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Proceedings of

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"After effects of pandemic on life, Education and Business"

on

Saturday, 18th March, 2023

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National Conference – St. Paul College

Editorial

St. Paul College and Entire Research, A National Quarterly Research Journal have come together to publish this quarterly Issue consisting of the Papers presented at the National Conference hosted by St. Paul College, on online mode on the theme "After effects of pandemic on Life, Education and Business" on 18th March 2023.

The Conference and this Journal is meant to be a platform for research scholars of various colleges doing their Doctoral thesis, in various fields, to publish their research papers and articles. The response to this online conference has been tremendous.

We are making a conscious attempt to encourage college students, not only post-graduate students but also undergraduate students to start doing their research work at a very early date so that as they grow up, they will find research work interesting and enlightening. It will also encourage these young students to go for their PhD at a very early age.

India with its vast population and increasing literacy rate, still has very less number of PhD holders as compared to the developing countries. Facilities for research and publication of articles and Research papers in India may not be enough. Therefore, this conference and this journal is an attempt to bridge the gap, if any, towards fulfilling our vision to encourage a larger number of students to take up doctoral work in their areas of interest.

The publication of this Journal would not have been possible without the sincere efforts of Dr. Balwant Singh, who despite his busy schedule guided us in taking out this Journal in time.

Sincere thanks are also due to Dr. Swati Desai, Dean JJTU University, Rajasthan; Dr. CA. Subhash Desai, Professor and Research Guide, JJTU University, Rajasthan; Dr. Harish Dubey, Principal, Birla Night College; Dr. Santosh Rathod, Asst. Director, IDOL and Dr. Rupali Taru for their encouragement and guidance.

I also thank my entire Advisory committee for the tremendous encouragement they gave us during the preparation for the Conference. I also thank the entire staff of St. Paul College for their marvelous support.

A Study of Digital Transactions Banking Post Pandemic with Special Reference to Mumbai City

Dinesh Motwani
Assistant Professor, St. Paul College.

Abstract:
The analysis is based on post-COVID digital banking transactions. Additionally, it enables comparisons of user experiences prior to and following the creation of digital banking transactions. The study has a descriptive focus. Both primary and secondary data are used to support it. Primary data sources include surveys of users who conduct digital banking transactions. There are 100 respondents, which makes for a convenient sample of Mumbai residents between the ages of 18 and 60. Through a systematic questionnaire, information about their preferences, experiences, and volume of digital transactions is gathered for both the pre- and post-pandemic periods.

Keywords: Digital transactions, Users, Banking, Post pandemic, Mumbai city.

Introduction:
The majority of India's financial procedures have been automated thanks to digital banking. One can perform transactions using digital banking on gadgets including PCs, laptops, tablets, and mobile phones. One can open a digital bank account without going to a physical location of the bank. Additionally, you can set up billers and pay your utility bills. The customer can complete the banking process online without visiting a branch by using e-banking. Customers, for instance, utilise automated teller machines (ATMs) in place of cashiers, and they conduct financial transactions using electronic money instead (Allegabond and Parissa, 2006). Customers can submit requests for a variety of services, check their accounts, and offer comments. The bank makes use of the internet to make deposits into its savings accounts, pay bills, and conduct other financial transactions (Haq & Awan, 2020). Information and communication technology (ICT) is significantly reliant on it in order to deliver financial services in a 24-hour window. E-banking has become a phenomenon all over the world. It is a crucial tool for expansion, advancement, and fostering heightened rivalry. There was surge in operations of online banking due to covid 19 outbreak. Therefore, the epidemic has sped up the transition to internet banking, delaying the current trend by several years. Furthermore, this effect is not a one-time occurrence; it persists. According to a Deloitte analysis, many people who switch to and use online services for the first time want to do so in the future in bigger numbers than in the 2020 poll. After the pandemic, 59% of respondents believe they'll use both online and in-person services (8 percentage points more than in the 2020 study), while 18% say they'll favour online services (4 percentage points up). After a prolonged period of use during the epidemic, a growing proportion of customers believe they will continue using online services at least some of the time, indicating that online banking is likely to become a permanent fixture in the spectrum of services that banks provide. Overall, younger individuals are more receptive to online solutions, although the percentage of over-50-year-olds who conduct their banking online has significantly increased. Nearly two- thirds (65%) of this group state that they want to use both online and in-branch services after the epidemic, demonstrating an above-

average interest in hybrid solutions. This research highlights the changes in the adoption of digital transactions with respect to banks after covid. Also with the help of paired T Test, the pre and post covid reactions and behaviours of consumers in relation to online banking are measured. Online banking and digital banking are phrases that are frequently used interchangeably. There is a thin boundary between the terms' meanings, though.

Daily necessities like examining transactions, checking balances, and moving money are all covered by online banking. This is the bank's primary business, which has been moved online with the aid of online banking. A means to an end is online banking.

Digital banking, though, is a goal unto itself. The goal of digital banking is to digitise all bank operations, whether they are core or non-core. In essence, the main goal of digital banking is the client onboarding process, followed by account servicing and account closure.

Table 1: Table showing digital banking transactions post pandemic

Digital banking services	Utility
1. Obtain bank statements	View and download your bank statements for any specified period.
2. Transfer of Funds	With alternatives such as NEFT, RTGS, and IMPS available, the need to issue cheques and DDs has been eradicated.
3. Mobile banking	Mobile banking is digital banking through an application optimized for smartphones and tablets.
4. Cash withdrawals	ATMs facilitate cash withdrawals at any point in time. Moreover, ATMs are widely present in every locality.
5. Bill payments	Auto-debit feature for bill payments lets a user setup monthly debits in favor of regular utility payment.
6. Finance	Invest, raise loans, open fixed deposit accounts – all through digital banking. De-mat accounts can be linked to your bank accounts to provide a seamless flow of funds so you can invest promptly.
7. Manage cheques	Intervene in the cheque clearing process using digital banking to stop the cheque if the need arises.
8. Monitor transaction records	Banks send transaction alerts to the linked mobile number or email addresses. Transactions are updated almost as soon as executed. Digital banking also lets you monitor account balances or outstanding at the click of a button.

Source: https://tavaga.com/blog/digital-banking-meaning-benifits-products-types-disadvantages-future/

Objectives:
1) To study the digital transactions of banking post pandemic
2) To compare and contrast the digital transaction usages by customers.
3) To examine the challenges of digital transactions of banking.

Hypothesis:
H0: There is no significant difference between the pre and post pandemic digital banking transactions Usage and experiences by Customers
H1: There is significant difference between the pre and post pandemic digital banking transactions Usage and experiences by Customers

H0: There exists no association of challenges experienced by consumers for digital banking services and Age group.

H1: There exists association of challenges experienced by consumers for digital banking services and Age group.

Review of Literature:

Achutamba, V., & Hymavathi, C. H. (2022)

This article demonstrated how using digital payment may help businesses in various industries reach out to potential customers and explore the concepts of digital banking, payment, and payment methods. Over cash, digital payments have many advantages, including ease, security, and clarity. A completely new method of transmitting capital in the Indian economy will emerge during the following several years.

Indian Brand Equity Foundation (IBEF) 2019

Numerous causes, such as ease of payment, the rising use of smart phones, the expansion of non-banking payment institutions, and the intensifying regulation of the digital payment platform, are contributing to the sector's expanding growth.

Jindal and Sharma (2020)

By analysing market conditions, defining customer targets, comparing e-banks, and identifying demographic characteristics of users and non-users, authors looked at the scope of e-banks and m-banking in China. They come to the conclusion that China's lack of awareness of such facilities is the result of security barriers, foreign dangers, inadequate computer capabilities, and China's history of cash- carrying banking. The numerous benefits that both the business and the customer enjoy are credited with driving the growth of Internet banking. Both are significantly related to the decline in bank expenses, and internet banking is still one of the most economical and dependable distribution channels available. The advantages for end users are numerous and include, but are not limited to, the program's adaptability (time savings and global accessibility).

JAIN, ANIL, and SARUPRIA (2020)

This essay, titled "Impact of Covid-19 On EWallet's Payment In Indian Economy," aims to investigate how Covid-19 will affect eWallet in India, how Ecommerce will develop and how that will affect the payment industry, whether transaction volumes will change, and whether digital solutions will provide funding for fintech startups. A substantial portion of the study is based on secondary data that was also gathered from a variety of sources, including newspapers, periodicals, and websites. There has been a rise in orders placed on ecommerce websites, ebanking websites, and applications for food, entertainment, and clothing during the COVID-19 outbreak, where people were encouraged to stay in touch with the public sphere.

Research Methodology:

The research is Descriptive in nature. It is based on both primary and secondary data. Primary data includes data sourcing of survey from users of digital banking transaction. No. of respondents are 100 which is Convenient sample collection comprising residents of Mumbai falling in the age group of 18 to 60 years. Their preferences, experiences and nature with volume of digital transaction conducted are collected for pre and post pandemic periods through structured questionnaire.

Data Analysis and Interpretation:

Table 2: Digital banking types and its preferences by users

Digital Banking Transactions	% of Digital Bank Service Users
Mobile banking	87
Online transfers – NEFT	57
Obtaining and Downloading bank statements	35
ATM Enabled services	88
Automated bill payments	45
Demat accounts	36
Internet banking	78
SMS based transaction	89
Monitoring cheques online	59

Fig 1: Figure showing usage of digital banking services
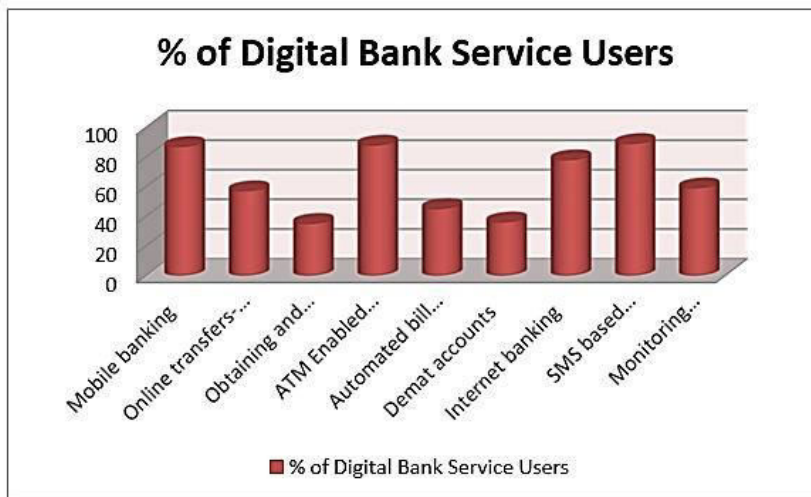
In the above fig, it can be seen that maximum people use ATM enabled services, followed by Mobile banking, followed by SMS alert transactions and internet banking.

Table 3: Paired T test (Hypothesis testing 1)

		Mean	N	Std. Deviation	Std. Error Mean
Paired Samples Statistics					
Pair 1	Precovid frequency	1.8500	100	1.22578	.12258
	Postcovid frequency	4.3400	100	.74155	.07416
Pair 2	Precovid transaction	29.2000	100	7.34159	.73416
	Postcovid transaction	68.6000	100	10.63822	1.06382
Pair 3	Precovid volume	7180.0000	100	2354.36410	235.43641
	Postcovid volume	41100.0000	100	10838.11083	1083.81108

		Paired Samples Test							
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Precovidfrequency-Postcovidfrequency	-2.49000	1.62366	.16237	-2.81217	-2.16783	-15.336	99	.000
Pair 2	Precovidtransaction-Postcovidtransaction	-39.40000	12.45760	1.24576	-41.87186	-36.92814	-31.627	99	.000
Pair 3	Precovidvolume-Postcovidvolume	-33920.00000	11181.40592	1118.14059	-36138.63352	-31701.36648	-30.336	99	.000

In the above tables, paired t test shows the Pre covid and Post covid situation and the variables are Frequency of doing digital transactions, Percenatge of transactions as compared to traditional transactions and Volume of transactions. Since P Value is 0.000 in all cases, it is interpreted that there is significant difference between the pre and post pandemic digital banking transactions behavior by consumers.

Table 4: Anova (Hypothesis testing 2)
Table showing challenges of digital transactions by Age group

Dimensions	Age Group	N	Mean	SD	Test of Homogeneity		ANOVA	
					Levene's Statistic	p-value	F-Value	p-value
Security concerns	Less than 30 years	18	3.76	1.011	0.878	0.407	4.101	0.011*
	30 - 45 Years	59	3.85	1.085				
	Above 45 Years	23	3.61	1.134				
Technical issues	Less than 30 years	18	3.73	1.011	0.006	0.993	6.818	0.001**
	30 - 45 Years	59	4.00	1.040				
	Above 45 Years	23	3.67	1.146				
Customer expectations	Less than 30 years	18	3.67	0.969	1.180	0.307	3.986	0.016*
	30 - 45 Years	59	3.90	1.080				
	Above 45 Years	23	3.66	1.567				
Lack of Personal contact	Less than 30 years	18	3.82	0.984	2.143	0.119	3.333	0.038*
	30 - 45 Years	59	3.91	1.088				
	Above 45 Years	23	3.62	1.139				

The challenges of digital banking transactions are security concerns, technical issues, growing customer expectations, lack of personal contact. Since P Value is 0.0011, 0.001, 0.016, 0.038 in all cases respectively, we say that There exists association of challenges experienced by consumers for digital banking services and Age group.

Findings:
1) Most of the age group belongs to the category of 30 to 45 years.
2) Pre and post test includes three variables like frequency of using digital transactions, percentage of usage as compared to physical services and volume of transactions between pre and post pandemic period and there exists significant difference between two periods.
3) Out of all, digital transactions like ATM enabled services, followed by Mobile banking, followed by SMS alert transactions and internet banking.
4) Most important challenges of digital banking transactions are security, Technical issues, growing users excpectations and lack of personal contact which are associated with age of respondents.

Conclusion:
Due to the COVID 19 outbreak, internet banking activity increased. As a result, the epidemic has accelerated the shift to online banking, causing the existing trend to be set back by many years. There is a substantial difference between the two periods in terms of three factors, including the frequency of using digital transactions, the proportion of usage compared to physical services, and the number of transactions between the pre- and post-pandemic period.

Digital transactions such as ATM-enabled services, mobile banking, SMS alert transactions, and internet banking are in first place overall.

Security, technical concerns, increased user expectations, and a loss of personal touch, which are all related to the respondents' ages, are the biggest obstacles to digital banking transactions.

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A Study of Surge in Usage of M-Wallets Post Pandemic with Reference to Ulhasnagar City

Bhavika Makhija
S.D.T. Kalani College, Ulhasnagar-421001.
Email Id: gsgeetasadhwani8@gmail.com
Contact No.: 8855047700 / 8208074260

Abstract:
Mobile wallets are a way to carry cash in digital form. You can link your credit or debit card information to the mobile wallet application on your mobile device or send money online to your mobile wallet. The use of mobile wallets in India has increased in recent years due to various advantages such as ease of use, simplicity, convenience and cost effectiveness. The use of M-wallets avoids unnecessary bank visits, shortens social distances, avoids physical contact during cash exchanges during the Covid 19 outbreak in India, and embraces a cashless economy. On the other hand, it helps to create a positive attitude among the people. The Covid-19 pandemic has facilitated the use of digital and contactless payments.

Digital payment companies such as PhonePe, Paytm and Amazon Pay have seen a nearly 50% increase in transactions through their digital wallets since the start of the Covid-19 crisis. This research paper examines why mobile payment apps have increased in popularity and use in India during the 2020 COVID-19 pandemic, and whether this increase will continue after the pandemic. This study considers the four most popular payment apps used in India: Google Pay, PhonePe, Paytm and Amazon Pay. The population of the research study are users of m-wallets in Ulhasnagar. Convenience sampling methods are used to collect relevant data by sharing survey links and getting responses through social media. Samples of 100 responses were selected and analysed for study. The results of the survey show that people have significantly increased their use of mobile wallets since 2020 and will continue to do so. The study also found that the majority of people who started using m-wallets during a pandemic have continued to use m-wallets after the pandemic.

Keywords: Cashless Payments, M-Wallets, Covid-19 pandemic

Introduction:
In India, as per Ministry of Electronics and IT (MeitY) data of financial year 2020-21 total digital payment transactions were 5,554 crore which has now raised by 33% in present financial year 2021-22. Digital platform is one of the platforms which is easily accessible via mobile phones in which m-wallets contributes a lot. Launch of m-wallets reduced the use of heavy wallet in people's pocket. One can pay for almost any product or service, and transfer money at one click using their mobile phones via m-wallets. Whether you are paying for a taxi ride or buying your morning coffee and breakfast today m-wallets are used for almost every transaction.

History:
A mobile wallet is a digital version of a physical wallet that stores payment card information on your mobile device. Mobile wallets are a convenient way for users to make

payments in stores and can be used by sellers listed on mobile wallet service providers. Wallet365.com was India's first e-wallet, launched in 2006 by media firm Times Group in association with YES Bank followed by Oxigen wallets in 2008. In year 2009, MobiKwik was started and gained popularity in India. Later Paytm, Google Pay, Amazon pay, Airtel money captured the Indian digital wallet market. In 2015, M-wallets gained much importance with the launch of the "Digital India" campaign by the government of India to uplift the usage of technology in India. In India, the concept of digital payments began to flourish in 2016 with the launch of demonetisation. In 2020, the global epidemic has increased the use of digital payments in some sectors, including online purchases of groceries and medicines, and subscription to over-the-top (OTT) channels for the latest movies and web series, social distance was in compliance with government regulations to maintain, due to this surge in usage in m-wallets has been seen. Many shopkeepers use digital payment methods for cashless sales and can accept and complete different transactions through different applications. Not only third-party applications, but also e-commerce websites like Amazon and messenger applications like WhatsApp are beginning to offer digital payment services to the general public.

This study focuses on why mobile wallet users and usage increased in India during the pandemic. on the usage of mobile wallets in India during the COVID-19 pandemic, especially Google Pay, PhonePe, Paytm and Amazon Pay. Research objectives include a study of the popularity of mobile wallets in India during COVID-19. The study also analyses whether mobile wallet usage will continue after a pandemic in India.

Review of Literature:

(Anjana George September 2021): The researchers concluded that during the outbreak of COVID-19, maintaining social distance became a top priority for most people, and contactless payments became the best solution for payments. During this time, mobile wallets have been introduced to ensure the safety of people. During the pandemic, people's buying behaviour changed and more and more people chose mobile wallets over traditional payment methods. This study focused on this change and look at the relevance and growth of mobile wallet use during the pandemic. Researchers analyzed that the adoption of mobile wallets during this period was due to a variety of reasons, including contactless payments, convenience, and ease of payment. This study, which targets only Google Pay, PhonePe, and Paytm, concludes that people are aware of the benefits of using a mobile wallet and will continue to use it after a pandemic.

