-19 affects the customer, the demand for food is analyzed and it is seen that the demand varies depending on the Food retail prices, consumer income levels, consumption patterns, and prospects for shopping. Furthermore, the number of store visits and spending money on food per visit have changed."

"The closing of restaurants and limited delivery food outlets changed the patterns of eating/buying and contributed to an unusual change in demand from food service to retail. Reports found that buying food from supermarkets and using food services had the same ratio as 50 percent before the outbreak; for supermarkets, however, it is almost 100 percent. Although spending money on food was increased per visit, the number of visits to food stores was reduced. During the COVID-19 lockdown, customers experienced decreased availability of some types of foods."

Muscogiuri(2020) says in his article "The COVID-19 outbreak disrupted the daily routine and contributed to boredom, which lead to consumption of high calorie diet. Furthermore, quarantine induced stress in individuals and forced them to eathigh sugar content foods, as carbohydrate-rich foods can be used as self-medicating components due to their ability to stimulate the development of serotonin. Such unhealthy eating habits, however can lead to the development of obesity associated with chronic inflammation and severe COVID-19 complications."

Sudha Narayanan&Shree Saha (2020): In most urban areas, consumer food prices have risen, driven by increased supply chain friction in the form of limited labor availability, higher transport costs (in some cases, twice pre-lockdown costs) and difficulties around logistics. During the first phase of the lockdown (March 24-April 14), this difference between wholesale and retail prices increased sharply and remains wide.

Rawal and Kumar (2020) said "While in theory, the lockdown permitted the free movement of 'essential items' and was meant to enable food markets to operate without impediments, in practice, those involved in the supply of food faced tremendous challenges, including the occasional closure of wholesale agricultural product markets and the restriction and interruption of the movement of vehicles. both across city and state borders"

A. Identification of Covid-19 risk to safety and supply food

1. Viruses: Viruses are classified as microorganisms, along with bacteria, fungi andyeasts and parasites.

However, viruses:

 They are not living beings like other microorganisms: they are chemical entities with biological activity.

- They do not have a cell wall or membrane, just a kind of bag that contains them, consisting of a layer of fatty substances.
- They do not reproduce like bacteria by cell division but by making copies of themselves by DNA replication.
- To reproduce they need to invade a living cell. They can even invade bacteria, live on them (bacteriophages)
- Viruses can evolve from the genetic material they possess (and despite they are not considered living beings)

2. Covid-19

- It is a zoonosis that appears to have originated in bats, but could be transmitted through other vectors.
- It is caused by a virus that has been called SARS-CoV-2, Coronavirus severe acute respiratory syndrome 2.
- It is only transmitted person to person, in the breath or mucous membranes.
- It has a high contagion capacity, greater than that of most known viruses.
- It is new in nature, so no one has been able to develop immunity in the past.
- It is not transmitted by food. The receptors to which the virus binds are in the respiratory, not other organs.
- It does not replicate in the stomach or intestines.
- It is large and heavy, so it does not travel great distances in the air.
- It is supported by bio aerosols.
- Overall, thermal disinfection was successful in significantly reducing coronavirus infectivity at 60 °C for 30 min, 65 °C for 15 min, and 80 °C for 1 min.
- It is destroyed by the action of most substances used in the food industry on the fatty layer of the virus, including soaps and disinfectants of various kinds (Sodium Hypochlorite, CLOROX, peroxyacetic acid and others)
- It does not persist in food, especially if it is hot or has an acidic pH.
- May persist in chilled or frozen foods.
- May persist on inert surfaces.

 It is estimated that in the carton it can remain for 24 hours, in plastic and stainless steel for 2 to 3 days.

3. Impact of Covid-19

The long incubation period, during which there are no visible symptoms, and the high contagion rate of SARS-CoV-2 have forced social isolation, the closure of cities, ports, airports, even entire countries. For belonging to a vital sector for society, workers in the food chain are allowed to move around, which is undoubted, but it makes them exposed to contracting the virus and, therefore, to infect their co-workers and their families. This fact, added to the fact that the isolation can last several more weeks, even months, represents a serious risk to the food supply to the medium term. It is not difficult to anticipate that countries will shortly place restrictions on import and export of food and food raw materials.

For these reasons, it is necessary for the food chain to take action to stop the contagion of its workers, to guarantee food supply and to anticipate actions in case the situation becomes more critical. Additionally, it will be essential identify possible interruptions in the supply of raw materials and inputs and in throughout the food chain and take appropriate measures.

All this in one remote work scenario, that is, in which the leaders of quality, sanitation, safety, etc., possibly they are working from home, not going to plants to carry out their daily tasks of supervision, record review, inspection, suppliers and others.

B. Risk management

Once the initial confusion that meant finding itself in the middle of this situation, the sector Productive has begun to develop risk management strategies, addressing both what is happening today as what is anticipated may occur in the near future.

During the pandemic, the food industry's most valuable resource is people. It is necessary to protect all people, many of them are going to get sick anyway so, to minimize the impact of the problem, special care must be taken with people. Good manufacturing practices are the basic tool to minimize risk contagion with SARS-CoV-2.

1. Prevention of person-to-person contagion

- The approach to preventing person-to-person transmission is based on
- Avoid touching your eyes, nose, mouth
- Wash hands properly every time it is required. Hand washing with Soap and water is key to eliminating viruses that we may have collected during the day. That is why you

have to do it several times: before and after eating, before and after going to the bathroom, etc.

- Gargling salt water twice a day may also help when getting up, to reduce viruses that
 were able to reproduce during the night, and upon arrival at home, to combat those that
 we could acquire on the street.
- Apply a sanitizing agent with the appropriate frequency
- Use appropriate personal protection equipment's.
- Maintain a minimum distance of 2 meters between person and person at all moment
- Separate work shifts.
- Sanitize common areas, bathrooms, dressing rooms, lockers, cafeterias, at least twice a
 day or more if deemed necessary.

2. Management of positive cases

Frequent testing of plant employees for Coronavirus will be helpful, even if not have symptoms. Take temperature twice a day, when entering and leaving the plant, and samples for laboratory analysis. In case of finding an employee with temperature high or infected either as a result of laboratory analysis, because he is found sick at work or because the report detects sick, it is recommended:

- Isolate him/her and send home immediately
- Determine who they had contact with in the last 48 hours, inside and outside thecompany.
- Identify the surfaces they specifically touched and disinfect them appropriately.
- Identify the people who had contact with him and send them home until ordered.
- Follow the return to work protocols indicated by the health authorities.
- Have a communications plan designed and ready to go.