(Saha January 2021): The researcher concluded in his study that; user have positive approach towards e-wallets. In India, during pandemic people from every nook and corner adopted the use of e-wallets to avoid physical cash transactions. E-wallets users suggested to educate the importance, usage and benefits of e-wallets over traditional payment modes. Service providers are of view that improvement in design and content can attract more customers towards usage and adoption of e-wallets in their day-to-day life in pandemic and other similar emergency situations. E-wallets platforms helped to maintain social distancing, avoiding unnecessary standings in long queue and avoiding physical touch during outbreak of Covid-19 pandemic. Government of India along with RBI must initiate awareness for use of e-wallets during pandemic conditions also inculcate a habit of regular using e-wallets in daily life of banking customers.

(Singhal Rashi and Gupta Abhilasha n.d.): Researches examined that digital payment applications are a great contributor to the development of Indian economy GDP and also raised the standard of living of people in society. Digital payments encourage money flow with more ease as sending and receiving money in economy is facilitated. It is seen that demonetization also led to the increase of digital payments but the pandemic led to a sharp increase in these payments as these payments become a part of daily lives. People understood the importance of digital payments only after covid 19, even at town and village level an increase in usage of digital payment services by businesses as well as households are seen post pandemic.

Profile of Study Area:
Ulhasnagar city is located in Thane district of Maharashtra with 0 villages and 1 town. The Gender ratio (Female male Ratio) is around 881: 929 as per the 2011 census survey. According to 5th NFHS (National Family Health Survey-2019-2020) on an average, less than 3 out of 10 women in rural India and 4 out of 10 women in urban India used the internet. People who are digitally empowered will be better parents, workers, and citizens because they can easily access all the information; they need at their fingertips with increased confidence level.

Objectives of the Study:
1.   To study the popularity of M-wallets during Covid-19 pandemic.
2.   To study the respondent's attitude towards usage of m-wallets post-pandemic.

Research Methodology:
Data Base
The study is based on Primary Data which is collected directly by the researcher from 100 respondents and Secondary data collected from e-magazines, websites, e-journals etc.

Nature of Study
Present study is descriptive in nature to study surge in usage of m-wallets post pandemic with reference to Ulhasnagar city.

Sampling Size & Technique
For research study in Ulhasnagar City of Thane District, sample is randomly undertaken from 100 respondents.

Statistical Tools
•   Percentage
•   Frequency table
•   Pie Diagram & Bar charts

Limitation of Study
•   The study is limited to 100 respondents only from Ulhasnagar City of Thane District because of time constraints.
•   Due to small sample size, the results cannot be taken as universal.
•   The accuracy of the figures and data are subject to the respondent's view.

Data Analysis and Findings:
Demographic Characteristics of Respondents

Particulars	Categories	Frequency	Percentage (%)
Gender	Male	44	44%
	Female	56	56%
Age	Upto 20 years	29	29%
	21 – 30 years	48	48%
	31 – 40 years	23	23%
Literacy level	Undergraduate	34	34%
	Graduate	27	27%
	Postgraduate & Above	39	39%
Occupation	Employed	53	53%
	Business or Profession	23	23%
	Student or Housewife	24	24%
Use of Smartphone	Yes	100	100
Awareness about M-wallets	Yes	100	100
Use of M-wallets	Yes	100	100

Which of the following M-wallets you prefer the most?
100 responses
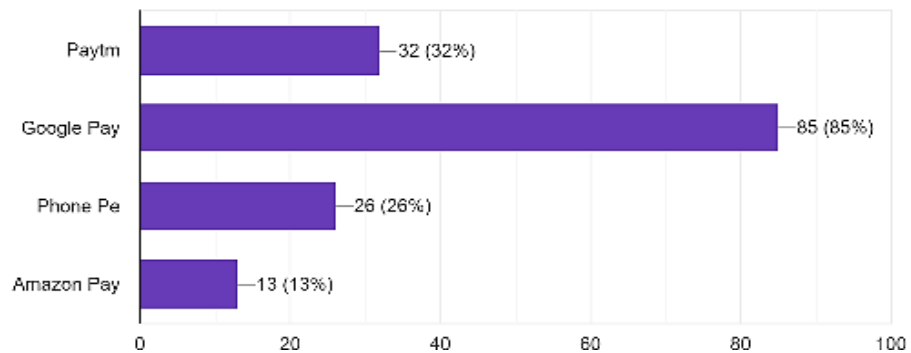
Majority of users prefer Google Pay

When you started using M-wallets?
100 responses
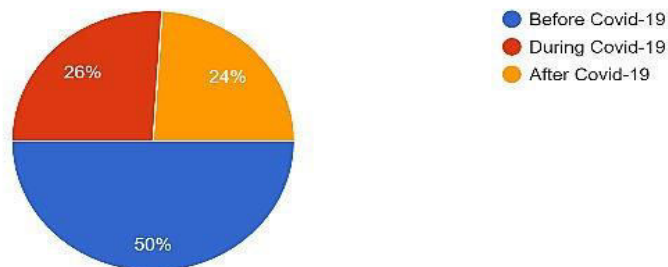
26% of respondents started using M-wallets during Covid-19 & 24% post Covid period

You prefer using M-wallets for completing _____ transaction?
100 responses

Recharge, Utility bill payments	—74 (74%)
Online shopping & Bookings	—56 (56%)
Online Ordering of Food/Services	—45 (45%)
Payments at Stores	—58 (58%)
Transfer money	—71 (71%)
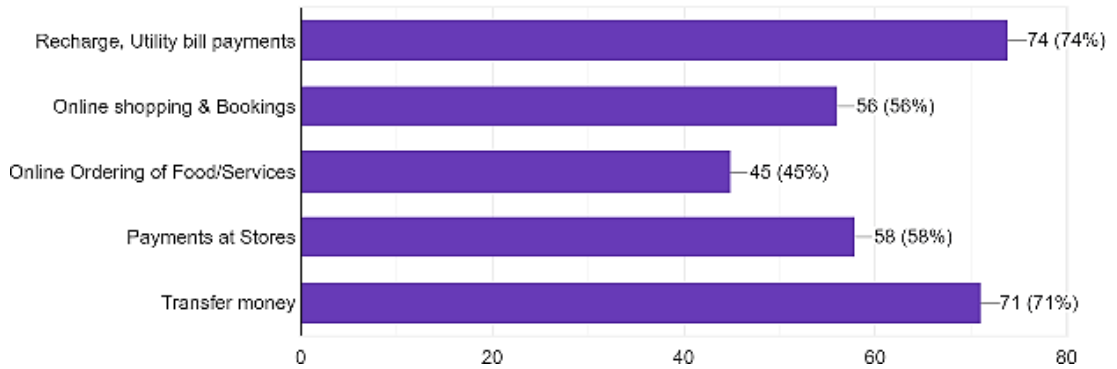
Majority of users use m-wallets for payment of utility bills/ recharges, and for transferring money

Frequencies of using M-wallets
100 responses

- Daily — 36%
- Weekly — 28%
- Sometimes — 26%
- Rarely — 10%
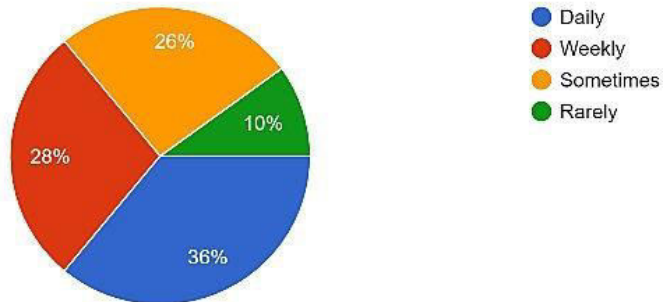
36% people use M-wallets in their daily life

Reason for using M-wallets:
100 responses

- Easy Accessibility & Convenience — 45%
- Multiple Usages — 16%
- Instant Payment/Transfer — 35%
- Incentives/Discounts/Promotions
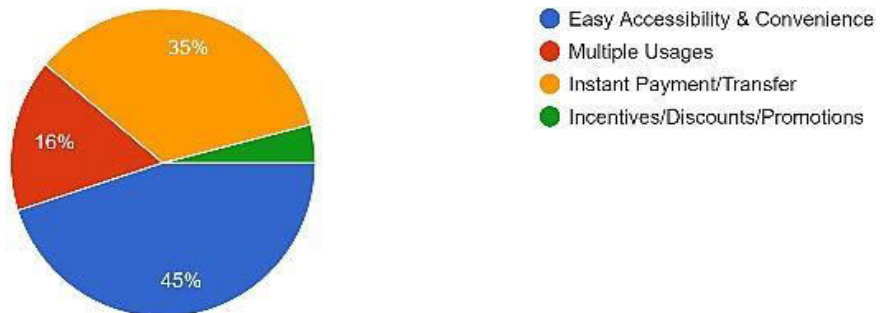
45% of respondents use M-wallets due to easy accessibility & Convenience 35% use for Instant payment/Transfer

Role of M-wallets during outbreak of Covid-19:

100 responses
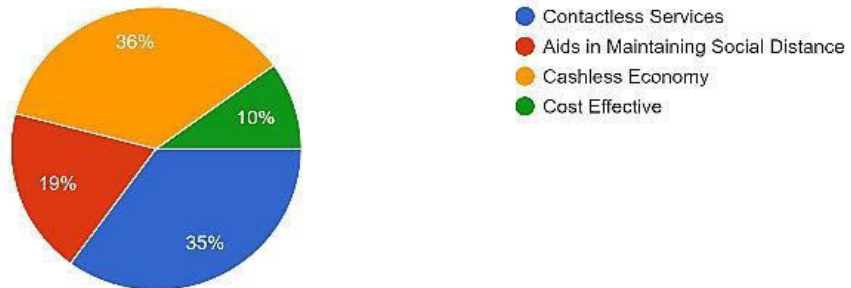
M-wallets provided contactless services and boosted cashless economy during outbreak of Covid-19

Have you continued the frequency of using M-wallets after Covid-19?

100 responses
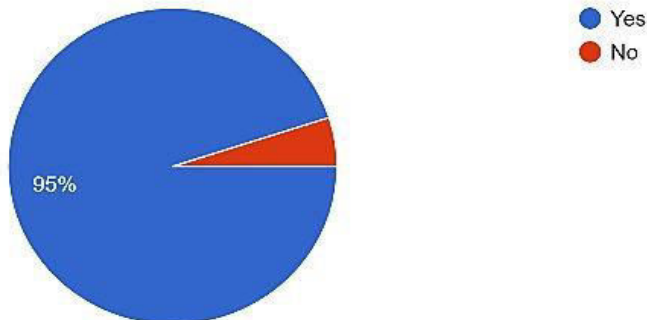
95% users continued the frequency of using M-wallets post pandemic

Conclusion:

The study concludes that adopting of m-wallets are due to a variety of reasons, including contactless payments, convenience, and ease of payment. During the outbreak of COVID-19, maintaining social distance became a top priority for most people, to this context m-wallets provided contactless payments services. Due to pandemic, people's buying behaviour changed and many people choose mobile wallets over traditional payment methods. This study shows about 50% users started using m-wallets during and post pandemic period it also shows that surge in transactions via m-wallets post pandemic.

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A Study on Impact of Pandemic on Higher Education in India

Mrs. Srishti Masand
St. Paul College, HOD – Department of Commerce.
srishti.masand@stpaulcollege.co.in

Abstract:
Covid-19 has affected almost the entire corner of the world and has basically affected the human life. It definitely affected the different sectors of the world like agriculture sector, service sector, business sector and education sector. For months the education system had faced a real tough time in getting the students continue their learning even after sitting at home. Certainly the students were expected to coordinate and attend online classes for winding up the curriculum. Not only this, the evaluations for school, colleges and universities were cancelled at the beginning of the pandemic, which had affected the assessment process as well. After this big environmental challenge of Covid-19, all the educationalist started feeling the urge for learning the new ways of delivering their lectures to the students and of course then transforming the face of education into digital. Teachers and students of all the streams This article clearly highlights the impact of pandemic on education system.

Keywords: Covid-19, Education System, Online Education, Higher Education, Digital Education, Technology, Government.

Introduction:
"Journey of Thinking to Being Digital"
The pandemic was declared by WHO during March 2020 and immediately after this the State Government took this crucial step of shutting down the education institutes during pandemic. The Government of India as a preventive measure asked the education sector to encourage students and their folks to speed up the vaccination process. The entire coordination between the Government, Stakeholders of Education Industry and Students was largely done by the means of digital platforms. This step helped in no human contact in order to avoid the spread of Corona in our nation. Beside this, the digital shift was need of an hour by all the institutes because the dissemination of information was at pause during the period of lockdown. It was equally a challenge to adapt to the digital shift in education industry and an opportunity to get grabbed for more enhanced way of educating the learners. Many academicians were facing this challenge of full-scale digital transformation bought due to pandemic and it's not something easy to achieve. It was observed by the end of 2020, people in education sector and also students started living with the fact of unlearning the traditional way of learning and becoming resilient to the digital learning system. Stronger actions have been initiated in difficult times, and the education sector has been coming forward to take some. The epidemic has been helping educational institutions expand and choose platforms and methods they haven't previously employed. Considering the pandemic situation and challenges there were many norms and circulars issued by UGC, State Government and HRDC to equip students with online free e-resources to support them with best infrastructure facilities online.
Each teacher has to encounter fresh difficulties adjusting to new technologies and teaching online. Numerous colleges organised orientation sessions for professors after seeing the challenges they experienced in adjusting to teaching online. Yet, because the transition took

place so quickly, many teachers are still having issues with online learning environments. Due to the pupils' disinterest and uncertainties about their retention, teaching was particularly challenging.

Also significantly impacted was the learning process. It has been observed that online retention is poorer than in-person retention.

Objective of the Study:
• Covid 19 impact on education institution in India with an aspect of learning and teaching.
• How are the institutions preparing themselves for the digital revolution that will generate the need for more infrastructural support.
• The stakeholders of education industry becoming more flexible with the online and offline teaching methodology.
• There is a need to innovate and develop strategies for education and its assessment.
• Emerging approaches of India for Higher education post pandemic.

Literature Review:
• The lockdown period has also resulted in some serious problems, including disruptions in normal lectures and the delay of exams, among other things, which may result in a lack of time for the upcoming academic year. 2020. ' (GUPTA & GOPLANI, 2020)
• The majority of teachers and students are unprepared to use technology in the classroom, and there is also a dearth of experience and motivation in this area, which makes pandemics more difficult to manage. This article addresses many COVID-19 difficulties and potential for the Indira Gandhi National Open University's ODL system (IGNOU). (JENA, 2020)
• Students have been dealing with a variety of issues including home study conditions that are not conducive to learning, melancholy and anxiety, and bad internet connectivity. During this pandemic, students from rural places and underprivileged groups in particular confront a great deal of difficulty in their academic pursuits. This study recommends focused actions to foster a supportive learning environment for students from the most vulnerable groups in society. (Kapasia, et al., 2020)
• The COVID-19 epidemic, which has affected approximately 1.6 billion students in more than 200 nations, has caused the worst disruption to educational systems in human history. Almost 94% of students around the world have been touched by school, institution, and other learning place closures. A Literature Review on Impact of COVID-19 Pandemic on Teaching and Learning. (Pokhrel & Chhetri, 2021)
• Stronger actions are required in difficult times, and the education sector has been coming forward to take some. The epidemic has been helping educational institutions expand and choose platforms and methods they haven't previously employed. (Dr. DNS Kumar, 2020)

Research Methodology:
This being a theoretical review it relied on secondary data. The secondary data used for the paper are as follows. Website for understanding the concepts of Covid19 impacts and online education bringing a shift in the education system across India. Articles for gathering the maximum insights shared by variety of authors about how learners had suffered during

pandemic. Many research articles were referred during this study, in order to explain how post pandemic things have changed for vulnerable learners. This research is based upon the facts bought into notice by various social media platforms as well. To gather information for the current study, a variety of reports from national and international agencies on the Covid-19 epidemic are searched. Information about the effect of Covid-19 on India's higher education system has been gathered from a variety of reliable websites, magazines, and electronic resources. The impact of Pandemic is still ongoing. This study has not covered any statistical analysis on Impact of Covid-19 on education in india however further in-depth study with statistical research may also be considered.

Findings:

E-learning has rampant the pace of education sector in Pan India post covid-19. Technology has played a critical role at the time of pandemic and has contributed way too much in supporting the education sector. Learners and Educators were massively using gadgets and internet service during the peak of pandemic, which helped them to activate the paused learning system. Assessment and exam related systems were also developed quickly to execute the evaluation of students learning from home. Both educators and students should receive training on how to use the technology-enhanced online teaching and learning process.

Government and educational institutions should establish a policy to offer free internet and free digital devices to all students in order to promote online learning, which will lead to people becoming engaged and staying safe during pandemics (Pravat, 2020c). When COVID-19 was first designated a pandemic, the government and associated regulatory entities did a good job ensuring the safety of their stakeholders. The Department of Higher Education, part of MHRD, sent a letter advising institutions to use a virtual learning platform while students are in quarantine so that learning doesn't halt. Every institutional team started educating its constituents about the precautions that need be taken to stop the spread of the corona virus.

Conclusion:

This study has highlighted the impact of covid 19 over education system in india. The new normal will definitely has greater dependency over technology with regards to education. Virtual education and its approaches will bring huge differentiation in traditional methods of education and latest trends of education. Post pandemic the education system needs to be well structured in order to face demand of learners for hybrid mode of learning. The open source digital learning and various management system could be accepted by the higher education institutes to run digital learning.

Barriers like inadequate infrastructure, required funds, less privileged learners should be considered well in advance post pandemic and must be addressed with better planning in education industry.

2020-2021 was a year which has left its mark on all the teachers and learners due to the incomplete learnings. The problems doesn't end here, rather if we see other side of the impact pandemic has made on students life is unending. Many lost their family members, students dropout cases increased after pandemic came to an end, learners with poor mental health post pandemic found it difficult post pandemic etc. These issues are still being addressed in the institutes and many of the learners are being hand held by teachers to come out of the disruption. What best institutes can do to re-engage the learners? Here's a bunch of things that can be offered.

A. Special scholarship schemes for those who lost their parents in pandemic
B. Support with eLearning and infrastructure facility for less privileged students.
C. Personal counselling to those learners who have dealt with traumas during pandemic by visiting hospitals or by looking at death rates increasing or loss of family members.
D. Offering a reenrolment to dropout students due to pandemic.
E. Support students by finishing their unfinished education.

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A Study on the Imbalance in Work Life Balance Post Pandemic in India

Dr. Amelia Antony
Vice Principal, St. Paul College, Ulhasnagar-421004.
Email Id: amelia@stpaulcollege.co.in
Contact No.: 7498058500

Abstract:
The COVID-19 epidemic has led to an unknown disruption in the lives of people across the globe. The unforeseen shift to remote working has brought to the van the issue of work-life balance. This study aims to probe the impact of the epidemic on work- life balance in India. A check-grounded approach will be used to gather data from a sample of workers across different sectors. The study will dissect the factors that affect work-life balance and identify strategies that can be enforced to address the imbalance.

Keywords: COVID-19, work-life balance, remote working, hand well-being, productivity, inflexibility, workload.

Introduction:
The COVID- 19 epidemic has converted the way we live and work. With the unforeseen shift to remote working, people have had to acclimatize to a new way of life, juggling professional and particular liabilities from the confines of their homes. This shift has led to increased stress and anxiety among workers, as they struggle to maintain a work- life balance. The significance of work-life balance has no way been further apparent than during the epidemic. The purpose of this study is to understand the impact of the epidemic on work- life balance in India. The Covid- 19 epidemic has significantly impacted the lives of people, especially in developing countries like India. It redounded in dislocation of diurnal routines and had a negative impact on the work- life balance of numerous people. This study on work-life balance post epidemic in India has been conducted taking into consideration various perspectives of the people and furnishing the necessary perceptivity on the issue. The ideal of the exploration is to understand the primary causes of the dislocation in work-life balance and recommend possible results to cover people. Results of the study indicate that there have been dislocations in the work- life balance due to the dislocation in diurnal conditioning, lack of inflexibility, increase in workload and limited access to coffers. The discussion section further examines how these dislocations can be overcome with adding mindfulness and espousing better programs from the government and organisational situations.

Literature Review:
The separation of work and private life is a challenge that utmost of the people active in the labour request face. In numerous cases, this can lead to collapse — a state of physical and internal prostration when a person's capability to work is drained. It was set up that the negative impact of work on work – life balance is generally concentrated in the early stages of parenthood, when workers in the ménage have pre-school children (Eurofound, 2017).

There are different approaches to the use of the conception "work-private life balance," i.e., equilibrium of work and family life, equilibrium of work and private life, etc. before exploration frequently deal with examination of the equilibrium between family and professional life in relation to the conception of work – life balance (Ramakrishnan, a, b).

The generalities of "work – life balance" or "work – particular life conciliation" are extensively used to raise mindfulness of which areas of life need to be combined and conformed, thereby forming division of work and on-working life, emphasizing that conciliation is needed not only for work and family life, but also religious conditioning, involvement in community life, education, and other conditioning (Korpa).

The negative goods on women and families are likely to last for several further times. What we generally call the "frugality" would not be suitable to serve without the (frequently uncelebrated) work assured by the care frugality furnishing diurnal living, cuisine, parenting children, etc. (Power, 2020; Ramakrishnan, 2020 a, b).

The care frugality encyclopaedically, comprising both paid and overdue care work, underpins and sustains the request frugality. overdue work accounts for 16.4 billion hours a day, three- diggings performed by women — as the International Labour Organization reports, this is original to two billion jobs. Paid care work, 11.5 of global employment, encompasses 381 million workers, two-thirds of whom are women. (Sadasivam, 2020)

Objective:
The primary objective of this study is to understand the impact of the pandemic on work-life balance in India. The study aims to achieve the following objectives:
1.   To identify the factors that affect work-life balance in the post-pandemic scenario.
2.   To analyze the impact of remote working on work-life balance.
3.   To understand the strategies that can be implemented to address the imbalance and improve employee well-being.
4.   To identify the demographic factors that influence work-life balance.

Scope of Study:
1.   Examining the impact of the pandemic on work-life balance in different sectors and industries in India.
2.   Investigating the factors contributing to the imbalance in work-life balance post-pandemic, including changes in work hours, workloads, and workplace support.
3.   Analyzing the effectiveness of various work-life balance interventions implemented by organizations during the pandemic.
4.   Identifying the experiences and challenges faced by employees working from home during the pandemic, including issues related to virtual collaboration, communication, and work-life balance.
5.   Assessing the impact of the pandemic on the mental and physical health of employees and its association with work-life balance.
6.   Exploring the role of technology in improving or hindering work-life balance during the pandemic.
7.   Investigating the extent to which work-life balance policies and practices have been adopted and implemented in organizations in India during the pandemic.
8.   Identifying best practices and strategies for improving work-life balance post-pandemic, taking into account the unique needs and circumstances of different industries and sectors in India.

Research Methodology:
The secondary source of data has been utilized for the present study. The data has been collected from research journals, newspapers, references and the information available on the Internet.

Data Base:
The study is based on Primary Data which is collected directly by the researcher from 25 respondents and Secondary data collected from e-magazines, websites, e- journals etc.

Sampling Size & Technique:
For research study a sample is randomly undertaken from 25 respondents.

Statistical Tools:
1.	Percentage
2.	Frequency table
3.	Pie Diagram & Bar charts

Limitation of Study:
1.	Recall bias: The study may rely on self-reported data from participants, which may be subject to recall bias or inaccurate reporting.
2.	Data quality: The study may be limited by the quality and availability of secondary data sources.
3.	Sample size: The study may be limited by the size of the sample, which may impact the statistical power and precision of the study findings.
4.	Cross-sectional design: The study may use a cross-sectional design, which may limit the ability to draw causal inferences or track changes over time.
5.	Limited geographic coverage: The study may be limited to certain regions or urban areas in India, which may not reflect the experiences of individuals living in rural or remote areas.
6.	Social desirability bias: Participants may provide responses that are socially desirable rather than truthful, which may affect the accuracy of the study findings.
7.	Impact of cultural factors: The study may not fully capture the influence of cultural f actors on work-life balance post-pandemic in India.

Data Analysis and Findings:

How has your work-life balance changed since the onset of the pandemic?
25 responses

- Improved significantly
- Improved somewhat
- Remained the same
- Declined somewhat
- Declined significantly
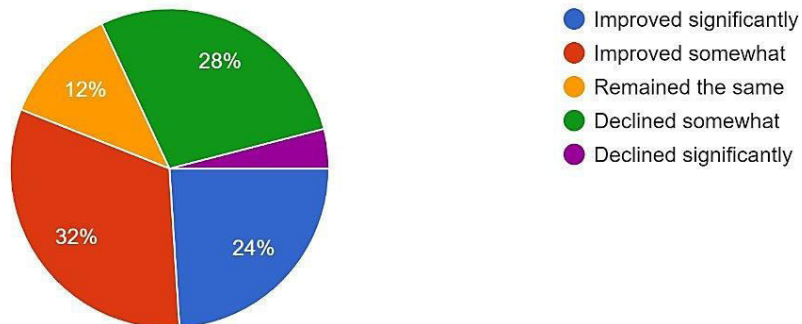
28% of the respondents feel that the work-life balance has somewhat declined since the onset of the pandemic. While 32% of respondents feel like the work-life balance has somewhat improved. While 24% believe that work-life balance of has been improved since pandemic

What are the main factors contributing to the imbalance in your work-life balance post-COVID-19? (Select all that apply)

25 responses
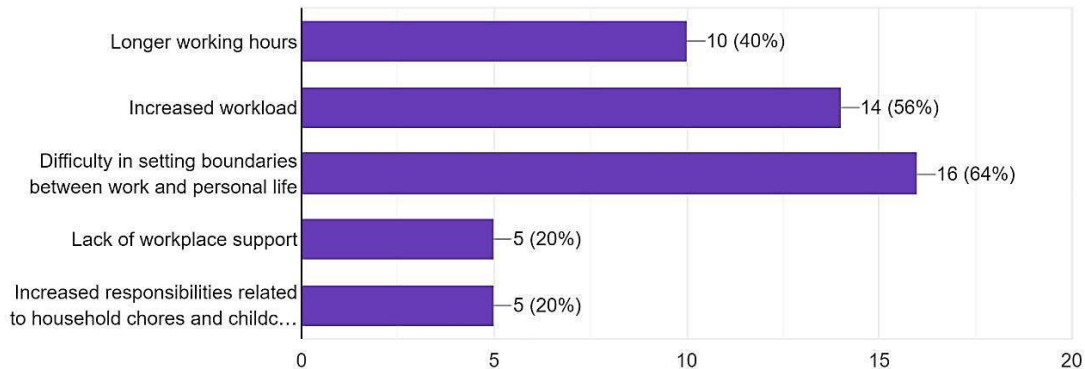
Difficulty in setting boundaries between work and personal life is one of the most faced problem by the respondents followed by increased workload (64%). Lack of workplace support is one of the lesser contributing factors for an imbalance in work- life balance.

How has remote working affected your work-life balance?

25 responses
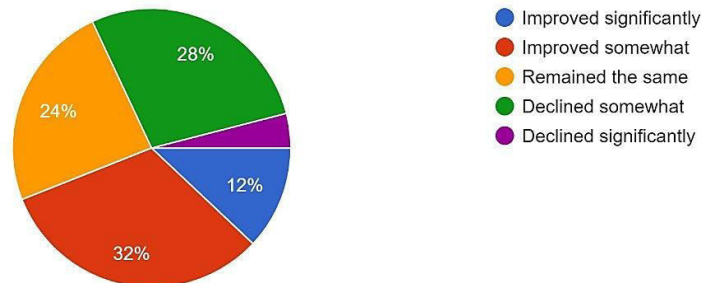
The respondents are not in a great favour of working remote in context with work-life balance. 28% respondents are in agreement that the work life balance has somewhat declined followed by 24% of the respondents who feel like their work-life balance has remained the same. 32% of the responses are that the work-life balance has been improved to some extent and a small fraction of 4% believe that their work-life balance has declined significantly.

Have you experienced burnout or fatigue due to increased work demands during the pandemic?

25 responses
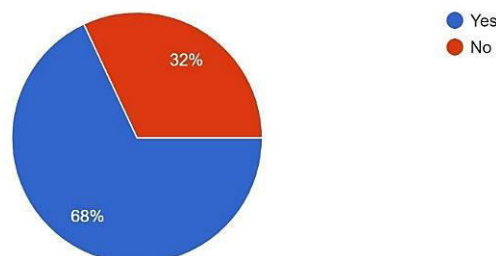
68% of the respondents have experienced burnout due to increased work demands while 32% of the respondents have not experienced burnout.

What measures have you taken to improve your work-life balance during the pandemic? (Select all that apply)

25 responses
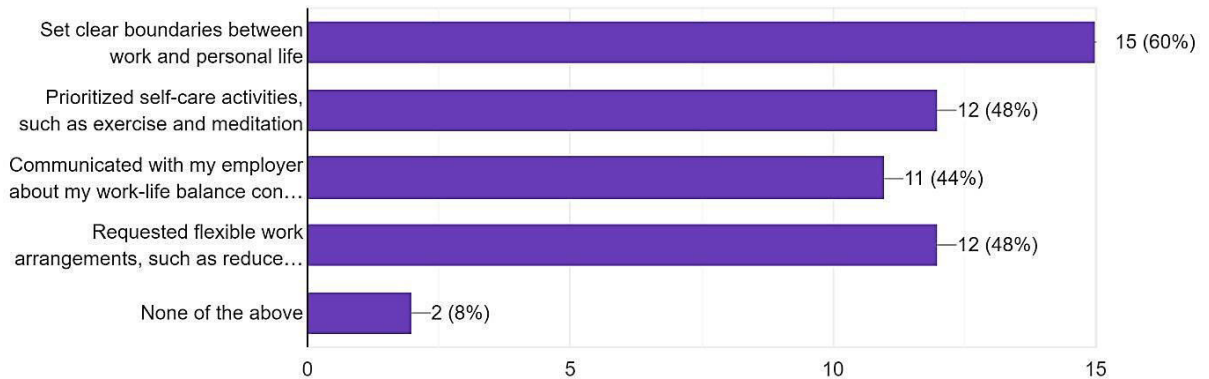
Setting clear boundaries between work and personal life has been one of the most prominent measure taken by the respondents to improve work-life balance followed by prioritized self-care activities and requested flexible work arrangements.

Have you received any support from your employer to improve your work-life balance during the pandemic?

25 responses

- Yes
- No
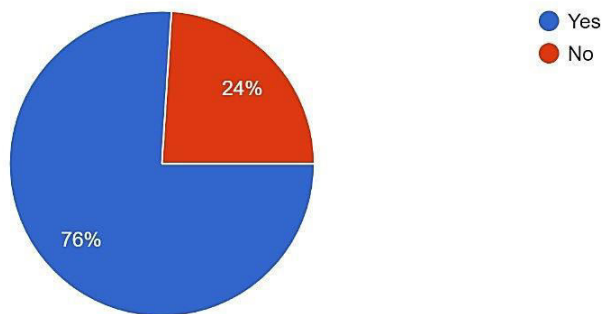
76% of the respondents have received support from the employer to improve work-life balance while 24% of the respondents have not received any support from the employer.

Overall, how satisfied are you with your current work-life balance?

25 responses

- Very satisfied
- Somewhat satisfied
- Neutral
- Somewhat dissatisfied
- Very dissatisfied
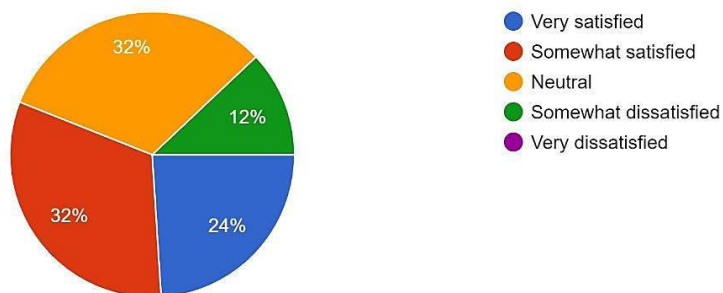
32% of the respondents are somewhat satisfied with the work-life balance while 24% of the respondents are very satisfied with the current work life balance, while 12% of the respondents are somewhat dissatisfied.

How has the pandemic affected your daily commute to work?
25 responses

- My commute time has decreased significantly
- My commute time has decreased somewhat
- My commute time has remained the same
- My commute time has increased somewhat
- My commute time has increased significantly
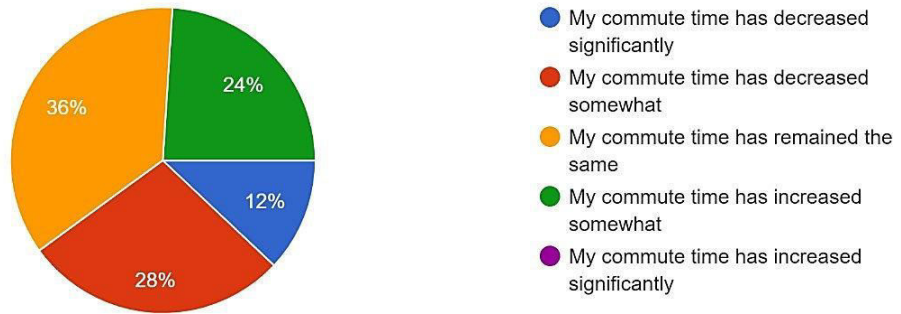
36% of the respondents commute time has remained the same while 28% of the respondents commute time has somewhat decreased. 24% of the respondent's commute time has increased.

Have you experienced any difficulty in maintaining work-life balance while working from home?
25 responses

- Yes, I have found it difficult to maintain a healthy work-life balance while working from home
- No, I have not experienced any difficulty in maintaining work-life balance while working from home
- Not applicable, as I have not worked from home

56% of the respondents have found it difficult to maintain a healthy work-life balance while working from home, while 20% of the respondents have never experienced any difficulty in maintaining work life balance.

Have you felt pressure to be more productive while working from home during the pandemic?
25 responses

- Yes, I have felt pressure to be more productive while working from home
- No, I have not felt any pressure to be more productive while working from home
- Not applicable, as I have not worked from home
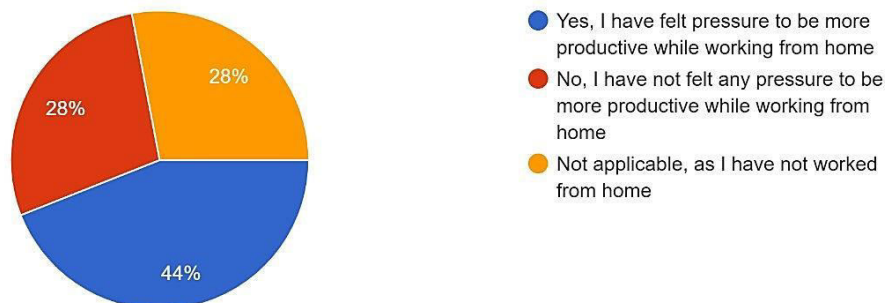
44% of the respondents have felt the pressure to be more productive while working from home, while 28% of the respondents have not felt pressure to be more productive.

How has the pandemic affected your social life?
25 responses
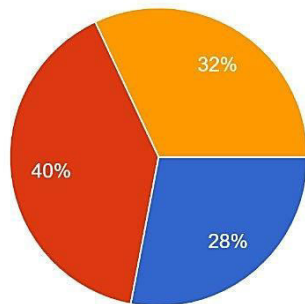
- ● I have been able to maintain my social life as before the pandemic
- ● I have had to make some adjustments to my social life due to the pandemic
- ● My social life has been significantly impacted by the pandemic

28% of the respondents have been able to maintain their social life as before pandemic. 40% of the respondents had to make some adjustments in their social life due to pandemic.

How has the pandemic affected your mental health?
25 responses
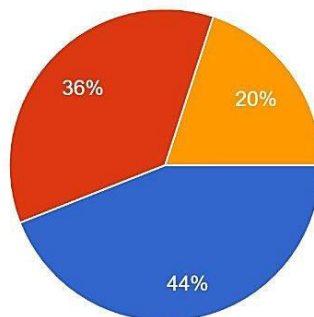
- ● My mental health has improved during the pandemic
- ● My mental health has remained the same during the pandemic
- ● My mental health has deteriorated during the pandemic

44% of the respondents had a positive effect on the mental health during the pandemic while the 20% of the respondents' mental health had deteriorated. 36% of the respondents had no effect on the mental health.

Have you received any support from your employer to improve your work-life balance during the pandemic?
25 responses
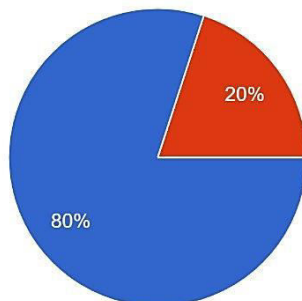
- ● Yes, I have received support from my employer to improve my work-life balance
- ● No, I have not received any support from my employer to improve my work-life balance

80% of the respondents have received support from their employer to improve their work-life balance. 20% of the respondents have not received any support in order to improve their work-life balance.

How has the pandemic affected your work-life balance in terms of taking breaks and taking time off work?

25 responses

- I have been able to take breaks and take time off work as before the pandemic
- I have had to make some adjustments to taking breaks and taking time off work due to the pandemic
- I have not been able to take breaks and take time off work due to the pandemic
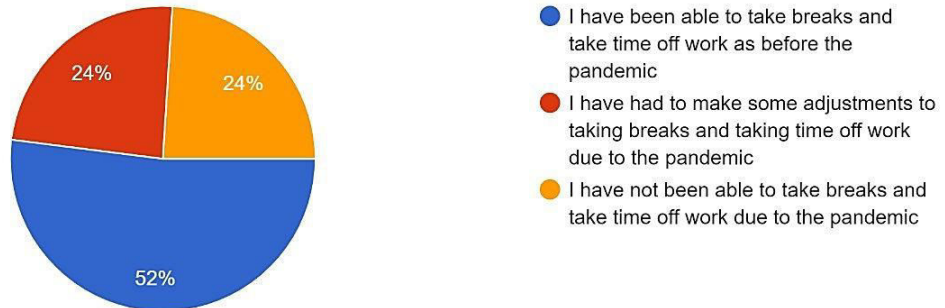
52% of the respondents have been able to take breaks and take time off work as before the pandemic while 24% of the respondents had to make some adjustments to have breaks and taking time off work. 24% of the respondents have not been able to take time off work due to pandemic.