C. Risk communication

All measures taken in the midst of the crisis must be carefully planned and communicated to workers, suppliers, transporters and finally to all interested parties, explaining the reasons for taking them, making sure they understand them and are willing to comply fully. In this communication process it will be very useful to listen to everyone, understand their interests and needs, welcome their good suggestions, and learn from their experiences.

1. Implications for the safety, management and safety culture of foods

- While food safety is not directly threatened by SARS-CoV-2, there are several
 important implications arising from the pandemic
- The catering sector has been badly affected. In fact, most restaurants had they close their direct attention to the public and only attend home delivery.
- The increase in online orders for food and other essential items.
- It is immense. Many people who did not do it before have had to start doing it now, so
 the pandemic has accelerated the process, which is happening around the world since
 several years ago, to increase online purchases and decrease purchases in supermarkets
 and restaurants. This phenomenon represents considerable challenges for the food
 safety and authenticity.
- This emergency has made everyone repeat the importance of washing hands and surface sanitization. After the crisis there will be many more people much more aware of the importance of good practices in manufacture. It will be a unique opportunity to reinforce the culture of safety in organizations and the concern for food safety of the whole society.
- The need for remote management is also making new risks evident and, with them, the
 need to resort to new management options, to create new indicators. All this will
 undoubtedly have very favorable effects on the effectiveness and efficiency of the
 organizations' quality and safety management systems.

2. Reliable sources of information

There is abundant information about the proper management of the pandemic, both in the sector of food as in society in general. *Annexure 1* offers a series of links to sites reliable for the purpose of staying informed and oriented on the subject.

Conclusions

Continuing the supply flow in the food sector is one of the most critical sectors in a pandemic. Preventing the food crisis and that the negative impact on the global economy are crucial.

While no significant issues in the food supply chains have been observed so far it remains vague in the face of an uncertain future. Consequently, the seriousness of the situation must be understood by each nation and steps can often be tightened or loosened according to the spread

of the pandemic. To adapt to the problems in the food supply chain, the supply chain should also be dynamic enough.

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Anukrati Sharma

Assot. Prof. Management, University of Kota, Kota.

Muhammad Mezbah-ul-Islam

Ph.D. (NEHU, India) Assot. Prof. Dept. of Information Science and Library Management University of Dhaka, Dhaka - 1000, Bangladesh.

Dr. Meenu Maheshwari

Assit. Prof. & Former Head Dept. of Commerce & Management University of Kota, Kota.

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Director-MBA, Nehru College of Management, Tirumalayampalayam, Coimbatore.

Dr. D. H. Malini Srinivasa Rao

M.B.A., Ph.D., FDP (IIMA) Assit. Prof. Dept. of Management Pondicherry University. Karaikal - 609605.

Dr. Kishore Kumar C. K.

Coordinator Dept. of P. G. Studies and Research in Physical Education and Deputy Director of Physical Education, Mangalore University.

Prof. U. B. Mohapatra

Ph.D. (Nottingham, UK) Director, Biotechnology Government of Odisha, Odisha Secretariat Bhubaneswar - 751001, Odisha, India.

Dr. Sauli Mitra

Assistant Professor and Head, Department of Psychology, MRM College, Darbhanga, Bihar.

Dr. Vijaykumar Laxmikantrao Dharurkar

Prof. and Head of Mass Communication and Journalism, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad - 431004 (M.S.)

Prof. S. D. S. Murthy

F.N.E.A., Head, Dept. of Biochemistry, S. V. University Tirupati - 2, Andhra Pradesh, India

Dr. Florin Shelomith Soans

Assistant Professor in Dept. of Economics at St. Aloysius College (Autonomous) Mangalore, Karnataka.

Dr. Madhukar Kisano Tajne

Dept. of Psychology, Deogiri College, Aurangabad.

Dr. Ramesh M. N.

Assistant Professor, Department of Political Science, Ranichannamma University, Belagavi, Karnatak.

Dr. Bibhuti P. Barik

P. G. Dept. of Bioinformatics, North Orissa University Shriramchandra Vihar, Takatpur, Baripada, Odisha, India, Pin 757003.

Jatindra K. Sahu

Ph.D. Assot. Prof. Dept. of Agriculture Engineering School of Technology Assam University (A Central University Silchar - 788011] Assam, India.



Dr. Chandubhai C. Chaudhari

Associate Professor, Department of History, Z. F. Wadia Women's Arts & N. K. Jhota College of Commerce, Athwalines, Surat.

Dr. Avhad Suhas Dhondiba

Assot. Prof. in Economics. Sahakar Maharshi Bhausaheb Satntuji Thorat College of Arts, Science & Commerce, Sangamner (M.S.)

Dr. Waghmare Manik Sadhu

Asst. Professor & Head Department of Commerce, Shri. Asaramji Bhandwaldar Arts, Commerce & Science College Deogaon (R.), Tal-Kannad Dist, Aurangabad. (M.S.)

Dr. S. D. Disale

Principal, Department of Zoology, S. R. M. Mahavidyalaya, Kudal, Dist. Sindhudurg.

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4. A Study of Work-Life Balance of Women Employees during Work from Home in the Period of Pandemic

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College, Parel, Mumbai.

I. Abstract

The concept of work-life balance is a burning issue in all sector. Due to globalization many employees are working in different shifts which is resulting in getting very less time to spend with families and friends. Since past some decades the work life balance issue has given a lot of attention by the researchers. Specially women employees are facing more challenges in balancing their family life and work responsibilities. Corona pandemic situation has brought a concept of work from home for many sectors. Lockdown period has encouraged the industries to allow employees to work from home. During this lockdown period all family members were at home. Children had online classes so it is very stressful for women to manage their all responsibilities. This paper is mainly to find out the causes of imbalance and benefits of balance between work and family during work from home. Women plays an important role in family and hence organization must support to work-life balance policies. This paper suggests and recommend the strategies to improve the work-life balance policies and practices to organizations with special reference to women employees.

II. Introduction

Covid-19 Virus found in India in March 2020 and the government of India declared the Nationwide lockdown to prevent the spread of Corona Virus. Many Organizations started working from home strategy for their regular operations. Most of the employees were allowed to work as per their flexible timings. During Lockdown period all the family members got an opportunity to spend some time with each other. Usually employees have very busy schedule to reach to office on time and start working on their regular official duties. Work-life Balance is the concept of balancing professional life as well as personal life Deflect P (2011) explained the determinants of work life balance and the different aspects of balancing work and life. Women

performs many roles in the family and domestic tasks are primarily considered as a prime duty of every woman in Indian society.

III. Review of Literature

Ms. G. Delina andDr. R. P. Raya (2013) discussed in their research that married women find many difficulties while managing work life balance irrespective of working sector. Married working women have to deal with work pressure, performance related stress as well as responsibilities towards family. Dr. R. Rangarajan (2018) revealed that working married do not get sufficient quality time to spend with their family and friends. He further stated that working women worry about their job and they face lot of issues regarding work life balance. They feel tired because of work and performance related activities. Gayatri Pradhan discussed the work life balance of cross cultural working women. It is been observed and proved that there is no difference between work life and family life balancing issues among women working in different countries. Bhumika(2020) studied the challenges of work and life balance during covid 19 lockdown.specially on the basis of gender. She found that working women were more loaded with office duties and personal responsibilities due to which they struggle to balance their work and personal life.

IV. Objectives

To study the challenges faced by working women during work from home.

To study impact of work from home on work – life balance of working women during corona pandemic.

The sample size of the research study is 55 working women in the Maharashtra.

Research Methodology

The descriptive research method has been selected for this research. The researcher's aim is to identify the challenges faced by working women and the impact of work from home on work life balance provided by the organization.

V. Data Collection

Primary Data

Questionnaire, Interview and Observation

Secondary Data

Articles, research papers.

Sample Design

The sample size of the research study is 55 working women from education, banking, service, government, medical and finance sectors in the Maharashtra. The 55 women were selected by random sampling method.

VI. Data Analysis

Q. Work from home leads to perform better for official tasks.						
Sector	1	2	3	4	5	%age
Banking	1	0	0	0	0	2%
Education	1	5	6	3	2	31%
Finance	0	1	0	0	0	2%
Government	0	0	2	0	1	5%
Medical	0	I]	0	0	4%
Service	5	6	10	7	3	56%
Total	13%	24%	35%	18%	11%	55

Q. Work from home help me balance between personal life and professional life.						
Sector	1	2	3	4	5	%age
Banking	0	l	0	0	0	2%
Education	4	5	1	5	2	31%
Finance	0	1	0	0	0	2%
Government	2	0	1	0	0	5%
Medical	1	0	1	0	0	4%
Service	7	4	12	3	5	56%
Total	25%	20%	27%	15%	13%	55

^{**}Note: Scale - 1 = Strongly Agree and 5 = Strongly Disagree.

Q. I feel frustrated due to extra work-load of official duties and family responsibilities							
Sector	1	2	3	4	5	%age	
Banking	0	0	1	0	0	2%	
Education	4	4	3	3	3	31%	
Finance	0	0	0	1	0	2%	
Government	0	1	1	0	1	5%	
Medical	0	l	1	0	0	4%	
Service	9	2	12	4	4	56%	
Total	24%	15%	33%	15%	15%	55	

Q. I am a	ble to spend tim	e for yoga, o	exercise a	nd med	lication for	fitness.
Sector	1	2	3	4	5	%age
Banking	1	0	0	0	0	2%
Education	3	6	1	I	6	31%
Finance	1	0	0	0	0	2%
Government	2	0	1	0	0	5%
Medical	1	0	1	0	0	4%

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Service	8	7	7		6	3	56%
Total	29%	24%	1	8%	13%	16%	55
Q.	I am able to comp	olete my c	official	task:	s withi	n deadline	
Sector	1	2	3	4	G	rand Total	%age
Banking	0	1	0	0	1		4%
Education	4	11	2	0	1	7	62%
Finance	0	1	0	0	1		4%
Government	2	1	0	0	3		11%
Medical	1	()	l	0	2		7%
Service	16	5	6	4	3	1	113%
Total	42%	35%	16%	7%	6 l	00%	55

Q. I can perform my responsibilities more efficiently							
Sector	1	2	3	4	5	%age	
Banking	1	0	0	0	0	2%	
Education	3	6	6	0	2	31%	
Finance	0	1	0	0	0	2%	
Government	2	1	0	0	0	5%	
Medical	2	0	0	0	0	4%	
Service	10	7	9	2	3	56%	
Total	33%	27%	27%	4%	9%	55	

Q. I could concentrate on my career advancement							
Sector	1	2	3	4	5	%age	
Banking	0	1	0	0	0	2%	
Education	3	6	3	3	2	31%	
Finance	0	0	1	0	0	2%	
Government	1	2	0	0	0	5%	
Medical	1	1	0	0	0	4%	
Service	7	4	10	6	4	56%	
Total	22%	25%	25%	16%	11%	55	

Q. I feel stress during work from home							
Sector	1	2	3	4	5	%age	
Banking	0	()	0	1	0	2%	
Education	I	7	3	4	2	31%	
Finance	0	0	1	0	0	2%	
Government	0	1	1	0	1	5%	
Medical	0	0	1	1	0	4%	
Service	4	5	8	5	9	56%	
Total	9%	24%	25%	20%	22%	55	

Q. I do get help from my family members for domestic work							
Sector	frequentl	never	rarel	sometime	Grand Total	%age	
	У		у	S			
Banking	1	0	0	0	1	4%	

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Education	7		1	1		8			17			62%
Finance	1		0	0		0			l			4%
Government	1		0	0		2			3			11%
Medical	1		0	0		1			2			7%
Service	15]	4		11			31			113%
Total	479	Vo	4%	9	%	409	%		1009	6		55
Q. I can spend more time on my hobb	oies											
Sector		l	2		3		4		5		%ag	e
Banking		0	1		0		()		0		2%	
Education		2	4		2		3		6		31%	
Finance		0	0		0		0		1		2%	
Government		0	1		ı		1		0		5%	
Medical		1	1		0		0		0		4%	
Service		6	6		7		5		7		56%	
Total		16%	2	4%	18%	Ó	169	%	2:	5%	55	
Q. I feel more stress of work during v	vork	from he	me									
Sector		l		2	3			4		5	%	6age
Banking		0		0	0			I		0	2'	%
Education		2		6	5			1		3	3	1%
Finance		0		0	1			0		0	2	%
Government		0		0	1			0		2	5	%
Medical		0		0	2			()		0	4	%
Service		6		5	6	,		8		6	5	6%
Total		159	%	20%	5 2	7%		189	%	20	5	5
										%		

Q. I can spend quality time with my family due to work from home							
Sector	1	2	3	4	5	%age	
Banking	1	0	0	0	0	2%	
Education	4	3	6	2	2	31%	
Finance	0	1	0	0	0	2%	
Government	1	1	1	0	0	5%	
Medical	1	0	1	0	0	4%	
Service	12	7	2	4	6	56%	
Total	35%	22%	18%	11%	15%	55	

Count of I work for long hours or even overtime and even on holidays								
Sector	Frequently	never	rarely	sometime	%age			
Banking	0	0	0	1	2%			
Education	7	2	0	8	31%			
Finance	0	0	0	1	2%			
Government	1	0	0	2	5%			
Medical	1	0	0	1	4%			
Service	6	5	7	13	56%			
Total	27%	13%	13%	47%	55			

VII. Findings

13% working women observed, much better Working from home which leads to perform better for official tasks but same time 11% working women feels completely disagree.