Have you experienced any physical health issues due to the lack of physical activity while working from home during the pandemic?

25 responses

- Yes, I have experienced physical health issues due to the lack of physical activity while working from home during the pandemic
- No, I have not experienced any physical health issues due to the lack of physical activity while working from home during the pandemic
- Not applicable, as I have not worked from home
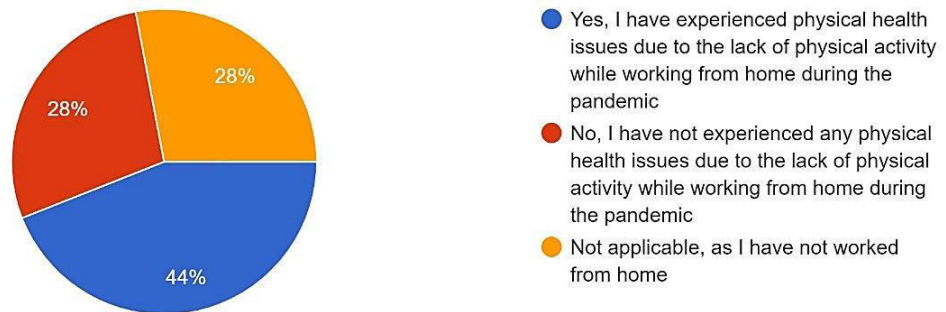
44% of the respondents have experienced physical health issues due to lack of physical activity while working from home during pandemic while 28% of the respondents had no problem.

Conclusion:

In conclusion, the COVID-19 pandemic has had a significant impact on work-life balance in India and around the world. The study on the imbalance in work-life balance post-pandemic in India has highlighted the need for organizations to consider new strategies to support their employees' well-being and ensure a healthy work-life balance. Through a combination of flexible work arrangements, remote work policies, self-care practices, and support for dependent care, employers can help their employees maintain a healthy work-life balance while also improving productivity and job satisfaction. While there are some limitations to the study, the suggestions offered to improve work-life balance after the pandemic provide a starting point for organizations to create a more supportive work environment for their employees. It is important for employers to prioritize work-life balance as a key component of employee well-being, particularly in the post-pandemic world where remote work and work-life integration are becoming increasingly important.

The COVID-19 pandemic has brought to the forefront the importance of work-life balance. This study aims to understand the impact of the pandemic on work-life balance in India. By analyzing the factors that affect work-life balance, the study aims to identify strategies that can be implemented to address the imbalance and improve employee well-being. The findings of this study will have significant implications for policymakers, employers, and employees, as they navigate the new normal of remote working.

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A Study on UPI Adoption among College Students in Ulhasnagar after Pandemic

Ms. Shubhangi Shyam Ujjainkar
Bachelor of Commerce (Accounting and Finance)-Second Year.
Dr. Varsha Sawlani
Assistant professor, SST College Arts and Commerce, Ulhasnagar-4.

Abstract:

The survey focuses on how SST college students use payment applications and how they feel about them. For this study, a student sample size of 226 respondents was employed to collect data from primary and secondary sources using the descriptive research design approach. The most recent trend among shops is the use of mobile payment apps, even if cash, credit, and debit cards still rule the payment landscape. Using a mobile payment app, you can use your phone to send money to others or to a payment terminal to make a purchase in a store. With just an app loaded on your smartphone, the finest mobile payment applications make it quick and easy to pay for goods and services. The promise of the digital wallet is fulfilled by mobile apps, which are transforming and extending how we make purchases in daily life.

Keywords: E-Wallets, Youngster, Online transaction

Introduction:

An e-payment, a subset of an e-commerce transaction, is any online payment made to buy or sell goods and services offered online. Due to the increased usage of online banking and shopping, e-payments have gained popularity. Online payments can be made using a variety of methods, and students are increasingly choosing this option over cash payments because it is so much simpler. Online payments can be made using a variety of methods, and students are increasingly choosing this option over cash payments because it is so much simpler. One of the finest instances of how the world is becoming more digitized these days is how many nations are working to transition to cashless societies.

Literature Review:

Ahuja & Joshi (2018) have investigated how customers view mobile wallets. In this study, it was looked at how utilizing the factors exploration method, categorize the variables that affect how customers feel about mobile wallets. In India, a study on the various kinds of mobile wallets has been undertaken. Both secondary and primary data are used to gather the data.

Doan (2014) In order to understand consumer acceptance of smartphone wallets in the region of Finland, he conducted a study. A questionnaire that was sent to possible respondents in Finland was used in this research's quantitative design. The study evaluates the state of the mobile wallet market. The results of the study demonstrate that mobile wallet usage is still in its early stages, and that respondents' attitudes regarding using mobile wallets are generally positive. According to research, depending on the user's situation and level of pleasure, the trust factor can have either a good or negative effect on their adoption.

Cobb (2004) He claimed that the benefits of electronic payment goes well beyond the immediate ease and safety of cards, significantly increasing economic development.

Humphery et al. (2001) In his research, the author came to the conclusion that the development and usage of digital payments held the promise of huge benefits for both businesses and consumers, including lower costs, more convenience, and more secure, dependable ways to pay as well as payment for a potentially wide variety of products and services made available globally so over internet or other digital networks.

Objectives of Study:
•   To examine how satisfied XYZ college students are with online payment apps.
•   To understand the level of student acceptance, contentment, and e-payment usage.
•   To examine how young people feel about e-payment systems.

Research Methodology:
1.   A study was conducted through a survey questionnaire and respondents collected 226 students of XYZ college.
2.   The secondary data is collected from various Journal, Book and Website.

Data Analysis:
1.1   Gender

Gender
226 responses
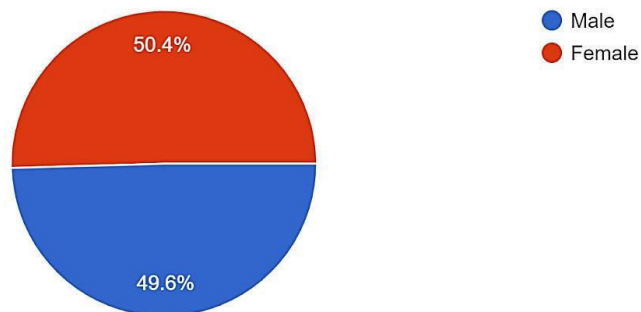
In accordance with the graph, 49.6% of respondents are Male, while 50.4% are Female. 50.4% of responders are female, which is the majority.

1.2   Age Group

Age Group
226 responses
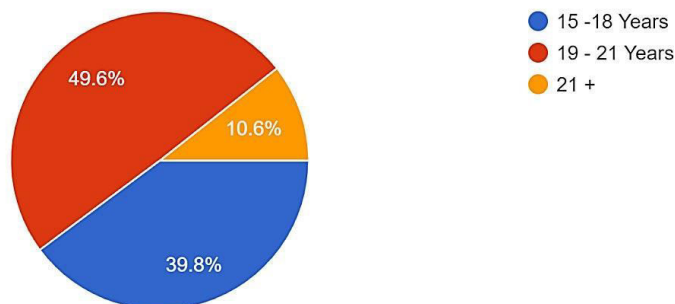
According to the above chart, 39.8%of respondents are aged between 15 and 18; 49.6% are aged between 19 and 21; and 10.9% are over 21. 49.6% of respondents are between the ages of 19 and 21.

1.3   Mode of Payments

Which mode of payments you prefer as easy ?

226 responses
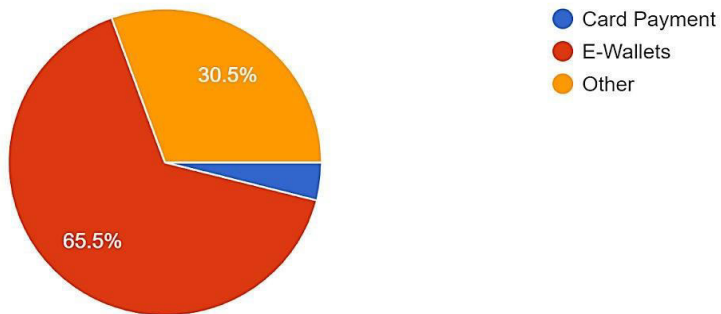
It is evident from the aforementioned data that users like products that are simple to use. According to the statistics, 4% of users look for card payments, 65.5% look for e-wallets, and 30.5% look for others. Majority of the people that are 65.5% prefer E-Wallets.

1.4   Platforms of E-wallets

Platforms often used to E-wallets

226 responses
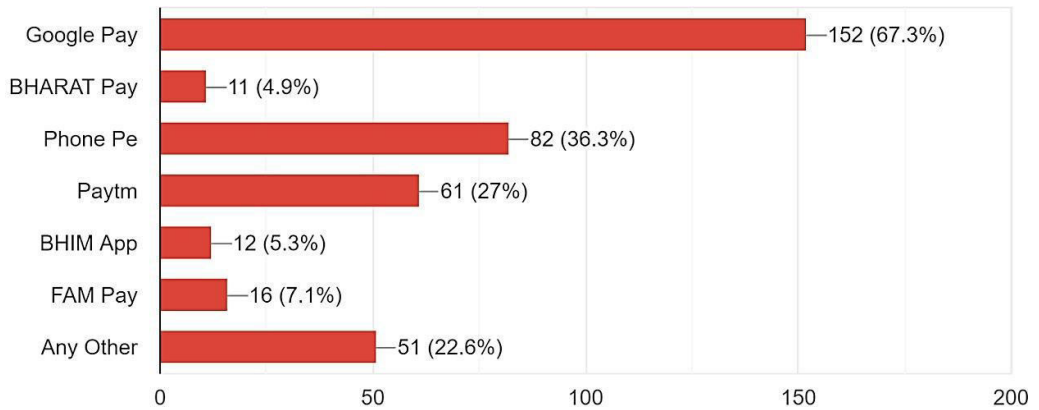
The Figure show that 67.3% of respondents choose Google pay, 4.9% prefer Bharat pay, 36.3% prefer Phone Pay, 27% prefer Paytm, 5.3% prefer BHIM Pay, 7.1% prefer Fam Pay, the least preferred app is Any Other with 22.6%.

1.5   Source of Information

Where did you get information about E-wallets

226 responses
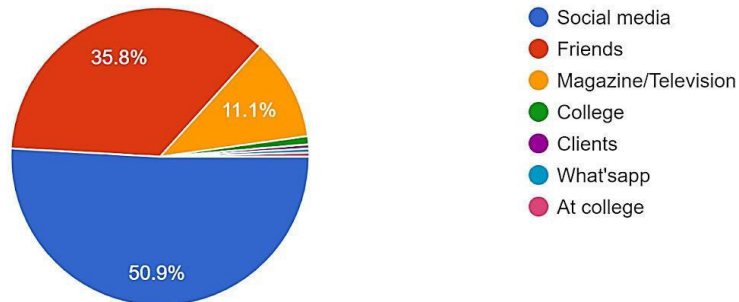
According to the figure, 50.9% of respondents said that they learned about e-wallets from their social media accounts. Friends play a role for 35.8% of responders. 11.1% from Magazine/ Television 2.2% got information from Others.

1.6   Purpose of using E-wallets

What are your purpose of using E-wallets ?

226 responses
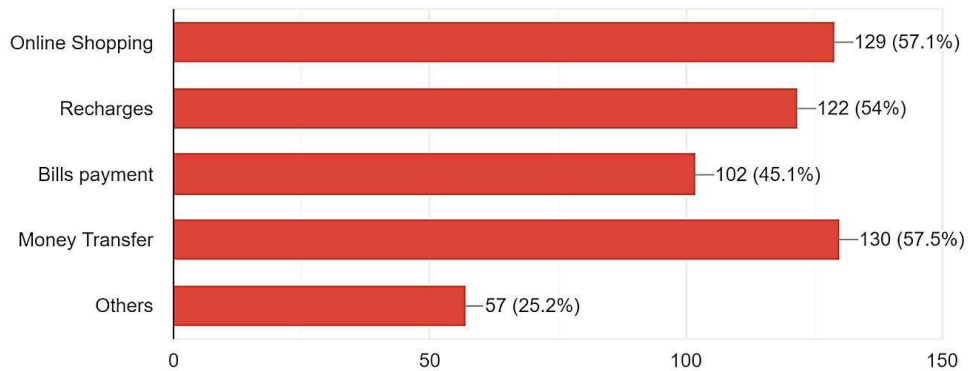
The image shows that the majority of the respondents use Online Shopping (57.1%) and Money Transfer (57.5%) as well as Recharge (54%) using e-wallets for both purposes.

1.7   Reason for Use of Online E-wallets or E-Payment

Why do you prefer online E-wallets or E-payments ?
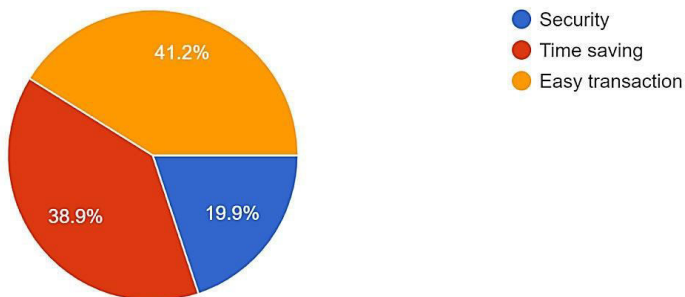
226 responses

It is evident from the a forementioned data that users like products that are simple to use. Data indicates 19.9% looks for Security, 38.9% looks for Time Saving and 41.2% for Easy Transaction.

Majority of the reason for use of E-wallets (41.2%) Easy Transaction 93 respondents

1.8 E-wallet usage a Week

How often do use online payment apps ?

226 responses
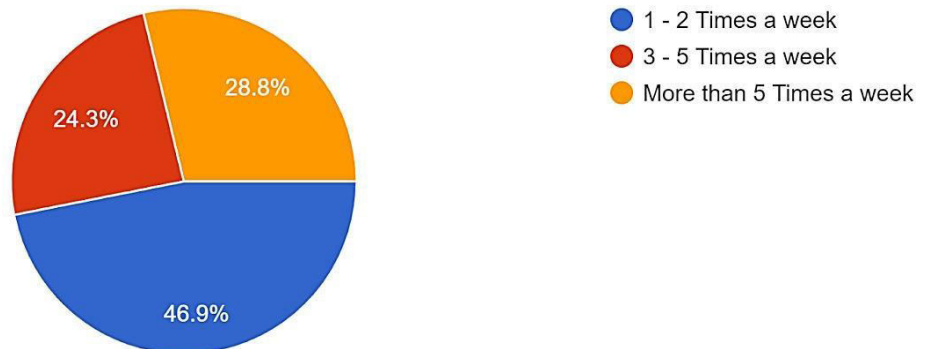
The graph indicate the respondents' usage of e-wallets. Of these, about 46.9% have used 1-2 times a week and 24.3% have used 3- 5 times a week, the remaining 28.8% are more than 5 times a week. Majority of the respondents have used E-wallets (1-2 Times a week) 46.9%.

1.9 Time and Money saved

Time and money saved by E-wallets or E-payment ?

226 responses
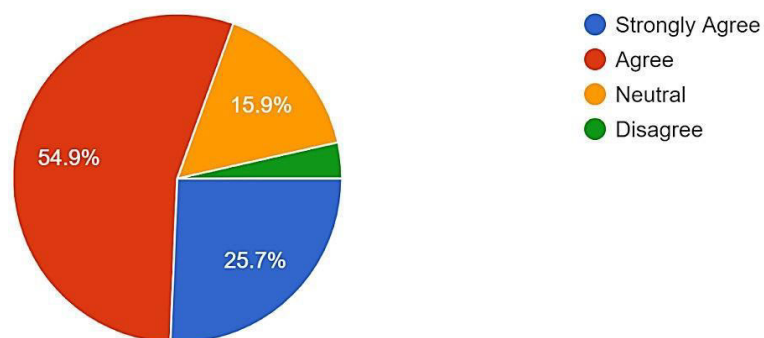
It is evident from the table that 54.9% of the samples concur that an e-wallet is a practical method of payment. 3.5% of respondents disagree, 15.9% are neutral, and 25.7% strongly agree.

1.10 Faced the Problems while using E-wallets

Do you face any network issues while using online payment apps ?

226 responses
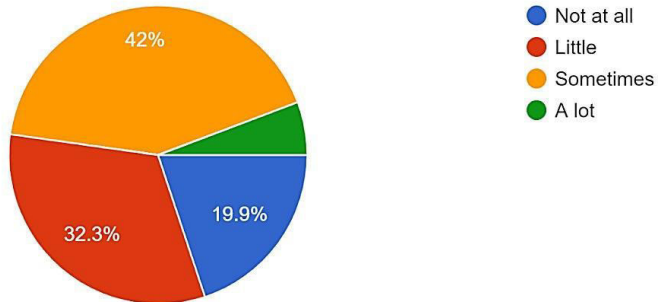
The data indicates this 19.9% of the people NOT faced any problems of using E-wallets.
32.3% are little issue of using E-wallets.
Majority (42%) sometimes of the face issues while using E-wallets.

1.11 Biggest concern using E-payments or E-Wallets

What is your biggest concern while using E-payments ?

226 responses
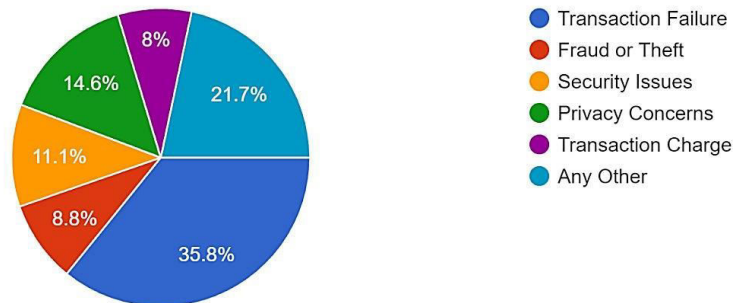
The data shows that respondents have various concerns while doing online payments. There is 8.8% Fraud and Theft, 11.1% security issue, 14.6% Privacy Issue, 8% Transaction Charge and 21.7% look for Any Other concerns.
The biggest concern majority of the respondents are 35.8% Transaction Failure.