25% women agreed with Work from home help them balance between personal life and professional life same time 13% women felt they were not able to balance between personal and professional life.

24% women undergone through frustration due to extra work-load of official duties and family responsibilities same time 15 % manage extra work load and family responsibilities as well.

29% women stated that they were able to spend time for yoga, exercise and medication for fitness and 16% were not interested in this kind of activity.

42% women mentioned they were able to complete their official tasks within deadline and no one is disagreed with this statement.

33% women identified, they were performing their responsibilities more efficiently but 9% women disagreed with this statement.

22% women perceived they were able to concentrate on their career advancement in this corona pandemic.

9% working women suffered stress during work from home but 22% does not feel the same.

47% women experienced that they were got help from their family members for domestic work which is almost half the women felt so.

16% women make out that they can spend more time on their hobbies and 25% does not felt the same.

35% women noted they were able to spend quality time with their family due to work from home but 15% women don'tagree with this.

27% women detected that frequently they were worked for long hours or even overtime and even on holidays and same time 47% women mentioned only sometimes they need to work for long hours or overtime or even on holidays.

51% women declared that 2-4 hours they need to spend on domestic activities during Corona pandemic.

29% women declared that they were satisfied with the working flexibility during work from home

71% women noticed that their respective organization provided flexible working hours for work from home and same time 29% completely disagreed with the statement.

Suggestions

By observing the above findings, researcher mentioned some suggestions for Working women as well as Organisations which need to implement.

Communication is a key component between employees and employers.

If someone faced difficulties while working from home, Employer should arrange meetings and interactive sessions to make them comfortable thro' video and chat instead of sending Emails.

Employees should plan a work before they start their day. Priorities of work and schedule time including your household work and unforeseen work calls new task received from your employer.

Employees should know and aware about the technologies available for work from home. They may use various applications which are available from Google like Google Hangout for Video meetings and chat, Microsoft Team, and so on.

Employees should create a workspace in their house that is conducive for work from home.

Employer should arrange online sessions for fitness like meditation, Yoga, Zumba.

No roommates or family members, no refrigerator, not even bed to tempt away.

Invest in the furniture to make it comfortable.

The proper desk and ergonomic chair are better than the back pain caused by working on a sofa with your laptop.

Keep the desk clean and tidy. Make sure there should be a wall or background that suits Skype or video call with colleagues.

VIII. Conclusion

The present study addressed the need to study working women and their perspectives while working from home in this pandemic situation.

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Given the results of the current study, respondents who are working women of different backgrounds, such as education, service, banking, etc., and those working women who are willing to work from home if the work environment is good and supportive.

Employers also have the opportunity to provide supportive and flexible working hours in order to create a better work environment, which may result in more working women showing increased willingness to work from home and through higher job satisfaction and efficiency.

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❖ EDITOR ❖

Asst. Prof. Vinay Shankarrao Hatole M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.), M.Drama (Acting), M.Drama (Prod. & Dir.), M.Ed.

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Dr. S. Umesha

Dept. Of Studies in Biotechnology, University of Mysore, Manasagangotri, Mysore, India.

Dr. Tharanikkarasu K.

Dept. Of Chemistry, Pondicherry University (Central University), Kalapet, Puducherry, India.

Professor Kaiser Haq

Dept. of English, University of Dhaka, Dhaka 1000, Bangladesh.

Dr. Altaf Husain Pandit

Dept. of Chemistry University of Kashmir, Kashmir, India.

Dr. Deepak Sinkar

Assistant Professor, Department of Visual Art, PLC- State University of Performing and Visual Arts, Rohtak Haryana.

Prof. P. N. Gajjar

Head, Dept. Of Physics, University School of Sciences, Gujarat University, Ahmedabad, India.

Dr. Uday P. Dongare

Head, Dept. Of Physical Education, Shivaji Art's, Commerce & Science College, Kannad, Aurangabad, India.

Roderick McCulloch

University of the Sunshine Coast, Locked Bag 4, Maroochydore DC, Queensland, 4558 Australia.

Dr. Mita Howladar

Assistant Professor.
Calcutta Girls B. T. College Kolkata,
West Bengal, India.

Brian Schiff

Brussels, Copenhagen, Madrid, Paris.

Dr. Prashant M. Dolia

Dept. Of Computer Science & Applications, Bhavnagar University, India.

Dr. Nicholas Ioannides

Senior Lecturer & Cisco Networking Academy Instructor, Faculty of Computing, North Campus, London Metropolitan University, 166-220 Holloway Road, London, N7 8DB, UK.

Dr. Ritu Sehgal

Assistant Professor, DAV Institute of Engineering and Technology, Jalandhar, Punjab.

Dr. K. B. Laghane

Dean. Faculty of Management Science.
Dean. Faculty of Commerce (Dr. B.A.M.U.)
Head Commerce Dept., Vivekanad College,
Samarth Nager, Aurangabad, India.

Prof. Avinashi Kapoor

Head, Dept. Of Electronic Science, Dean, Faculty of Interdisciplinary Sciences, Chairman, Board of Research Studies, South Campus, University of Delhi, New Delhi, India.

Dr. Farhath Ali

Department of Education. Moulana Azad National Urdu University Hyderabad, T.S.



Dr. Hanumanthappa J.

Dept. Of Studies In Computer Science, University of Mysore, Manasagangotri, Mysore-570 006, Karnataka, India.

Dr. Asharf Fetoh Eata

College of Arts or Science Salmau Bin Adbul Aziz University, KAS.

Dr. Kailas Thombre

Research Guide, Dept of Economics Deogiri College, Aurangabad, India.