1.12 Benefits of using E-wallets

What you keep mind when you use E-wallets or E-payments

226 responses
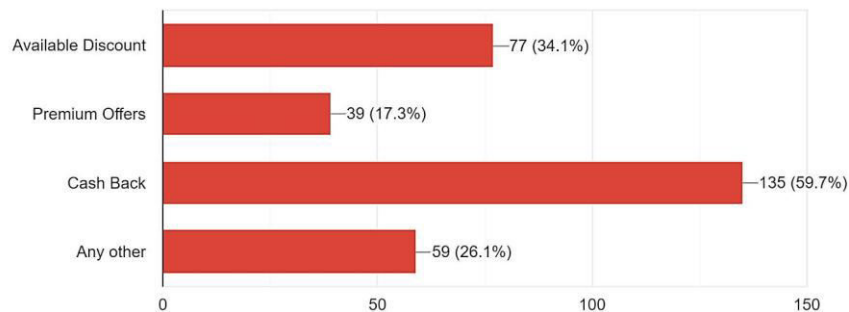
According to the information, 34.1% of respondents search for Available Discount, 17.3% look for Premium Offer, 59.7% look for Cash Bank, 26.1% look for Any Other which is the least of them. Majority of the customers go with reward are 59.7% for Cash Bank

1.13   E-wallets Awareness

Are you aware regarding the functionality of E-wallets or E-payments ?

226 responses

- ● Fully aware
- ● Partially aware
- ● Not aware

37.2%

15.9%

46.9%
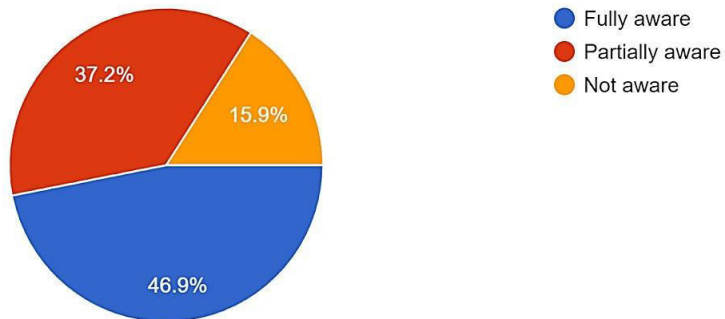
It is clear from the data how much people are aware of how electronic wallets work. 46.9% of the people in this country are fully aware of the functionality of e-wallets, compared to 37.2% who are only slightly aware and 15.9% who are completely unaware.

1.14   Rate of Experience

How will you rate experience by using online payment apps ?

226 responses

- ● Excellent
- ● Good
- ● Average
- ● Fair
- ● Poor

51.3%

35.4%
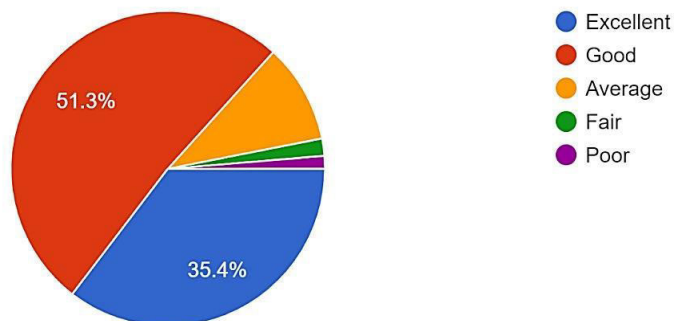
Data shows Majority of the Respondents 51.3% are Good Experience rate, 35.4% look for Excellent Experience rate, 10.2% are respondents experience rate as Average, (1.8%), (1.3%) respectively experience rate fair and poor.

Conclusion:

    The study's primary goal was to investigate the various online payment options used by students. Those E-wallets are similar to Paytm, Phone Pay and Google Pay are among the ones that are accessible. Users of e-wallets are generally satisfied with their services. Due to a lack of knowledge about the internet and security issues. The poll enables us to see how much more knowledgeable we are about innovations and technologies. The convenience of today's generation can be attributed to this.

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After Effects of Pandemic on Business – Literature Review

Sanika Limkar, sanika.mit22019@sstcollege.edu.in
PG Department of Information Technology and Computer Science,
SST College of Arts and Commerce, Ulhasnagar-4.

C. Kalpana5 HoD, rkalpz@gmail.com
Department of Information Technology and Computer Science,
SST College of Arts and Commerce, Ulhasnagar-4.

Abstract:
The coronavirus has an impact on many industries and businesses, both directly and indirectly. Some countries' economies suffered significant harm, and their general growth and development stagnated for more than 20 years. The study's objective is to examine and assess the coronavirus pandemic's overall effects on various businesses and economies from a worldwide standpoint. Coronavirus having negative as well as positive impacts on life, businesses, social relationship and education as well. Several publications, research papers, books, and reports written by authors from many nations are used as secondary sources of data for the analysis.

Introduction:
The effective use of the resources at hand in meeting consumer needs is essential to the success of every enterprise and economy. Nonetheless, a number of elements significantly contribute to the favorable business climate that makes it possible to create company values and maximize productivity. While trying to improve the efficiency of your company's day-to-day operations or the results of a specific project, it's crucial to keep the external factors affecting your organisation in mind. When it comes to satisfying the demands of consumers, businesses, and the industrial economy, there are a number of potential roadblocks to overcome. The pandemic is currently the top concern for the economy and businesses.

Literature Review:
The epidemic has caused a marked decline in demand across numerous industries for goods and services. The epidemic has resulted in the greatest reduction in economic activity since the Great Depression, according to a research by the Organization for Economic Co-operation and Development (OECD) (OECD, 2020). Reduced revenues as a result of the decline in demand have resulted in employee layoffs, pay reductions, and furloughs. Also, the epidemic has disrupted the supply chain, making it challenging for businesses to obtain the raw materials and other supplies needed for production. Businesses that primarily rely on foreign supply chains have been particularly impacted, as it has become more difficult to move goods across borders as a result of travel restrictions and border closures.

By seeing the different websites, we access the positive as well as significant negative effects of COVID-19 pandemic. As per the information included in the different research papers the people were using different technologies to expand their businesses as far as. In the COVID-19 pandemic, touching to anything was not allowed as well as customer cannot go outside to purchase anything rather than essential thing like vegetables, fruits, milk, etc. That time customer want the home delivery service. So, the service providers and business men trying to

give their services and fulfills the demands at their homes. It actually saves the time of customers. Due to this, the whole world moving towards the digitalization.

Methodology:

The urge to do everything at home has influenced consumers' impulse purchase behaviour. The lines between work and personal line will become very dangerous and avoid less also, when both duties are performed from home. If we want to make our life in more effective way, then we have to take efforts of doing the two tasks separately.

It's commonly held that the temporary workers in microbusinesses have more drive than their permanent counterparts. Although MSMEs often lay off permanent employees less severely than microenterprises, the coefficients for the small enterprise dummy and the medium enterprise dummy demonstrate no significant variation in the severity of job cuts between smaller and bigger MSMEs when it comes to temporary workers. The coefficients for the export dummy show that while both export-oriented and non-exporting MSMEs reduced their total workforce size, export-oriented businesses had to lay off a greater proportion of their permanent workers. Substantial differences also exist between industries, with tourism-related activity suffering the most. These results are in line with the notion that these behaviours frequently necessitate more in-person interaction and are more likely to be abandoned even six weeks after the outbreak's height. Additionally, containment measures have been restricting the conduct of these operations more and more.

Different people will adopt various digital solutions depending on their prior experience, attitude towards innovation, and technology. The COVID-19 outbreak tested several companies that had previously been reluctant to adopt digital and left them unprepared for the circumstance. Even though, other organisations that had already accelerated their digitalization indicated that they were competent to deal with the revolutionary business practises that were peculiar to the COVID-19 environment.

Technological agility (virtualization, cloud technology) heightened cyber security, including identity and access management, were key features shared by firms that did better in terms of digital adoption or adaption during the pandemic.

The Covid-19 pandemic, which began as a public health catastrophe, quickly became a financial one. Since the outbreak, most governments have used lockdowns, curfews, and other restrictions on in-person gatherings to reduce infection and hospitalisation rates; however, these restrictions have had a negative economic impact on the operation of businesses and the sustainability of individual livelihoods. Many governments made efforts to assist businesses and enterprises during the COVID-19 outbreak in order to reduce economic suffering, but the private sector nonetheless encountered several problems, including decreased demand, disrupted supply chains, losses in investment, and diminished expectations.

Consumer Behavior during Covid-19:

We, humans totally depends on the senses, which are designed to use our senses in all aspects of life. Therefore the decision making is totally depends on them. Yet, because under normal circumstances we did not stimulate as much the current isolation is robbing us of our senses. Authorities are also advising to utilize the mask and advised to not touch anything or approach anyone up close. But the question raised in the customer's mind that how long this rules should be follow? Due to this several rules many customers are not get come out the their home. And indirectly it affects to the businesses and services.

Adverse Effects of the COVD-19 Pandemic on Enterprises:

Many nations' commercial enterprises are experiencing difficulties because of the lockdown system. Companies suffer losses as a result. Some companies go into lockdown for an indefinite period of time. [3] Numerous countries implemented new rules and restrictions in an effort to mitigate the pandemic's deadly impact. As a counterpoint, the lockdown had a devastating effect on the commercial sector's bottom line.

Travel, like any activity that involves coming into contact with other people from different countries, was risky in COVID-19. Therefore, businesses related to traveling faced many issues with COVID-19.

Table 1. International Tourists Arrival

Years	International Tourists Arrivals in Millions
2012	6.58
2013	6.97
2014	13.12
2015	13.77
2016	15.02
2017	16.81
2018	17.42
2019	17.91
2020	6.33
2021	6.98
2022	9.12

The above table shows the data of tourists arrivals in India. According to given table, below graph is showing the numbers of visitors in COVID-19 and before COVID-19:

Fig. 1 Number of international tourist arrivals in India from 2012 to 2022 (in millions)

Millions of people from different countries who had visited other countries for different purposes like business, education, or tourism. They were strictly prohibited by the relevant authority to go back to their native country without informing to the relevant authorization in the COVID-19 where the different countries used different lockdown mechanism. On the other hand, the people were also banned from leaving their countries. They can leave their house in certain extreme cases or purchasing their daily necessities. Due to this drastic changes in the lifestyle the negative impacts we saw on the supply chain of daily consumption.

The everyday consumables and other important products' demand and supply mechanisms were severely affected. Due to the lockdown, people cannot get their basic everyday necessities on time even service providers not able to provide their services on time. By taking practical step in lockdown for the safe life of billions of people, on the other hand, due to practical step the financial condition of different industries and businesses had totally get destroyed and many of its get shut down too. Due to this many of the different negative direct and indirect effects had on the different countries, especially whose were depends on the exports and imports of various goods and services.

The entire education system was severely disrupted, because the majority of courses were cancelled. Completely halted, and the pupils had encountered numerous challenges finishing their coursework. To cross the border of nation was strictly prohibited to the every citizen. This restrictions of crossing borders, brought many difficulties in shipping sectors and transportations of goods and services. Due to this mechanism the overall economics of every country get destroyed and it results to the poor financial management as well as lack of adequate funding.

The travel industry includes, automobiles, trucks, rail, shipping, and airline sectors and other fields which are closely related to them. That travel industry were get disrupted in the COVID-19. Due to the pandemic scenarios, trains and buses were totally shut down. It results, the travellers who used travelling services on the regular basis did not get their services.

Covid-19's Beneficial Effects on some Organizations:

In addition to its harmful effects, the coronavirus also has certain upsides. For the most part, the COVID-19 pandemic's consequences on the economy, society, and ecology have all been positive.

**I.	Environmental changes:** In the short term, business and industry contribute less to pollution levels. The Earth's human and nonhuman inhabitants will benefit greatly from these kinds of environmental improvements. Those significant environmental shifts that occurred were excellent for the wellbeing of all forms of life. A general sense of peace and contentment, despite the COVID-19 pandemic crisis, was observable. With the climate and environment improving, people's minds and actions are becoming more at ease. Moreover, it altered people's mentalities.

**II.	Lifestyle Changes:** In COVID-19, Lifestyle Changes to Practice Better Hygiene. We all have change our lifestyle positively from handshakes to Namaste. We started sanitizing our hand after touching anything else and covering nose and lips while coughing and sneezing since we are aware of the consequences of failing to do so.

III.   Education System: During the COVID-19 epidemic, all large gatherings were prohibited. That is why we have gone entirely digital in education. Traditional school and university programmes and courses, for example, have been supplanted by online-based teaching programmes that rely on computer technology and an internet server and are widely accepted by students. Because of the nature of computer-based technology, teachers and students did not need to leave the comfort of their own homes to accomplish their studies.

IV.   Corporate Perspective: From a corporate perspective, many other administrative tasks were changes their working mode to the online due to lockdown by multiple governments of different countries. In the public as well as private sectors now we use digital methods and different technologies for conducting office work (Work-from-Home system). Such an innovative online-based working approach is excellent for our society and economy. Such a shift in the way we work will surely reduce the time and money spent on commutes. Businesses that create and oversee web-based collaboration tools like Google Meet, Zoom, etc. saw a big potential to expand because to the pandemic. Due to technological advancements, these companies have been able to grow substantially despite the recent coronavirus pandemic.

V.   Medical Industry: In COVID-19, demand of the medical services get increase. Medical industries also saw enormous market-based gains. Along with such a medical industries, chemical industries also get the growth in their industries. The primary focus of the chemical industries was producing alcohol-based products, especially involve the production of sanitizers, which was very useful in COVID-19 pandemic.

VI.   Production of Masks: The fabrication of masks like those worn by COVID-19's residents is a major contributor to the economy as a whole. In COVID-19, mask manufacturing became a major industry. Large corporations, as well as certain medium- and even micro-sized businesses, and even cottage industries, have begun to exploit these emerging market niches. People were flocking to the mask manufacturing firm for the financial benefits and the potential for gifts it offered. With the COVID-19 epidemic, several industries have begun providing services directly to customers in an effort to meet the needs and wants of the public. As a result of the increased demand caused by the COVID-19 epidemic, many different sectors of society now have better options to earn money and provide essential services to people around the world.

Conclusion:

Although there is a very high likelihood that the coronavirus pandemic will spread, there may be some slight improvements in the growth in the number of cases. The COVID-19 is anticipated to continue to impact the general economic activity of various countries for at least a few more months or even for a few more years because the coronavirus outbreak may not be slowing down. Because of the uncertainty, the manufacturing and service sectors, which are particularly prevalent in emerging countries, are having a very tough time managing their enterprises.

Whether the pandemic circumstances will exacerbate the financial crisis in the coming months or if they will continue to have a significant negative influence on the world economy is still up in the air. Many countries, notably the United States of America, are concentrating con the possibility that the coronavirus would cause catastrophic economic conditions and

impose a financial penalty on the world economy. Because of the present-day global interconnection, it is very difficult and expensive for the entire world to avoid taking business development actions to protect the populace from pandemic crises. On the other hand, there may be chances that the virus will increase the risk of spreading in other places if firms are given entire freedom to operate their enterprises in a pandemic situation.

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Changing Role of Banks Post Covid

Ms. Komal Keswani
Asst. Professor, St. Paul College
Email Id: komal.keswani@stpaulcollege.co.in

Abstract:
Corona pandemic has an impact on the Indian banking industry. An outbreak of the new Corona Virus affects banks. As the virus spreads throughout India, borrowers and businesses face risky issues like job loss, sluggish sales, and diminished profit. Banking customers requested some financial relief, and the Reserve Bank of India encouraged national banks to offer it by formulating appropriate customer-friendly banking regulations. The risks associated with digital transformation have been noticed since COVID. The research study is focused on the evolving situation in the banking sector after the pandemic situation.

Keywords: Changing role, Banking industry, Digital technology, RBI

Introduction:

The pre-crisis challenges of the traditional banking business model is exacerbated by the COVID-19 crisis. These challenges include revenue pressure, low profitability (due to low interest rates and high capital requirements), tighter regulation (following the previous financial crisis), and growing competition from shadow banks and new digital entrants. The whole banking sector is changing due to millennials and Gen Zers' growing need for a digital banking experience. A boom in innovative banking technologies is reshaping the banking sector as a result of consumers' rising desire to obtain financial services through digital channels. Due to the severe credit losses that result from widespread business and household insolvencies brought on by the worldwide economic downturn brought on by the COVID-19 crisis, the financial industry is already under significant pressure. Even if the sector originally experienced a positive momentum during the epidemic, directing the flow of credit and public guarantee lending programmes to the economy and benefiting from flexibility measures by regulators and supervisors, this will nonetheless occur. New players will challenge banks, giving digitalization a significant boost. This position offers numerous advantages but also new concerns that need for regulatory solutions and, most importantly, equitable playing fields between established players and newcomers. Global capital markets have seen severe instability and excessive volatility as a result of COVID-19. With bank valuations declining globally and institutions having to undergo significant digital transformation, the banking sector has been one of the most affected. The supreme court of India is the Reserve Bank of India. All public and private sector banks receive instructions from RBI regarding monetary policy. In order to provide monetary stability in India and run the country's currency and credit system, RBI issues bank notes and maintains reserves. The RBI keeps the country's growth going while maintaining price stability.

Review of Literature:

Abel Brodeur's research is published in "Literature Review of the Economics of COVID-19" in June 2020. Suraiya Jabeen, Anik Islam, and David Gray The goal of the research article is to survey the newly published and quickly expanding literature on the government's

response to COVID-19's economic effects. How many COVID-19-related deaths have happened, and how many people use social isolation as a preventative tactic. How this pandemic is changing the world. What are the COVID-19 pandemic's effects on the service sector?

Covid-19 Pandemic and Lockdown Impact on India's Banking Sector: A Systemic Literature Review is the title of a research paper that will be published in June 2020. The paper will focus on the impact of the pandemic on banks, NBFCs, educational institutions, public & private offices, and the suspension of means of transportation. The research paper describes the serious effects of COVID-19 on the economy. A study paper with the title "Analysis of Banking Industry in India: Post Covid-19" dated September 2020 and written by Ashish Bagewadi and Dewang Dhingra focuses on the pre- and post-effects of COVID-19 in the banking sector as well as what those regulations' effects are on the environment.

Based on a study done by Pramath Kakodkar, Nagham Kaka, and M. N. Baig in January 2020, "clinical Course and Management of the COVID-19 pandemic," The many parameters of the clinical course and management of the COVID-19 need to be optimised as a result of the COVID-19 Pandemic. People received false information through social media. The focus of the research study is on the COVID-19 prevention strategies recommended by the World Health Organization, as well as how people might overcome their COVID-19 phobias.

A research paper with the title "A study on impact of COVID-19 on banking sector: An Indian Perspective" released in June 2020. The focus of the research article is on the corporate productivity decline, supply chain disruption, manufacturing challenges, and weakened health systems. Financial and banking systems suffer losses. Increased in bad loans, decreased tourism and entertainment industry revenue, etc.

The Impact of COVID-19 on Financial Markets, Banking Systems, and the General Economy is the source for the research paper, which was published in June 2020. The study focuses on the COVID-19's effects on fiscal policies, the reasons why the financial market fell, the changes in banking policy, the reasons for the downturn in the economy, etc.

Objectives:
1)   To study the digital transformation effect on banking sector post covid
2)   To understand various banking changes and uncertainty relating to various reforms
3)   To knows the challenges faced by banks post covid.

Research Methodology:
The research is descriptive in nature and is based on banking annual reports and RBI reports based on Banks after Covid 19. The data is secondary in nature is collected from reference books and public domain sites, official websites and research papers relating to banking reforms post covid.