Dr. Isita Labiri

Dept. of Business Administration, University of Kalyani, Kalyani West Bengal.

Dr. Nirmala S. Padmavat

Assit. Prof. English Dept. Nutan Mahavidyalaya, Selu, Dist: Parbhani

Dr. Lalit Gopal

Assistant Professor, Department of Design, BBK DAV College for Women, Amritsar. (Punjab)

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26. A Study on Consumption of Mobile Data among Rural Consumers of Solapur District during Lockdown

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College, Parel, Mumbai.

Abstract

Indian telecom industry has shown magnificent transformation in last decade. During this period customer base has also increased. Industry has seen the change right from PCO till the today's smart phones. In present era, Telecom industry itself is a very dynamic industry and in that being good contributor to India's economy approximately 6.5% to GDP. Government has also introduced many policies and regulations. Because of that both the operators and Consumers are facing refreshed Telecom ecosystem. But while doing all those things it is very important to know that how the customers are behaving with the changes which have happened in the industry. We had seen changes in terms of handsets, in terms of voice to data shifting. India is providing cheapest data in the world. Indian economy is rural economy. If rural part of India use this affordable data for the good causes then definitely will contribute to *Atmanirbhar Bharat*.

Keywords: Telecom, Mobile Data, Data Consumption, Rural Data Consumers, Solapur I. Introduction

Whatever penetration happened in Telecom in rural area, people are still unaware about how to utilize telecom services for their benefit. Most of the youth in rural area is inclined to use YouTube, social media and use data as a source of entertainment. There is a lack of knowledge that how to use data for the development of the user, village, society and ultimately for the national wellbeing. Many Services such as money transfer wallets, online recharges, online form filling. (e.g. Applications for various government schemes), for online information about the recruitment, online study courses, online banking, online grievance redressal still not in the knowledge of rural people who are using this data. There is a need to educate them through Telecom operators or through some government initiative so that people will really use data for the cause and then only we can say a digital India which will definitely play a role towards

making India- a developed country. Once the information flows across the rural India then by utilizing it people will be in the flow of main economy and will contribute towards the GDP and the economic development of India.

II. Significance of Study

It is important to study that whether lockdown has propelled rural consumers to utilize mobile data for their development.

III. Scope of Study

70% population of India resides in rural area especially in Solapur district. There is a huge scope to make awareness among these people and get them into the main economic flow India there is a need to study consumer buying behavior, Identification of obstacles to grasp the knowledge and suggestion to the telecom operators to take initiative for educating the people through their services and taking some campaigns. Even government and NGO can take initiative in collaboration with telecom operators and make it for a good cause. There is a need to understand and develop the campaign and the measures which will really help in penetration of telecom industry to rural area and contribute to develop the Nation.

IV. Literature Review

 A report on study of mobile phone uses among the teenagers and youth in Mumbai by MACRO (market analysis and consumer Research Organization) April- May 2004

Market analysis and consumer Research Organization studied mobile phone usage among the teenagers and youth in Mumbai. In this research paper, the scope was to study the attitude of teenagers and youth between age group 15 to 30 years towards Cellular phone. It has also enumerated the uses pattern gender wise, age wise factors which triggers for purchase and influences the Purchase amongst the youngster has also been studied. This study revolves around the purchase influences, awareness about different mobile handset, awareness about the side effect of handset

As the study is done in 2004 where there was no significant data Revolution compared to 2018 study has no focus on data usage among the customer this study is only limited to handset and not to the use of data provided by mobile operators

2. Article on Comparative Study of Internet Usage Among University Students: A Study of the University of Dhaka, Bangladesh

This study was conducted by professor of University of Dhaka Bangladesh in 2017. In this study focus was on University students and their internet uses. Comparative internet uses among the different streams has been done to identify which faculty students are using internet to what extent and for what purpose. Also Sources of Internet access of internet has been studied and concluded that there is a huge use of internet for education and research purpose among the students of University of Dhaka, Bangladesh. This study is only limited to the student population and their internet uses. In this study internet sources from all the sources has been taken into account and not only mobile data. This study does not include all general population and the uses of only mobile data.

Ref:https://www.researchgate.net/publication/322233911_Comparative_Study_of_Internet_Usage_Among_University_Students_A_Study_of_the_University_of_Dhaka_Bangladesh

 Research Article: A Comparative Study of Mobile Internet Usage between the U.S. and Korea

This article was published in efpsa- journal of European psychology students in August 2014. This article talks about the comparative internet dependency of population between two Nations that is US and Korea. It also gives focus on internet addiction dependency on internet-nomophobia. Amount of time spent on internet, frequency of time spent on internet is considered for the study. The research hypothesis was there is a differences in mobile users behaviour in two countries—the US and Korea. Mean values of mobile internet usage index of country of each category such as gender, student age group, usage—pattern are compared. The conclusion of research is that koria is a leading country in the mobile broadband market in terms of market penetration ratio and the US is the number one country in the Global smartphone market.

4. Consumer adoption and usage behavior on the mobile internet

A Dissertation Presented to The Academic Faculty by Jiao Xu In Partial Fulfillment of the Requirements for the Degree Doctor of Philosophy in the Scheller School of Business Georgia Institute of Technology August 2015

The results presented in this chapter have several important implications. First, there is no doubt that mobile Internet research will burgeon in the future. The key question remains poorly studied in the literature is how consumer online behavior changes relative to the different comparative advantages or disadvantages of mobile devices, such as easier to use location-based applications, but harder to manipulate large quantities of information. Second, researcher expect

more empirical research to be conducted on consumers' actual usage activities on the mobile Internet using individual-level consumption data in the future as more mobile consumption data become available. Third, currently, it seems that most existing research studies the mobile Internet service adoption and usage in general, but not the consumption on a specific category of mobile activities. It is surprising not to see many articles focusing specifically on any popular categories of mobile Internet applications, like mobile texting applications and mobile social networking applications. Additional research is also required in other emerging categories of mobile Internet applications, such as mobile health, mobile payments and so forth.

 A study of University student's perceptions and usage behaviour of mobile media technologies in Nigeria by Oghogho Uyi

This PhD thesis submitted to University of Leicester, Nigeria in September 2015. In this attitude of University students towards smart media has been studied with respect to gender differences by age gender differences in family income per month gender differences in access to smart media by family status and gender utilization of smart media for social relationship.

Relationship between social media sites and University students sociality has also been studied.

6. Mobile Phone Usage among Youth

This research article was published in international journal of applied Research and studies in April 2016 by professor Alpana Vaidya, Symbiosis College, Pune. In this article, sample population was college going youth of Pune. Basically two segmentation has been done based on gender that is male and female students and parameters like use of brand of mobile phone, amount of data consumed by the user, use of mobile by the college going students, time span of the day spent on mobile, types of mobile handset students do have with them, frequency of mobile usage, addiction to mobile, percentage of population having smartphones, percentage of gender wise use of operating system by students, segmentation of users in prepaid and postpaid segment has been studied and presented.

Study has not been done specifically on usage of data by college going student and the purpose of data for which they use. At the time of research there was no data abundance as jio was not in market.

Analysis of Mobile Data Services and Internet in Switzerland, India and Tanzania

A thesis submitted in fulfilment of the requirements for the degree of Master of Computer Science by Research Group: eXascale Infolab (XI) Department of Computer Science In February 2013 to University of Neuchatel.

In India, more than 57% of population use the mobile internet to communicate with other parties, a figure slightly lower than the 61% which is network average. This means many users are quite matching with network coverage in term of mobile Internet. Indian users are keen to use their mobiles for a variety of activities including online gaming, m-commerce services such as airtime transfers, bill payment and restaurant payments. Movies, and transport also constitute the activities. This research considered over all India. It has not considered particular geography like Western Maharashtra. There is a need to study the mobile data consumption among the rural part of Western Maharashtra. Again this research has been done in 2013.

V. Objectives of the Study

- To know data usage (Age wise) in different segments by rural consumers for-Entertainment, Online sale/ purchase of agriculture material, Online utility services using UPI apps, online education awareness and use, Social media usage for professional knowledge.
- 2. Identify age segment wise hurdles where data usage is minimum.
- 3. Suggestion for proper use of data for salvation of rural population.

VI. Problem statement

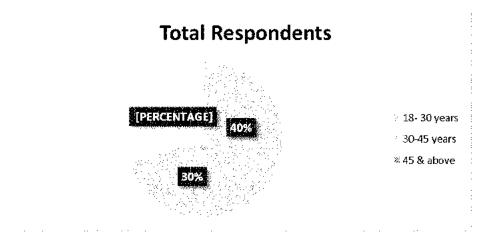
For rural population data is available and accessible but majority of data is being utilized for entertainment purpose. Rural people are not using data to become real digital and become *Atmanirbhar* for various services.

VII. Research Methodology

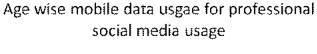
The primary data for the study was collected through a simple random sampling from 100 respondents using mobile data in rural part of Baramati/Daund/Indapur tehsils of Pune District.

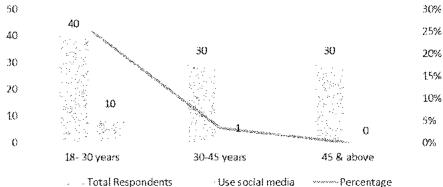
VIII. Data Analysis

1. Age segment wise distribution of 100 respondents: Total respondents divided in 3 age categories (years) – 18-30 / 30-45/45 and above



Age category wise percentage of respondents who Use mobile data for Social media
usage for agriculture related business knowledge/ agriculture goods promotion
and sale



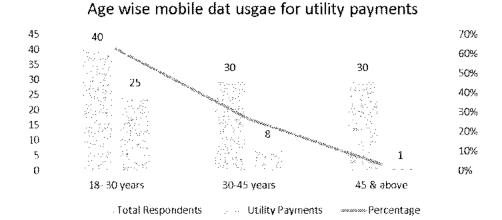


Age category (18-30 years) - 25% respondent Use data for Social media usage for agriculture related business knowledge/ agriculture goods promotion and sale.

Age category (30-45 years) - 3% respondent Use data for Social media usage for agriculture related business knowledge/ agriculture goods promotion and sale.

Age category (45& above years) - 0% respondent Use data for Social media usage for agriculture related business knowledge/ agriculture goods promotion and sale.

3. Age category wise percentage of respondents who **Use mobile data for utility** payments like-money transfer, bill payments, mobile recharges

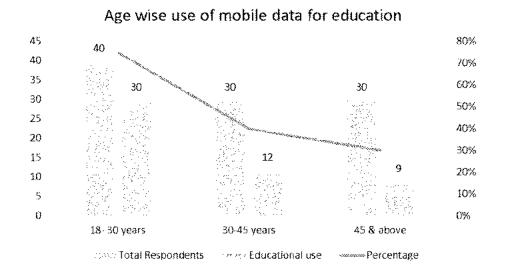


Age category (18-30 years) - 63% respondent Use data for utility payments like- money transfer, bill payments, mobile recharges

Age category (30-45 years) - 27% respondent Use data for utility payments like- money transfer, bill payments, mobile recharges

Age category (45& above years) - 3% respondent Use data for utility payments likemoney transfer, bill payments, mobile recharges

 Age category wise percentage of respondents who Use data for self-education or education for family members.

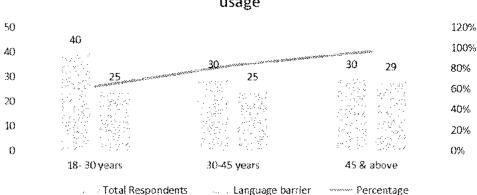


Age category (18-30 years) - 75% respondent Use data for self-education or for family members.

Age category (30-45 years) - 40% respondent Use data for self-education or for family members.

Age category (45& above yrs) - 30% respondent Use data for self-education or for family members.

5. Age category wise percentage of respondents who face language barrier for productive utilization of mobile data.



Age category wise language barrier for mobile data usage

Age category (18-30 years) - 63% respondent face language as barrier for productive mobile data utilization.

Age category (30-45 years) - 83% respondent face language as barrier for productive mobile data utilization.

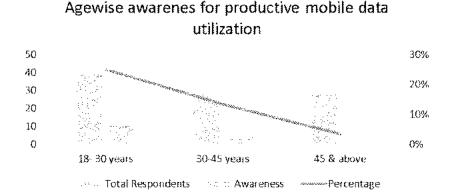
Age category (45& above yrs.) - 97% respondent face language as barrier for productive mobile data utilization.

6. Age category wise percentage of respondents who face Knowledge/ awareness barrier for productive data utilization.

Age category (18-30 years) - 25% respondent face Knowledge/ awareness barrier for productive data utilization.