Data Findings:
As per RBI reports and Bank Governance Leadership network meeting reports, pandemic led to following changing roles in banking sector:

1)   Digital Transformation and related new risks
Due to the COVID-19 problem, banks and their clients have been compelled to make up for branch, office, and call centre closures by using digital tools and procedures. Participants discussed some of the technological strategies banks are employing to address the difficulties and new dangers brought on by the COVID-19 situation.

An rise in internal decision-making processes often enabled the transition to scalable technologies. "Suddenly the impossible became achievable," a director remarked. Now, it just takes 18 days to implement solutions that used to take 18 months.

2)   The environment for cyber risk is leveraging

Bank executives must balance the requirement to promptly respond to a crisis that has drastically altered their operational environment with the usual approach to risk management. As more people work remotely, criminal cyber activity—including fraud and phishing attacks—has risen. Banks have not yet witnessed the sharp rise in sophisticated, advance persistent threat cyberattacks that they typically associate with events like these.

The banking sector Is permanently changed by the current digital acceleration. As banks exit the crisis mode, their boards must address new risks that are emerging, such as video and voice communication surveillance with everyone using Zoom and other platforms, data security controls for the use of personal equipment, and instances of third- and fourth-parties being harmed by cyberattacks. Banks should monitor and evaluate the risks they have taken. Participants 3mphasized the significance of going back and examining early crisis decisions, especially when the firm may have temporarily taken on more risk.

3)   Analysing balance sheets and risk models.

Banks are upgrading their risk models and stress scenarios as the economic effects of the epidemic become more apparent in an effort to remain ahead of the curve. However, the operational environment's uncertainty continues to present difficulties. The significance of ongoing investigation into credit and fraud risk, especially in cases where government programmes do not call for strict control measures.

4)   Consumer Credit challenges

Problems with consumer credit will put a tremendous amount of strain on the system. In this situation, the bank's resources will be stretched as it deals with collections and debt remedies. Banks are looking into ways to improve consumer wellness assessments as many economies face the possibility of a prolonged recession.

To complement these procedures, several institutions are turning to intelligent automation. There are restrictions, though. It's not like banks can simply use bots or move everything to the cloud to remedy this. Business intelligence and machine learning are both used in risk assessment because a lot of this requires a real discussion and comprehension.

5)   RBI Relief package to banks

All commercial banks, including Small Finance Bank, Local Area Bank, Regional Rural Bank, and All Primary (Urban) Cooperative Banks, State Co-operative Banks, and District Central Cooperative Banks, have been given the COVID-19 Regulatory Package by the Reserve Bank of India. All Non-Banking Financial Companies and All All-India Financial Institutions (including Housing Finance Companies).

Conclusion:

The COVID-19's negative effects on the banking industry will include a sharp decline in demand, decreased incomes, and a suspension of production. With the assistance of experts, the Reserve Bank of India and the Apex Bank of India made the required adjustments to their

policies to deal with the COVID-19 Pandemic. The largest challenges are the cyber risk associated with digital transformation. The Reserve Bank of India decreased the REPO rate, to name just two of the many difficulties the whole Indian banking sector has encountered and continues to face.

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A Study on E-learning Emerging Opportunities Post Pandemic in Education Institutions of Maharashtra State Board (Mumbai Division)

Dr. Sharayu Akshay Gupte
Vice-principal, St. Paul College, Ulhasnagar-4.

Abstract:
Learning is a process that leads to change, which occurs as a result of experience and increases the potential for improved performance and future learning". A learning based on formal teaching with the help of electronic resources is known as E-learning. While teaching can be based in or out of the classrooms, the use of computers and the Internet forms the major component of E-learning. E-learning is one of the thrust area identified for imparting education using educational tools and communication media. It is the learning facilitated and supported by Information Communication technologies (ICT). Online learning has numerous advantages over traditional learning methods. Some of these include the possibility for students to make use of self-paced learning and to choose their learning environments. E-learning is cost-effective and cost-efficient, as it removes the geographical obstacles often associated with traditional classrooms and education.

The digital transformations paved by the COVID-19 pandemic include those in the educational sector. This resulted in the learning management systems (LMS) and other digital tools that enable schools to continue instruction amid the cancellation of classes. As such, learning came into view and made distance learning possible. According to a World Bank brief, its methods have been adopted globally to ensure uninterrupted education. To help improve understanding of this emerging educational method, this article provides a picture of what E-learning is. This article also discusses the history of E-learning, its various types, and the approach's commonly used delivery methods.

Keywords: Pandemic, Education, E-learning, Emerging

Introduction:
Priorities for e-learning research have never been so widely debated. In the United Kingdom, the main research funding councils have commissioned a consultation process to identify key issues for future support, under the direction of the Institute for Educational Technology (McAndrew et al., Citation2004). The REVEEL project, funded by EduServ, is undertaking a systematic review of research into the effectiveness of e-learning (www.reveel.sussex.ac.uk), and the European E-learning Thematic Network (www.elearntn.org) has carried out a broader review that takes in the three research areas of effectiveness, representation and knowledge sharing. Several of the growing number of specialist research units in the United Kingdom have published their own roadmaps for E-learning research.

Fixed E- Learning:
In fixed E-learning, the content used during the course of learning does not change once it is created. This means all participating students receive the same content. The material is

usually determined by instructors; as such, it cannot be adjusted to adapt the content to the student's learning pace or preferences. Because of its rigid nature, this type of E-learning is often not ideal in E-learning environments.

Adaptive E-learning:

In adaptive E-learning, learning materials are redesigned and adapted to fit the needs of each individual learner. Parameters such as student performance, abilities, and goals are considered so that educational approaches are more student-centered and individualized. According to Shute technology has advanced to the point where it is possible to implement laboratory-based techniques to assess higher-level skills more effectively and efficiently. The resulting information can further guide the assessment of instructional design processes.

Linear E-learning:

E-learning can also be classified by the communication model used. In a linear E-learning approach, information is passed from sender to receiver. The time, order, and pace at which the information is received are determined by the sender, and there is no feedback from the receiver to the sender (E-learning Models Explained, n.d.). Instruction delivered through television, radio, and newspapers is a classic example of linear E-learning.

Interactive E-learning:

In contrast with linear E-learning, interactive E-learning enables two-way communication between the parties involved. In this approach, the sender can become the receiver and vice versa. Modern examples include instant messaging and discussion boards or forums (E-learning Models Explained, n.d.). Through this easier communication model, instructors and students can modify teaching and learning methods as necessary.

Individual E-learning:

E-learning can also be classified into its group dynamics. In individual E-learning, learners study the material individually and students are expected to meet learning objectives on their own. This mirrors learning practices in traditional classrooms.

There are a number of ways to evaluate or measure students' performance against learning objectives throughout the learning process. In many massive open online courses such as Coursera, for instance, coursework and exams undergo automated evaluation or peer grading

Collaborative E-learning:

Compared to individual E-learning, collaborative E-learning is a more modern approach. In this method, two or more students engage in the learning process as a group. According to Tamm (2019), collaborative E-learning works on the idea that knowledge is best developed in a group setting, where individuals can interact, learn from each other, and play to each other's strengths and weaknesses.

E-learning Delivery Methods:

Technology has allowed for the development of various methods of delivery for E-learning to suit the various preferences and needs of learners. Some educators do not even need to pay for systems since the best free LMS are powerful enough to conduct learning. Below are some commonly used delivery methods for E-learning.

Computer-Based Training or Web-Based Training:
In Computer-Based Training (CBT), learners can access content through media such as CDs and DVDs. CBT is usually run on the learner's system. Web-Based Training (WBT), on the other hand, uses the internet as a platform. Learning management systems are commonly used in WBT approaches. With either CBT or WBT, courses are self-paced and there is no interaction among instructors and learners. These delivery methods typically work well for adult learners who want to learn new skills (Soni, 2015).

Blended E-learning:
Blended E-learning combines face-to-face instruction and computer-mediated instruction This method supplements in-person instruction with technology such as collaboration software, web-based software, and communication software. Blended E-learning encourages educational and information review beyond classroom settings. Littlejohn and Pegler explain that blended E-learning facilitates the integration of different spaces for learning and offers flexibility with regards to learners' schedules.

Mobile E-learning:
The availability of advanced mobile technologies, such as high bandwidth infrastructure and wireless technologies, has also lent itself to the extension of E-learning towards mobile E-learning. In this E-learning approach, handheld computing devices are used to provide access to learning content and information resources. Though the easy availability and affordability of mobile devices can make E- Learning more accessible, mobile devices' disk space, screen size, and Internet connectivity features must be taken into consideration with this approach.

Social E-learning:
Social E-learning involves the application of social learning principles to the E-learning approach. As its name implies, social learning entails learning from and with others. This can occur through direct contact (e.g., face-to-face interactions) and indirect contact (e.g., interactions on social media and discussion forums). Asocial learning occurs when individuals observe others' behavior or the consequences of others' behavior.

Game-Based E-learning:
Game-based E-learning as "the use of a computer games-based approach to deliver, support, and enhance teaching, learning, assessment, and evaluation." Games used for E-learning are designed around specific learning objectives and are highly interactive to encourage complete immersion and engagement. It differentiates gamification from gamified E-learning in that, while gamification uses game mechanics and elements to make learning compelling, game-based E-learning courses use full-fledged games to help learners achieve their objectives.

Benefits of E-learning.
There has been much research into E-learning and its benefits, from the perspectives of education and corporate training. Suggests that there are four main benefits of E-learning that can be seen by students: learner control, accessibility, availability, and personalization. With E-learning, students can learn at their own pace, from anywhere and at any time. Through delivery methods such as games and social media, E-learning also makes the learning process more immersive and interactive.

Moreover, E-learning enables relatively faster delivery cycles. According to Gupta (2017), E- Learning enables lessons and programs to roll out within a few days or weeks. This increased effectiveness also helps students learn more quickly. Beldhuis (2012) also discovered a number of E-learning benefits from a corporate standpoint. These benefits include:

* cost reductions, as E-learning lowers travel and meal expenses associated with employee training.
* modularity, since employees can study only course sections that are relevant to their needs.
* flexibility and accessibility, as E-learning allows learners to choose the time and place to study courses, making training outside of work hours possible.

Online learning methods also have a number of positive effects on the environment. A study by Roy et al. in 2005, done in conjunction with Britain's Open University, found that the production and provision of distance learning courses consumed 90% less energy and produced 85% fewer CO_2 emissions than conventional campus-based university courses. The study also explains that the decreased energy consumption and CO_2 emissions can be attributed to the reduced amount of student.

Drawbacks of E-learning:

Despite the benefits that students and businesses can gain from E-learning, these learning approaches have their own pitfalls or challenges that must be considered. Sirohi states that "the greatest disadvantage is the absence of human touch." E-learning methods reportedly lack the positive effects of face-to-face interaction in education, which for young individuals also involves personality development.

Meanwhile in less developed countries, there are not enough human resources—i.e., qualified instructors—to prepare online courses for students. Technologies such as broadband Internet connections and high-resolution screens also tend to be difficult to find in these countries. Moreover, a survey by Best Colleges found that 24% of online students have concerns about the quality of education they're getting, as well as academic support.

E-learning during the COVID Pandemic:

The COVID-19 pandemic has led to the closure of schools all over the world, with governments implementing social distancing measures to curtail the spread of the virus. According to figures from UNESCO, 1.2 billion children in 186 countries have been affected by school closures due to the pandemic. To mitigate the impact of school closures on students, multiple countries have implemented measures for remote learning and online learning. Many have leveraged technological systems to adapt to the changing times. E-learning tools are not the only ones that became, but curriculum management software, that has made mapping and planning curricula for E-learning easier.

The World Bank has been actively cataloging numerous countries' approaches to utilizing educational technology to support remote learning opportunities. In Argentina, for instance, educational content is delivered through television and radio, with public and private channels broadcasting these programs, which involve lessons facilitated by a teacher and a subject expert Meanwhile, in Malaysia, publicly broadcast education television programs are supported by an online learning platform that delivers on-demand content to students.

Objectives of the Research:
- To study post pandemic effects on E-learning in educational of Maharashtra State Board institutions.
- To know the availability of resources for E-learning methods
- To Understand the response of Students and teachers for adopting E-learning methods.

The Major Goals of E-learning:
There are certain goals when it comes to E-learning and some of these are to:
- Enhance the quality of learning and teaching
- Meet the learning style or needs of students
- Improve the efficiency and effectiveness
- Improve user-accessibility and time flexibility to engage learners in the learning process

E-learning is vast and an expanding platform with huge prospective in higher education. Since there are many challenges in making E-learning effective, it is important to know how to manage it and access to the resources. Take a minute and just imagine if one is not having the roadmap to guide from start to finish is actually like plunging into E-learning without an effective strategy because learners would be lost in the learning content.

Review of Literature:

Despite the enormous growth of e-learning in education and its perceived benefits, the efficiency of such tools will not be fully utilized if the users inclined to not accept and use the system. Therefore, the successful implementation of e-learning tools depends on whether or not the students are willing to adopt and accept the technology. Thus, it has become imperative for practitioners and policy makers to understand the factors affecting the user acceptance of web-based learning systems in order to enhance the students' learning experience (Tarhini et al., 2014a). However, recent studies have shown that e-learning implementation is not simply a technological solution, but also a process of many different factors such as social factors (Schepers and Wetzels, 2007; Tarhini et al., 2014b; 2015), and individual factors (Liaw and Huang, 2011), organizational such as facilitating conditions (Sun and Zhang, 2006) in addition to behavioural and cultural factors (Masoumi, 2010).Such major factors play an important role in how an information technology is developed and used (Kim and Moore, 2005). Fischer et al. (2015) studied how proceedings of scientific conferences can be used for trend studies in the field of e-learning. They examined the abstracts of 427 scientific articles of leading German-speaking e-learning conferences GesellschaftfürMedien in der Wissenschaft and E-Learning-Fachtagungen der GesellschaftfürInformatik e. V. (GMW and DeLFI) – published from 2007 to 2013. The study was conducted at German-speaking conferences and, thus, reflects the situation in Germany, Switzerland and Austria. Fischer et al. (2015) made an important contribution to the diffusion of digital media in higher education. The researchers found that the detailed analysis of the frequency distribution over the seven years reflects the intensity of scientific discussion towards e-learning trends, and conclusions about the didactical or technical potentials of innovations can be introduced. Specifically, they found the development potential of learning management, mobile learning, virtual worlds, e-portfolio, social media and Massive Open Online Courses are crucial for E-learning in German higher education. Moravec et al. (2015) showed how e-learning tools impact students' achievement. The study was attended by nearly 2000 students. According to Moravec et al. (2015), the study compares the results of questions from the area of law where the tool was provided in a pilot version with the results of questions.
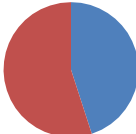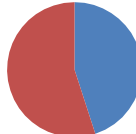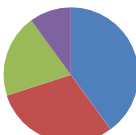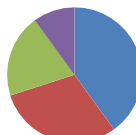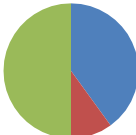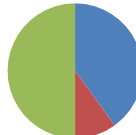
Research Methodology: The research methodology adopted for this research can be seen as below:
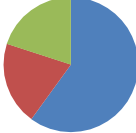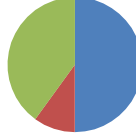
1. **Research Design:** The research design being adopted for the present research is Descriptive Research design as it describes the current status of the use of Electronic mode for teaching Learning methods.

2. **Source of Data:** The research is based on the primary data as well as secondary data. The primary data is collected from 100 respondents selected for the purpose of research. The selection of sample was done on the basis of non-random sample (convenience sampling) method. The secondary data is taken from the available published record on the subject of research.

3. **Instrument of Data Collection:** A structured questionnaire with 10 questions on the topic was prepared for collection of primary data from the selected respondents.

4. **Data Analysis:** The primary data collected from the sample respondents was processed and tabulated. Tables and charts were prepared for the presentation of data. The data was analysed in terms of percentage share interpretation is done on the basis of the final tables and charts.

5. **Limitations of the Research:** Some of the limitations of the research are:
   i. The research has focused on quantitative data analysis and not on qualitative data.
   ii. Research is taken few colleges from the Thane district and therefore the findings of the research cannot be applied to the entire district or the state of Maharashtra.
   iii. The research has dealt with few aspects of Green HRM and not all the aspects of it.
   iv. The research is applicable to some sample at the micro level and not at the macro level.

Data Analysis: The details can be seen as below:

Profile of the respondents can be seen in the following table:

Sr. No.	Descriptions	Nos.	%	Chart
I.	Students Teachers	45 55	45 55	
II.	Institution Taking lead in adopting E-learning facilities Often Sometimes Never	50 10 40	50 10 40	
III.	Traditional Method of teaching should be continued Regularly Sometimes Never	40 10 50	40 10 50	

IV.	Online Education will bring success among educational field Very much Surely May be	60 30 10	60 30 10		
V.	E-learning not economical Very much Little bit Not much	60 20 20	50 10 40		

Inferences:
1. Majority of the respondents are Teachers accounting for 55 percent of the total.
2. Most of the respondents are in 20 to 30 years age group accounting for 40 percent of the total. Age group 30 to 40 year account for 30 percent.
3. Majority population have said that E-learning is not economical.
4. Majority of the respondents are students (50%) followed by teaching staff (40%) and non teaching staff (10%).
5. Majority of the respondents (60%) have income level less than Rs. 3 lakh per annum
6. Under graduates are 50% while post graduates are 40% of the total.

Summary and Conclusion:
This paper critically reviewed the literature related to e-learning systems and identified some of the most influential factors used in the field of information systems research. More specifically, this paper had an insight on the origins, characteristics as well as the limitations, weaknesses and strengths of web-based learning systems. Student variables, such as behaviours and attitudes, cultural backgrounds and other demographic characteristics are important variables that influence student learning, especially in a collaborative e-learning environment. Understanding these variables is now helpful for instructors to design meaningful educational activities to promote student knowledge construction and make learning more effective and appealing. In particular, this research helps to better understand the characteristics of students in Lebanon and England respectively, which can help policy makers, educators and experts to understand what the students expect from the learning management systems. This can help the management achieve the most effective deployment of such system and also helps them improve their strategic decision making about technology in the future, they can decide on the best approach that fit their students before implementing any new technology.

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Digital Marketing – A Structural Change in COVID-19

Payal Hinduja
Assistant Professor, St. Paul Degree College, Ulhasnagar-421004.
Email: hinduja.payal@stpaulcollege.co.in

Abstract:
　　The outburst of Covid-19 has played havoc on the Indian economy. It had a long-lasting effect on the different sectors including Digital marketing as well. However, its effect on Digital Marketing for the most part is a positive one. Different phases of lockdown have given rise to the size of the digital audience. It has led to changing behaviours, expectations, and the way they expect to be interacted with as customers.

　　Covid-19 brought about a "Structural Shift" toward digital platforms and digital content. Pandemic created the right set of circumstances for the sellers and brands to connect with the customers digitally. Digital marketing has provided a lot of opportunities to marketers as well as consumers. Digital marketing has evolved keeping pace with changing consumer preferences. This paper focuses on understanding the impact of Covid-19 on Digital Marketing along with the challenges and opportunities for Digital Marketing.