Age category (30-45 years) - 13% respondent face Knowledge/ awareness barrier for productive data utilization.

Age category (45& above yrs.) - 3% respondent face Knowledge/ awareness barrier for productive data utilization.



Analysis and Interpretation

- As age increase rural population data usage decrease for use of data for agriculture related business knowledge or promoting agriculture production on online sales platform. Also overall mobile data utilization is low in this category due to lack of knowledge or awareness for the same.
- 2. As age increase rural population data utilization decrease for utility bill payments like mobile recharges, electricity bill, money transfer from one bank to another. This is due to low awareness of UPI apps such as Google pay, paytm, phone pe,etc. This is also due to trust or fear factor which involves into online transactions.
- 3. In lockdown period awareness for education using mobile data has been increased due to necessity. It can be interpreted that if there is necessity people do get habituated irrespective of any hurdles. In the same way for other data usage also there is need to create necessity at village level in Solapur district.
- 4. Language is the major barrier which hesitates rural folk for free flow utilization of mobile data for all purpose. There is need to help them with simple features like Google assistant. Google translate, Voice typing, etc.

IX. Findings

Rural population has satisfactory access to mobile data but not able to explore it for their well-being or for their salvation. This is majorly due to education, knowledge, awareness and trust factors while using mobile data.

X. Suggestions

- At Gram Panchayat Level Soalpur district: Appointment of Data Mitra who will assist
 and promote productive utilization of mobile data. Also he will create awareness,
 knowledge and trust factor among the data users of his village. Data Mitra can create
 Facebook page for his village to spread knowledge among smartphone users of that
 village.
- Initiatives from Handset/ Mobile Operators in Solapur district: Initiates can be taken by handset / sim card companies to train customers though leaflets in local languages with their products to create smart society towards their CSR.
- 3. Government: Local Government bodies can create awareness of useful apps which rural people can use. These can be promoted through online and offline platform. E.g.: promotion of arogya setu app.

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20. Post- Covid Economic Recovery through Digital Marketing

Dr. Prakash D. Sawant

Head and Associate Professor in Commerce, Gokhale Education Society's Dr. T. K. Tope Arts and Commerce Senior Night College, Parel, Mumbai.

Abstract

India is fastest growing large economy in the world, Digital marketing industry in India is a flourishing career today. In a country with a hasty growth economy, it is anticipated to have a very high noteworthy growth in Digital marketing career. The development in the digital marketing inclinations is making a very considerable influence on marketing and advertisement. Digital Marketing industry in India is supper to nearly all the business sectors. Some of the applications of E-Marketing are shopping and order tracking, online banking. payment systems and content management. To accelerate market growth digital capabilities. need to be promoted. Business units can overcome post COVID impact only by migrating to digital technologies. Most of the executives have led their companies to digitize at least some part of their business to protect employees and serve customers facing mobility restrictions as a result of Covid 19 Crisis. As one CEO of a large tech company recently stated, "We are witnessing what will surely be remembered as a historic deployment of remote work and digital access to services across every domain." As technology development is swelling, the use of digital marketing, social media marketing, search engine marketing is also growing. Buyer's buying performance is moving and they are more persuaded near digital marketing slightly than traditional marketing. This paper is made with an attempt to highlight, analyse and understand the impact of covid-19 pandemic on digital marketing.

Keywords - Digital marketing, internet marketing, E-marketing, Buying Behaviors.

Introduction

Digital Marketing industry in India is a booming career today. In a country with a rapid growth economy, it is expected to have a very high significant growth in Digital marketing career. The growth in the digital marketing trends is making a very substantial impact on marketing and advertisement. The big picture of Digital Marketing industry in India cannot be complete if short preview of the past digital marketing statistics is not made. Digital Marketing industry in India is spread to almost all the business sectors. Some of the applications of E-

Marketing are shopping and order tracking, online banking, payment systems and content management. Digital marketing' give persisted first coined in the 1990s. Digital marketing is also notorious as 'online marketing', 'internet marketing', or 'net marketing'.

Statistics show that nation has arched five years forward in consumer and business digital adoption during the Pandemic. Banks have launched provisions of digital outreach to customers to make flexible payment arrangements for loans and mortgages. Grocery stores have shifted to online ordering and delivery as their primary business. Schools in many locales have pivoted to 100 percent online learning and digital classrooms. Doctors have begun delivering telemedicine, aided by more flexible regulation. Manufacturers are actively developing plans for "lights out" factories and supply chains.

In 2020, the number of internet users is around 4.8 billion and the percentage population has increased to 62 percentage. The digital marketing in India report by the International Journal of Advanced Research Foundation revealed that summarized that India is getting to see the golden period of the Internet sector between 2013 to 2018 with incredible growth opportunities and secular growth adoption for E-Commerce, Internet Advertising, Social Media, Search, Online Content, and Services relating digital marketing.

The Covid-19 pandemic has led to an inevitable surge in the use of digital technologies Aspects of surveillance and privacy gain importance with increased digital usage. We explore possible scenarios of the digital surge and the research issues that arise. With the spread of the pandemic, almost all regions have implemented lockdowns, shutting down activities that require human gathering and interactions - including colleges, schools, malls. Internet services have seen rises in usage from 40 % to 100 %, compared to pre-lockdown levels.

Methodology

This study methodology is descriptive in digital market by nature. Secondary data collection technique was implemented. The informative data is used in this study has been collected from various sources, different websites and published research papers

Objectives

- Recognize the several networks of digital marketing in India
- Assessment digital marketing after pandemic
- Challenges digital marketer face

Limitations of Study

The study is imperfect to secondary data.

Time limitations while collecting thesecondary data.
 Simplification of all the data from this study is not preferable.

Review of Literature

Work from home or remote work is one of these trends that has gained immense popularity among entrepreneurs and businessmen. In recent research published in the *International Journal of Advanced Science and Technology*, Purwanto *et al.* (2020) notified that work from home is disadvantageous and advantageous for corporate entities at the same time and irrespective of these, the realization of this particular c The business strategies due to the occurrence of COVID-19 pandemic and its proliferation across the globe. The potential for survival and sustainability has become a matter of concern for many business leaders and entrepreneurs in the wake of the widespread negative impact of COVID-19 pandemic. With the recovery from this crisis as the fulcrum of the community for entrepreneurs, it has become crucial to estimate and predict the future trajectory of entrepreneurial success and market leadership. In a post-pandemic (COVID-19) world, growth avenues of entrepreneurship need to be ascertained since it is vital for making positive on the Indian economy. In the landscape of academia and the tentative business world, these aspects are needed to be addressed with a strategic focus on entrepreneurial growth and productivity augmentation

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The application of work from home concept by entrepreneurs requires the accentuation on effective management as well. Referring Mercer survey result, it is deduced that work from home aids environmental, social and governance initiatives of the organization with a focus on bringing about changes in the traditional course of work office (Mercer, 2020). The global survey of Mercer also shows that 75 per cent of organizations are putting a focus on changing policies and philosophies so that workforce is encouraged to work flexibly. Leveraging emerging technology, virtual business meetings, yearning for the new content for customer engagement are the trends that hallmark the newly emerged paradigm of business practices and entrepreneurship.

Organizations are impelled to reassess their business strategies due to the occurrence of COVID-19 pandemic and its proliferation across the globe. The potential for survival and sustainability has become a matter of concern for many business leaders and entrepreneurs in the wake of the widespread negative impact of COVID-19 pandemic. With the recovery from this crisis as the fulcrum of the community for entrepreneurs, it has become crucial to estimate

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Digital Marketing

Digital marketing is the use of the internet, mobile devices, social media, search engines, display advertising and other channels to reach consumersor interactive billboards and other online ads (such as banner ads) to promote products and services.

At no point in human history was the populace so aware of the economic consequences of a pandemic. Initially, the reaction to the COVID-19 outbreak ranged from sheer panic to brands scurrying to make what they could before the apparent and inevitable shutdown.

Refocus digital efforts toward changing customer expectations

Many companies are accelerating their shifts toward digital-first models—at warp speed. One European variety-store chain, for example, establishment of fully functioning e commerce business. The online business are interconnected across all functions (warehousing, merchandising, marketing, customer support, et cetera), but it's not just about digitizing. Companies must also think about customers journey to reduce friction, accelerate the shift to digital channels, and provide for new safety requirements. For example, an automobile manufacturer now handles functions traditionally performed by dealers, such as trade-ins, financing, servicing, and home delivery of cars. Airlines are rapidly reinventing the passenger experience with contactless journeys focused on traveller health and safety to make customers feel comfortable flying again.

Use new data and artificial intelligence to improve business operations

Hundreds of operational decisions are to be made on daily, weekly, and monthly bases. Take an airline, for example, that must make many decisions: Which routes should we operate? What crew size is optimal for each flight? How many meals should we order? What staffing level is necessary in the contact center? Modern businesses have several forecasting and planning models to guide such operational decisions. Organizations will need to validate these models. In the same way that many companies had to reconstruct its financial model. As companies construct these models, analytics teams will likely need to bring together new data sets and use enhanced modeling techniques to forecast demand and manage assets successfully. One automotive-parts supplier, for example, developed a forecasting model that incorporated previously unused third-party data. The model will help the supplier spot potential issues with its own suppliers' ability to deliver needed items, offering a chance to reach out to its suppliers to work out logistics or find another source.

Increase the organizational drumbeat

The current crisis has forced organizations to adapt rapidly to new realities, opening everyone's eyes to new, faster ways of working with customers, suppliers, and colleagues. Many CEOs wonder what it will take to maintain the quickened organizational drumbeat.

Companies that have led the way in adopting flatter and swift organizational model which shows substantial improvements in both execution pace and productivity. This has held true during the crisis, as we see a direct correlation between pre crisis maturity and the time it has taken companies to launch a first crisis-related product or service. While many companies have at least a few agile teams in place, few have successfully scaled to hundreds of teams staffed with many more "doers" than "checkers," which is what's needed to drive the accelerated organizational pace.

Remote working can help organizations move at a faster clip as companies tap into new labor pools and specialized remote expertise.

Leaders who want to succeed in the digital-led recovery must quickly reset their digital agendas to meet new customer needs, shore up their decision-support systems, and tune their organizational models and tech stacks to operate at the highest effective speed. In other words, C-level executives must point their digital firepower at the right targets and quickly execute against them. It's essential to set these targets at the outset and regularly measure progress against them. Achieving parity or better across digital channels to win the revenue race, rebuilding the most critical decision-support models, and doubling development velocity are goals that are all within reach.

Conclusion

Covid19 has changed consumer expectations. Today, they don't want to see marketers persuading them to purchase something that doesn't offer value. Brands are understanding this and incorporating the sentiment in their strategies.

Having taken a bite of the digital marketing fruit and realizing the potential it has in store, brands will continue investing in a tech ecosystem to keep the momentum moving. The future is technology, and now is the right time to become a part of this digital onset in marketing.

The pandemic has compelled businesses to transition online to showcase their products and services. This, in turn, has prompted brands to create content that is contextual and relevant in order to garner a larger mindshare from their customer base.

With a nearly 100 percent increase in online sales in India, businesses and entrepreneurs now realise that the shift might be more formidable and long-term than they ever thought.

As the economies are lurching back, demand recovery is unpredictable, it is uneven across geographies, sectors, product categories, and customer segments. While a few sectors will face unusually strong demand, leaders in many industries must deal with periods of structural overcapacity. Those companies face the painful need to rightsize the cost base and capital of their operations, supply chains, and organizations overall and to transition their fixed costs to variable costs aggressively wherever possible. Complicating matters for leaders as they grapple with ways to deal with an uneven recovery is that historical data and forecasting models will be of little use to predict where pockets of demand will emerge and where supply will be necessary. New data and completely rebuilt analytical models will be essential to steer operational decisions.

Many organizations have shifted to remote-working models almost overnight. A remote-first setup allows companies to mobilize global expertise instantly, organize a project review with 20—or 200—people immediately, and respond to customer inquiries more rapidly by providing everything from product information to sales and after-sales support digitally. In effect, remote ways of working have, at least in part, driven the faster execution drumbeat that we're all experiencing in our organizations. And this step change in remote adoption is now arguably substantial enough to reconsider current business models.

Quickly pivoting the business agenda to address these changes will be critical for a successful recovery. Digital Marketing will undoubtedly play a centre stage role.

The risk of physically going to the market during current times has made even the technologically unaware familiar with online shopping. And only now are they realising the sheer advantages of being able to order everything from a book to a water purifier from the safety of their homes.

This brings us to a situation which no amount of marketing research could have predicted. Earlier, where there was no customer footprint, there are now hordes of consumers frequenting with ever-growing demands. It is a shift we could not have anticipated so early. But it is a shift brands are ready for now.

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