Keywords: Covid-19, Digital Marketing, Content Creating, Influencer Marketing, Search Engine optimization, Over the top platform

Introduction:
　　Digital Marketing is a type of marketing which includes the usage of the internet and other related platforms that are digital such as Computers, Mobile phones, Websites, Social Media platforms, e-mail and other platforms to market their products and services. Digital marketing creates a higher level of engagement and interaction with consumers which is not possible in traditional marketing. Whether it is through social media comments or email messages, your target audience is instantly connected with you through various digital marketing channels. The reach of digital marketing is much better than traditional methods of marketing. It is cost-saving, effective, innovative, flexible and less risky. Digital marketing was growing at a slow pace and then India has witnessed the development of Digital Marketing since the 1990s but the outbreak of Covid-19 has given it sudden momentum and now it is clear that there is a structural shift in people's buying patterns making future Digital.

Objectives of the Study:
1. To understand the concept of Digital Marketing.
2. To study different tools of Digital Marketing.
3. To analyze the impact of the pandemic on Digital Marketing.
4. To study the current trends in Digital Marketing.
5. To analyze the future scope of Digital Marketing in India.

Review of Literature:
　　The role of digital marketing is playing an important role is playing a quite important role in building satisfaction amongst customers as well as among students to create a good brand image.

Gogia and Nanda (2020) have investigated that digital marketing is quite helpful for attracting consumers and Permitting them to interact with brands via "digital media". Moreover, this study also aims to create proper communication technology to build required "e-service quality" and "e-information quality" for creating required "brand image" related to different universities by consolidating students' over "e-word", e-learning of building mouth as well as satisfaction.

El Junusi (2020) investigated that "Covid 19 pandemic" has caused concerning developing significant business changes, especially in those areas that are related to transactions that led to ensuring "digital usage". This article also aims to specify the possibilities and effects of creating "digital marketing" in a "pandemic period" that can able to develop an actual concept of ensuring "digital marketing" through an "Islamic perspective".

Research Methodology:

The secondary source of data has been utilized for the present study. The data has been collected from research journals, newspapers, references and the information available on the Internet.

What is Digital Marketing?

Digital Marketing basically includes the promotion of goods and services online. It allows consumers to have access to market information 24x7 and 365 days. Digital marketing helps businesses to target the right audience at the right time. This includes not only email, social media, and web-based advertising, but also text and multimedia messages as a marketing channel.

Following are the ten types of Digital Marketing tools used by the brands to promote their goods and services online:

1. **Email Marketing:**
   It is one of the oldest forms of Digital Marketing. It is basically sending electronic mails in large quantities. Email marketing is used by companies to generate sales, and feedback from consumers and lead.

2. **Influencer Marketing:**
   Influencer Marketing has gained a lot of significance in Covid-19. Brands try to promote their products with the influencer. The influencer has a dedicated social media following and they are viewed as an expert in their niche.

3. **Content Marketing:**
   This type of marketing involves creating videos, articles, blogs, and podcasts to attract an audience to create brand awareness, to share information about the brand. The brand approaches Content creators to promote their products through their content.

4. **Social Media Marketing:**
   Social Media Marketing (SMM) is marketing which targets social platforms like Facebook, Instagram, TikTok to promote their brand, target the audience, their growth, drive website traffic, and increase sales. Social media marketing gradually increased several techniques and strategies to engage users and market products and services. These include audience-targeted advertising, the use of interactive chatbots, creating personalized experiences for customers online, the use of social media influencers, building an online audience, and so on.

5. **Search Engine Optimization:**
   In simple terms, it means the process of improving your site to increase its visibility when people search for products or services. The more visibility a website has on search engines, the more likely it is that brand captures business. Brands have even included keywords of competitor brands to improve visibility.

6. **Radio and T.V. Ads:**
   The radio and television commercials fall under the category of mass marketing as national as well as global audience can be reached through them. It is also one of the traditional digital ways of marketing. The role of broadcast advertising is to aware consumers of the benefits of the product. It is considered as a very effective and one of the best mediums of advertising. Small businesses can easily.

7. **Electronic Billboards:**
   Electronic Billboards exclusively uses digital images. With Digital technology makes the images crisp and vivid so they can be seen at a greater distance and in a variety of lighting conditions. you can update and change your advertisement, which makes is easy to run new campaigns, keep up with the holidays or special events, and have dynamic designs. With digital billboards, your brand has the opportunity to advertise at peak times.

8. **Pay Per Click:**
   Pay-per-click (PPC) is an online advertising model in which an advertiser pays a publisher every time an advertisement link is "clicked" on. Alternatively, PPC is known as the cost-per-click (CPC) model. The pay-per-click model is offered primarily by search engines (e.g., Google) and social networks (e.g., Facebook). It is used by popular brands, Education institutions, bloggers etc to promote their brand.

9. **Viral Marketing:**
   Viral marketing is a style of promotion that relies on an audience to generate the message of a product or service. Marketing is considered "viral" when it reaches the point where it's being shared by the public at large rather than just its target audience. This is also popular type of marketing and is used by small and medium-budget businesses to promote their products online.

10.   Mobile Marketing:
Mobile marketing may include promotions sent through SMS text messaging, MMS multimedia messaging, through downloaded apps using push notifications, in-app or in-game marketing, through mobile websites, or by using a mobile device to scan QR codes. It is cost effective for small firms.

Why Digital marketing is better than traditional marketing?
1.   Digital marketing creates awareness of the brand and thus generates more traffic.
2.   It has a fast reach and it is Target oriented.
3.   It ensures business survival online.
4.   Digital marketing helps to develop a brand reputation.
5.   It helps generate better revenues.
6.   It improves the ROI of the businesses.
7.   It is Cost effective.
8.   It is easy to manage.
9.   It creates brand awareness more precisely in the minds of the people.
10.   It gives a better consumer experience.

Impact of Covid-19 on Digital Marketing:
Covid-19 marked as a turning point for Digital Marketing, Since everyone was locked down in their homes and had enough time, they started shopping online and even businesses started to market online. Content creation, Instagram Ads, Facebook Ads, Instagram Reels etc. seen huge growth and now are considered as the future of Digital Marketing. But, along with positive impacts there are also some negative impacts. Let us discuss it in detail:

The positive impact of Covid-19:
1.   Growth of Social Media Marketing:
Social media platforms– Facebook, Instagram, and LinkedIn engage with the target audience making it easy for the business to create awareness of their brand, It generates attractive posts on the website to increase their reach. Social media marketing is the easiest, Innovative and most useful form of digital marketing which saw a huge growth in Covid-19.
2.   Growth of OTT Content:
Covid 19 changed the game of O.T.T since the multiplex and cineplex shut down, people turned to the digital screen to seek entertainment. OTT platforms like Netflix, Amazon Prime, Hotstar witnessed a huge growth of almost 30% and are expected to become the sixth largest market by 2024.
3.   Increased digitization in various sectorsL
Due to the nature of their businesses, certain sectors benefited more than others during lockdownCovid-19 paved the way for digitalization in hospitality and tourism. Even the Education sector went digital and now there is no turning back.
4.   Better consumer experience due to increased competition:
Digital marketing is very competitive and to retain the consumer, brands need to provide a better consumer experience else consumers will shift to another brand easily. While online behaviours changed, so did expectations. Customers expected more from brands and their online experience.

Thus, the importance of consumer experience is increasing. Brands like Lens kart started the 3D trial of glasses using virtual reality. Asian paints also started online swatches of paint and even Nykaa provides swatches of makeup making it easy for the consumer to select the correct product.

5. **Digital Marketing as a career:**
    Since Digital marketing has seen a positive change and immense growth in Covid-19, it is seen as a career now. Influencer marketing, content creation etc.
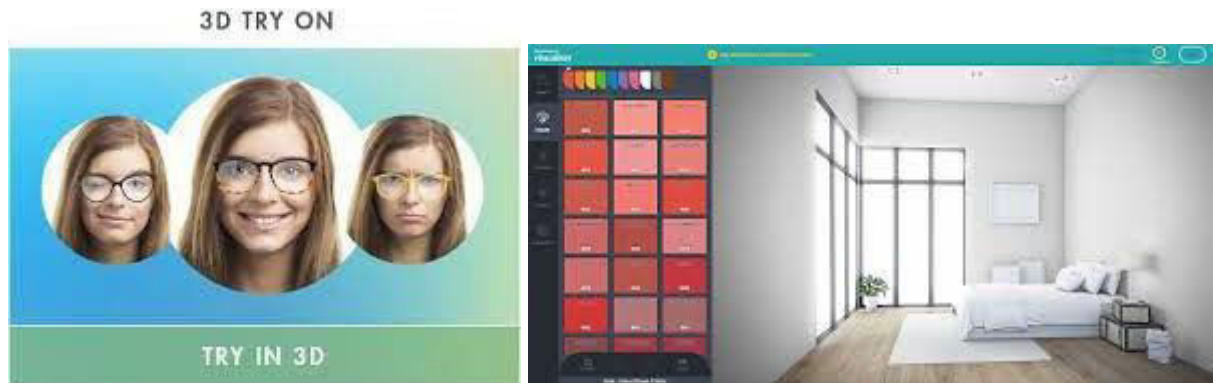
Negative Impact of Covid-19 on Digital Marketing:

1. **Businesses needed to Pivot and Reinvent:**
    Since everything is going digital every business to survive needs to reinvent and pivot from traditional methods of marketing, while some industries have already started their digital marketing journey, some are still struggling with how to market their goods online and have suffered losses and may shut down in long run.

2. **Managing traffic online:**
    It is easier to attract consumers online but retaining the consumer is very difficult. It is becoming difficult for brands to manage the traffic on their website due to increased competition as consumer seeks experience.

3. **Cost of Training, lack of knowledge and ignorance**
    Digital marketing is a huge challenge given by Covid-19 to businesses, Businesses need to go online and to go digital, there requires training, knowledge which increases the expenditure of companies to a great extent and thus they ignore it which in turn is a threat to their survival.

4. **Complaints and negative feedback**
    Negative feedback and any complaint of consumers are visible on the website and the negative rating and feedback can put the brand image in danger making it difficult for them to promote products online.

5. **Digital marketing may not be appropriate to some products**
    Some products and services target the elderly and they may not be have knowledge of technology and in that case, there will be no consumer reach which makes it harder for companies to go digital.

Scope of Digital Marketing Post-Pandemic:

Despite the negative impact, Digital Marketing still is a breath of fresh air in Covid-19 for India as it has so many benefits to offer to both consumers as well as sellers. The scope of digital marketing increased a lot post-pandemic. Almost each and every business has started going digital.

1. There is a tremendous increase in active internet users and by 2023, the number of active Indian internet users will grow to almost 666 million in India. Thus, it is clear that there is a structural shift in the buying pattern of consumers making it complete sense for businesses to go online.
2. Due to high demand and tremendous growth of OTT platforms. There is increased scope for the entertainment industry to create content and go digital as the growth of the OTT platforms rose right from 181 billion minutes to almost 204 billion minutes in the last 365 days. It is the fastest growing industry in Covid and posts Covid. Instead of spending huge bucks in multiplex and Cineplex, people have switched to OTT platforms for a better experience at less cost.
3. Social media marketing is accelerating, earlier it was only sharing funny messages, sharing photos etc but now the brands have used it as a way of marketing their products. It is getting sophisticated and a new form of marketing in recent times.
4. Further, there is a growing demand for Digital Marketing courses. Content creation and influencer marketing are developing fast making it a good as the career in future.
5. Digital Marketing Intern, Digital Marketing Executive, Social Media Specialist, Web analyst, Content Marketing Executive, Social Media Manager, Digital Marketing head etc. are some of the career options that are in the upfront trend.
6. Small businesses have found new hope in Covid-19. Facebook and Instagram have become the hub for small businesses to promote their products online and generate huge revenue. Cake businesses, jewellery businesses, and Textile businesses are some of the examples of small businesses that started marketing and selling quality products online worldwide.
7. Digital marketing has become so important and in the coming future, the brand will try to improve the customer experience by launching 3D trials of cloth, Automobiles, and Electronic Gadgets making it easy for the consumer to choose the right product just by sitting at home.
8. Simply put, the future of digital marketing looks secure and bright.
9. More and more opportunities will keep coming in and thus, being creative, innovative, and updated with the latest trends would be the basic principle of every digital marketer.
10. The growth that we have witnessed on the Internet over the years especially since covid, is here to stay. People are adapting to the new normal and in fact are now very comfortable with carrying out things online, be it for shopping, ordering food or medicines, or even carrying out banking transactions online!
11. Hence, to cater to these new-formed demands of the consumers, digital marketing is extremely essential.
12. In addition to this, an important aspect to consider is the future generation will be a part of the already digital world and will be accustomed to everything being online. So to be able to deliver to these future consumers, companies must make digital marketing efforts starting today.

13. An important takeaway from all this is that the future is digital and to survive, it is a must for organizations to go digital.

Conclusion:

Brands have realized the importance of going Digital in terms of their marketing. A huge chunk of the Marketing budget has been allocated to Digital Marketing as compared to physical marketing. Digital Marketing provides a better return on capital employed and also reduces CAC (Customer Acquisition Cost). Digital is the future of marketing. Along with going digital, providing a better consumer experience is a must as it will make the consumer feel valued and in long run, it will help in brand loyalty and customer retention. It is the study concludes that Covid-19 has created a wave of Digital Marketing and the future of Digital Marketing is very promising. No doubt, there are certain disadvantages but the advantages overcome them.

Not only large businesses but so small business has gone digital and in no time it will completely replace the traditional marketing pattern.

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6. https://www.investopedia.com/terms/m/mobile-marketing.asp

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E-learning – The Emerging Opportunity after COVID Pandemic

Premgishnu R. Rafa
St. Paul College, Behind VTC Ground, near Ganpati Mandir, Ashelepada Ulhasnagar-421004.
E-mail: premgishnu.rafa@stpaulcollege.co.in
Contact No.: 8286142117

Abstract:
The world situation of mankind is very dangerous due to the corona virus, which is static in some places. Therefore, it is necessary to get new ideas to deal with the epidemic. To this end, the education sector uses e-learning platforms. This appears very effectively after a lockdown. Students and other learners also benefit from these resources as they save time and money. Learners have a positive attitude towards online learning, especially after Covid-19. This study is a study based on secondary data, all data was collected from various sources (Scopus, web of sci, google Scholar and e-library on wed). The conclusion of this result is positive for the preference for online learning, but accepted by the academic community as negative. However, there are some downsides that might reduce efficiency in the near future. Overall, e-learning has become an important part of the education sector.

Keywords: Covid-19, education, e-learning, students and learners

Introduction:
Under current circumstances, online learning online is considered the most ideal substitute for teaching Scenario research shows that online learning has become very popular among students around the world, especially due to the shutdown period due to the COVID-pandemic. In the current scenario, learning has entered the advanced world. For all intents and purposes, task experts and students are involved. E-learning is very easy to understand and perform. E-learning facilitated rapid development and eventually stood out as the best in all areas, especially schooling during this lockdown. Later, this e-learning module became an essential substitute in higher education (Radha et al., 2020). While online education remains important in helping students continue to learn without limits, the value of the content remains important as it establishes perspective on the level of interest of higher education educators during the COVID-19 (Chang & Fang, 2020).

During this difficult time, public schools are being helped by major organisations such as Microsoft, Google, Zoom and Slack by making many highlights of their programs available free of charge. An obvious part of this is online education, which helps to take information from different distant sources and transmit it together to students in this network. Among them, innovation and data exchange are used to help in the transformation of events and security of information from different remote locations (Basilaia & Kvavadze, 2020). English proficiency, professional skills, social influence, authority, financial and social issues, and institutional capacity to adapt to changing training needs (Basilaia & Kvavadze, 2020).

Key Points related to Study:
1.   **COVID-19:** The Covid-19 pandemic has spread worldwide, limiting further amicable separation of human cultures. This has completely disrupted the education sector and fundamentally disrupted the fundamental determinant of a nation's financial future – school

districts. On February 11, 2020, the World Health Organization (WHO) proposed the official name of the infection as COVID-19, short for Coronavirus Disease 2019. It was first identified in Wuhan, China (Jena) on December 31, 2019, 2020). A year later, the Covid-19 virus appeared in a more dangerous form, and its second mutant was also found in India. The situation in the country is deteriorating.

2.   **E-Learning:** is a learning program that uses a data network, such as a network, intranet (LAN) or extranet (WAN), in whole or in part, for the delivery of courses, cooperation orHelp - (Ratheeswari, 2018). The term e-learning was coined in 1999, but sources say it was around that time, in the mid-19th century. E-learning is a term referring to a wide range of educational and preparatory materials distributed electronically. It primarily refers to anytime, anywhere electronic or computer-assisted learning, often combined with online courses (Sehra et al., 2014).

3.   **Technology:** The task of innovation in the field of school education has four overlaps: it is integrated into the educational program, as a framework for transmitting information, as a method of aiding orientation and, moreover, as a measure of equipment. upgrades across the scale. Due to innovation; teaching shifts from indifferent and reactive to intuitive and (Raja & Nagasubramani, 2018). Technological developments such as computerised cameras, projectors, mind preparation programs, computers, PowerPoint presentations, 3D sensing devices; each have become amazing focal points for teachers to help students process concepts effectively (Raja & Nagasubramani, 2018)

Need of the Study:

This study helps to analyse the impact of Covid-19 on online education by taking different perspectives such as changes in learning preferences, changes in technological innovations and how it will help scholars to find responses to limit the impact of Covid-19 Influence. Therefore, this study also helps to understand the future role, how the situation of Covid-19 indicates new developments in the education sector and prevents the challenges posed by the adoption of e-learning in the near future.

Literature Review:

Due to the Covid-19 situation, students here use online platforms that they recognize and like to learn the basics online. The reasons for this pleasure are availability, adaptability of learning and a controlled climate, but before this ongoing pandemic, online learning had never been accepted and recognized as real learning or the right way to do it. teach, even around the world. Currently, amid the pandemic emergency, many educational foundations are researching and approaching e-digital approaches to help students practise easily with the new normal (Khan et al., 2021). Another study found that the majority of respondents used e-learning to complete their standard school curriculum, with a significant number of respondents making interesting use of e-learning modes during lockdown (Dhoot & Thakare, R, 2020). According to the study, students responded positively to their preference for online learning because it offers teachers the freedom to talk, is adjustable and easy to use, and found that easy access to learning resources is one of the important learning goals for students (Khan et al., 2021). Another account suggests that it leads to the formation of a positive attitude in students towards it as an acceptance of technology. This finding is based on user-friendliness, self-efficacy, ease of use, and student behaviour regarding online learning (Khan et al., 2021). The initial shift to online education was made nearly three decades ago, and since then colleges and schools

around the world have used it for distance or low-maintenance education, but due from the sudden impact of the COVID-19 pandemic and thereafter, in order to ensure real distance, online teaching has almost become the norm. Nevertheless, educational institutions encounter different situations on the basis of this test, ranging from the mindset of educators to opinions related to teaching methods and the use of innovations, whether some of these perspectives have or not been surveyed by academics. "(Hargitai et al., 2021). E-learning programs are a strong impetus to continue information campaigns during the COVID-19 pandemic, as some students worry about the spread of contamination. The downside, however, is that students have to spend a lot of money to access the web" (Narula & Sharma, 2020). The adoption of online learning during the pandemic has raised many concerns about its future, a study has found. One of the main findings of the survey is that students have been widely frustrated with their ability to survive on the internet during the pandemic. One of the reasons for this failure is that the students There are not enough connections between them (Piyatamrong et al., 2021). Findings from other research suggest that supervisor readiness may need to assemble an e-learning domain that makes standardized assumptions and provides examples of overcoming adversity drawn from employees' e-learning experiences. occupying important positions to receive their learning facilitated by e-learning. This article contributes to a better understanding of the social factors that facilitate the use of e-learning to prepare for work (Jan et al., 2012).

Methodology:

This research document was prepared using the Systematic Literature Review (SLR) method. A systematic literature review is a method of identifying, evaluating and interpreting all available research. In this approach, researchers review and identify journals in a structured way, following the steps defined in each process. A systematic review of the literature was carried out.

There are five steps to conducting a systematic review: formulating the research question, identifying relevant articles, assessing the quality of the articles, summarising the evidence, and interpreting the results. The purpose of a systematic literature review is to provide an answer to the research question described in the introduction. To complete the study, the researchers collected journal articles from Lens.org, Google Scholar, Research Gate, and DOAJ. The keywords are keywords unique to e-learning in the post-epidemic era. For the material collected in this study, journal articles with a timeline between 2019 and 2021 to capture the most recently published literature – the approach taken in the systematic review.

Results:

SWOC analysis of e-learning: During the coronavirus pandemic and other crisis type situations (natural disasters), it is clear that traditional (physical) learning modalities will be applied in such circumstances. This is why we desperately need online education in the future. During the Covid 19 pandemic and the post-pandemic period, many educational institutions are experimenting with the combination of physical and online teaching modes.

Strengths:

The e-learning methodology and process is very powerful. These benefits of the e-learning model can save us from these trying times. It is student-centered and offers great flexibility in terms of time and place. The e-learning approach allows us to adapt our programs and processes to the needs of our learners. Having many online tools available is important for

an effective and efficient learning environment. In this time of crisis, educators can use a combination of audio, video, and text to reach students and keep their lessons human. This can help create a collaborative and interactive learning environment.

Weaknesses:

E-learning has a certain weakness in its form, which hinders the communication between the learner and the educator, i.e. loses direct communication and human contact. Users may encounter many technical issues that hinder and slow down the teaching process (Favale et al., 2020). The flexibility of time and place, even the strengths of online learning, are fragile and can create problems. Students' insincerity in terms of time and flexibility can cause a lot of problems. All students and learners are different, with varying abilities and levels of confidence.

Some people don't feel comfortable learning online, which leads to greater frustration and confusion. Insufficient compatibility between the technical design and the psychological components necessary for the learning process; insufficient adaptation of the learning process hinders the teaching process and creates an imbalance.

Opportunities:

There are usually plenty of e-learning opportunities, but this crisis will allow e-learning to thrive as most academic institutions have switched to this model. Online learning, remote work and electronic collaboration have exploded during the coronavirus crisis (Favale et al., 2020). Now, academic institutions can seize this opportunity by having their professors teach and students learn through online methods. People are always complacent and never try new ways of learning. This crisis will be the new phase of e-learning and let people see the rich side of e-learning technology. Nowadays, there is a lot of room for surprising innovations and digital developments. Edtech companies are already doing their part by helping us fight the pandemic, rather than putting learning on hold. Teachers can practise techniques and various flexible programs can be designed for students to understand better. Using e-learning will test educators and learners. This will improve students' problem-solving skills, critical thinking and resilience. In this critical situation, users of all ages can access online tools and reap the benefits of time and location flexibility associated with online learning. Teachers can develop innovative teaching methods in this panic situation, now also known as panicgogy. There are many opportunities for EdTech startups to make fundamental changes in almost everything related to education, including teaching, learning, assessment, results, certification, grades, and more. The growing market demand for e-learning is also a great opportunity for EdTech startups to bring technological disruption to the education sector.

Challenges:

Online learning faces many challenges including learner issues, educator issues, and content issues. Engaging students and involving them in the teaching process is a challenge for institutions. Changing teaching methods and managing time from offline to online mode is a challenge for teachers. Developing content that both covers the curriculum and engages students is a challenge (Kebritchi et al., 2017). The quality of e-learning courses is a real challenge. The government does not have clear provisions on e-learning programs in its education policy. Lack of quality standards, quality control, e-resource development and e-content delivery. This issue needs to be addressed immediately so that everyone can reap the benefits of quality education through e-learning (Cojocariu et al., 2014). One should not only

focus on the benefits associated with adopting e-learning during a crisis, but also consider developing and improving the quality of virtual courses offered during such emergencies (Affouneh et al., 2020). Online learning involves a lot of time and money. It is not as simple as it seems and requires significant investments to acquire materials and equipment, maintain equipment, train human resources and develop online content. Therefore, an effective and efficient education system must be developed to deliver education through the online mode. Securing digital assets is essential during these challenging times. Not all teachers and students have access to all digital devices, internet and Wi-Fi. Lack of access to appropriate digital tools, lack of internet connection or difficulty connecting to Wi-Fi can cause many problems and many students lose learning opportunities.

Institutions must ensure that every student and teacher has access to the resources they need. They should also make sure that all educational apps also work on mobile phones, in case students don't have laptops. Measures must therefore be taken to reduce the digital divide. Practice makes perfect is a famous and very true adage. University students and professors have never really practised e-learning. Most of them are complacent and stick to traditional teaching methods. The corona virus outbreak is an opportunity to make the most of the current situation. We can learn a lot in this difficult situation. There are many tools available and teachers need to choose the best tool and implement it to impart education to students. Academic institutions can reduce digital illiteracy by writing step-by-step guides that show faculty and students how to access and use various online learning tools and how to cover key course content with these technologies. Teachers can present lessons in different formats i.e. they can use video, audio and text. It would be beneficial for educators to supplement their courses with video chats, virtual meetings, etc. to get instant feedback and maintain a personal connection with students.

Discussions:

There is a huge outbreak worldwide due to covid-19 affecting all industries and lifestyles everywhere. As in the field of education, the term e-learning is currently valuable and beneficial for students in almost every way as it allows them to access anytime and anywhere through technology. E-learning like the DCP model (Reddy et al. 2018) to help academics and industrialists take courses according to their comfort level, which is also possible thanks to the widespread diffusion of technology (Brahimi and Sarirete, 2015). However, the development of online learning as a whole in academia presents some challenges, as students lack confidence, motivation and self-regulation when adopting new concepts in their learning.

Based on mutual research, learning and teaching with DCP will be the next "hot topic" in the near future (Singh et al., 2020). A number of studies have shown that the preference for e-learning is positive, suggesting that e-learning will become the main source of education for degrees and training in the future. In this situation of confinement, online platforms have offered many courses to students and employees so that they can take advantage of their free time to deepen their knowledge.

Conclusion:

From the analysis of some previous studies, it is clear that the Covid-19 situation opens new avenues of learning, even if the situation worsens and the situation does not allow people to communicate face to face face to face.

After using the online platform for a year and a half, students and others also got used to it. As a result, the acceptance and adoption of e-learning has increased, but also the challenges

that come with it (lack of infrastructure, digital divide, lack of trust, awareness, etc.). But that's not a big deal. These inefficiencies can be reduced through effective strategies and ever-evolving technology. The government has a clear role to play in providing each region with good infrastructure and helping those experiencing financial difficulties to meet basic needs.

In general, there is a growing preference for e-learning as it reduces time and costs for learners and offers many benefits.

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Impact of Covid on Loan EMI Post Covid

Chetna Wadhwa
Lecturer, St. Paul College
chetna.wadhwa@stpaulcollege.co.in

Abstract:
To tackle the virus, the Indian government put the entire nation on lockdown on March 23. The change caused unreported employment losses, the cancellation of aircraft, train, and bus services, as well as commercial losses. The RBI said on March 27, 2020 that all lending institutions, including banks and home finance businesses, will have to provide their borrowers a three-month moratorium on term loans after taking stock of the situation and in response to the temporary financial hardship.

Payment of all instalments due between March 1 and May 31, 2020, was put on hold at this time. The following payments that become due between the specified term and the deferred instalments listed under the moratorium, according to the RBI: principal and/or interest components; bullet repayments; equated monthly instalments (EMIs); credit card dues.

Keywords: Loan, EMI, Banking, RBI
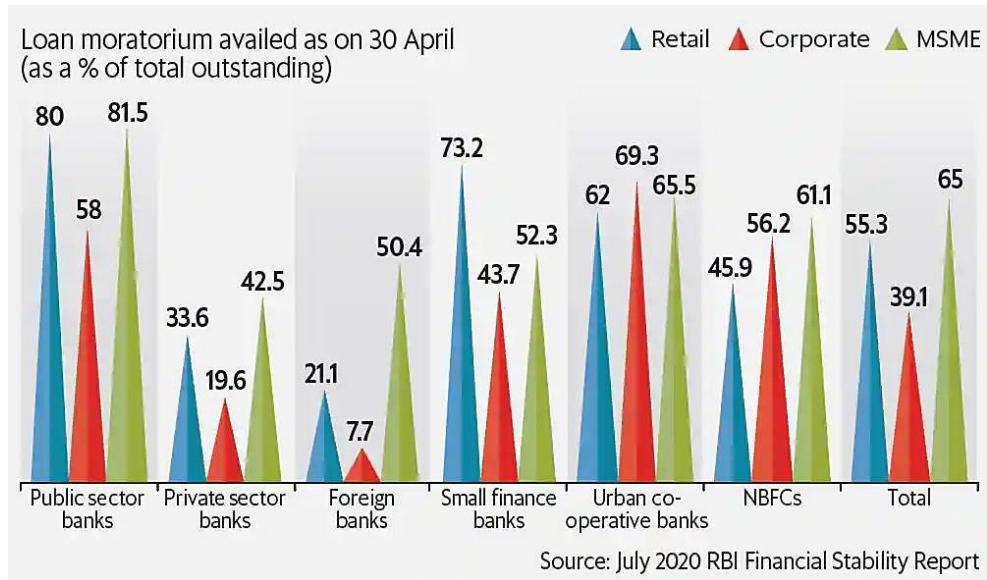
Introduction:
Millions of people's income has been impacted by the worldwide COVID-19 outbreak and the accompanying shutdown in India. We may see a spike in the demand for new credit, particularly in the form of unsecured loans, as cash flow for households and businesses dries up. Your credit score will be crucial in determining whether you are qualified for these particular loans or any other new forms of credit, despite the fact that all banks and other lending institutions have announced various measures, such as loan moratoriums and new COVID-19 loan products.

Numerous businesses are in danger of dying out. Workers in the informal economy are particularly vulnerable because the majority do not have access to social safety, high-quality healthcare, or productive assets.

The Reserve Bank of India (RBI) approved a three-month suspension on term loan and credit card repayments as an emergency measure for the public in light of the coronavirus outbreak. Lending institutions were told to postpone the EMI payments for any customers who choose this moratorium plan.

A moratorium is a temporary halt to operations until subsequent events make it appropriate to lift the halt or until associated problems have been resolved. In reaction to short-term financial challenges, moratoria are frequently implemented.

The total availment of moratorium is given below:

Loan moratorium availed as on 30 April (as a % of total outstanding)
Source: July 2020 RBI Financial Stability Report

Review of Literature:

Abel Brodeur's research is published in "Literature Review of the Economics of COVID-19" in June 2020. Suraiya Jabeen, Anik Islam, and David Gray The goal of the research article is to survey the newly published and quickly expanding literature on the government's response to COVID-19's economic effects. How many COVID-19-related deaths have happened, and how many people use social isolation as a preventative tactic. How this pandemic is changing the world. What are the COVID-19 pandemic's effects on the service sector?

COVID-19 Pandemic and Lockdown Impact on India's Banking Sector: A Systemic Literature Review is the title of a research paper that will be published in June 2020. The paper will focus on the impact of the pandemic on banks, NBFCs, educational institutions, public & private offices, and the suspension of means of transportation. The research paper describes the serious effects of COVID-19 on the economy. A study paper with the title "Analysis of Banking Industry in India: Post Covid-19" dated September 2020 and written by Ashish Bagewadi and Dewang Dhingra focuses on the pre- and post-effects of COVID-19 in the banking sector as well as what those regulations' effects are on the environment.

Dr. Meera Mehta's study, "Loan Moratorium 2020-Its Impact on Indian Banks," was completed in 2020. The study examines the effect of the moratorium on Indian banks' operations. According to her research, a six-month moratorium provided by the RBI is very helpful for clients during an epidemic, but the primary goal is to keep lending institutions' NPA levels low.

When customers' finances are stable following COVID but the bank's NPA level has still significantly increased, the moratorium should lower NPA levels.

The study "Merits and demerits of Moratorium offered by banks and non-banking organisations in India" was conducted by Dr. Somsundaram in 2019. They examine the merits and cons of a loan moratorium for clients in this study. They discovered that banks and NBFCs are not making the consumer a loan offer if he has a loan moratorium in place; instead, they will just reject the customer's loan application. If a consumer took advantage of a loan moratorium, their CIBIL reports will indicate this rather than NPA.

Objectives:
1) To study the loan moratorium offered by banks
2) To understand various banking changes and uncertainty relating to EMI moratorium
3) To knows the challenges faced by banks post covid in relation to loans and EMI payments.

Research Methodology:
The research is descriptive in nature and is based on banking annual reports and RBI reports based on Banks after COVID-19. The data is secondary in nature is collected from reference books and public domain sites, official websites and research papers relating to banking reforms post covid.

Data Findings:
As per RBI reports and Banks annual reports, pandemic led to following EMI related offers:

1)   Loan Moratorium offered by RBI
The moratorium denotes a brief suspension of the loan EMI. During COVID-19, the RBI extended a loan moratorium to give customers and lenders some leeway and keep the NPA level low.

According to RBI standards for EMI moratorium, choosing the moratorium has no effect on one's credit score. If one did not pay EMIs throughout the COVID period, it had no effect on their credit score.

Although obtaining a moratorium does not directly harm a borrower's credit score, reports of "borrowers with moratorium" are enough for banks to refuse such loan applications. Before accepting loan applications, banks currently use credit data from Experian, Equifax, CRIF Highmark, TransUnion, and CIBIL. However, your credit score will suffer if you continue to make late payments after the moratorium expires. The moratorium is in effect from March 1 to August 31, 2020. Any payments that are due on or after August 31, 2020, would therefore need to be made once the embargo has ended. However, those who choose not to take advantage of the repayment holiday must complete their payments on schedule to avoid having their credit scores impacted.

The repayment holiday was put in place to help those who are struggling financially as a result of job losses and salary reductions brought on by the COVID-19 pandemic. Those who can make the payments without having any issues are free to continue with their regular repayment schedule. Although you wouldn't be required to make loan payments throughout the moratorium period, interest would still accrue. As a result, you would have to pay more interest.

2)   Restructuring of Loans during COVID-19
The economy has been severely impacted by the corona virus pandemic, which has resulted in job losses and lost income. This has in turn affected a sizable portion of borrowers' ability to make repayments. Banks and other lenders are anticipated to make their restructuring plans for borrowers who are now experiencing financial difficulty as a result of COVID-19 public now that the six-month moratorium has ended.

The RBI has never previously disclosed a restructuring plan for the personal loan market.

Here, "personal loan" refers to loans for things like school, a home, gold, unsecured personal items, an automobile, and consumer goods. Although loan restructuring is a temporary fix, the customer is still responsible for paying interest. Although loan restructuring won't affect CIBIL score, the lender must disclose the transaction to CIBIL Brue as "Restructured," which is sufficient for lenders to deny consumer loan applications.

Although there is no effect on CIBIL score, this is a regulation requirement for the reported loan to be restructured. It is advised to use loan restructuring only if it is absolutely necessary because lenders will take extra caution when a client uses loan restructuring and then goes for new borrowing, which will also reduce your pre-approved offer.

3)   RBI Relief Package to Banks

All commercial banks, including Small Finance Bank, Local Area Bank, Regional Rural Bank, and All Primary (Urban) Cooperative Banks, State Co-operative Banks, and District Central Cooperative Banks, have been given the COVID-19 Regulatory Package by the Reserve Bank of India. All Non-Banking Financial Companies and All All-India Financial Institutions (including Housing Finance Companies).

Conclusion:

The payment of EMI instalments and interest on working capital accounts that were due between March 1, 2020, and August 31, 2020, are postponed for up to three months. Interest was allowed to continue to accumulate on the remaining balance of the term loan throughout the aforementioned moratorium period. At the conclusion of the moratorium period, the outstanding loan amount is increased by the interest that has accrued during that time, and the repayment terms for those loans is revised. In order to adjust for the advantage received by the borrower during the moratorium period, the residual tenor is changed. This loan moraortium and loan restructuring facility was provided to borrowers in covid times and its effect is seen till date.

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Mobile Banking: An Innovative Technological Development in Banking Sector in India

Author 1: Dr. Saumyabrata Nath

Assistant Professor & Research Scholar, Vivekananda Global University – Jaipur, India
E-mail Id: s.nath.mba@gmail.com, Phone No.: +91-9763829471

Author 2: Dr. Rita Biswas

Senior Facilitator, Regenesys Business School, South Africa

Author 3: Dr. Bahrullah Safi

Vice President International, Acacia University, Arizona, USA

Abstract:

Mobile is a buzz word in the mouth of every human being. More than of 60% of the Indian population has access to mobile. The mobile has become an effective instrument for companies, governments, NGO's etc for delivering and promoting variety of services. Out of which banking is one of the prominent industry that has utilized this modern device to render banking services. The new internet banking has made the customers to access the banking service at anytime. But there was a strong weak point in internet banking that it made it mandatory to have a computer or laptop with internet connection. This limitation gave rise to the new innovative technology – Mobile Banking. It just reduced the customer's requirement to a mobile phone and helped the banks to formulate the strategy – anytime anywhere banking. In this globalized world, where people are busy in different aspects of their professional and personal life but don't have time to do their important work related to banking services. The introduction of M-banking really provides all the necessary services which the customers are looking to save their time and energy.

Keywords: M-banking, banking industry, internet banking, globalized world, innovation, technology.

Introduction:

Mobile phone plays an important aspect in everyone's life. It has become a necessity to carry our many day to day activities and functions. Mobile Banking is now utilized to perform balance checks, account transactions, payments, etc. It is also branded as M-Banking, SMS Banking, etc. though the concept of mobile banking introduced much earlier only few customers are using this service. It of course poses some questions on security, but there is greater lack of awareness of technologies used in mobile banking and services provided by mobile. So the entire concept of Mobile banking is described in this paper. Mobile banking is defined as: "Mobile Banking refers to provision and availment of banking- and financial services with the help of mobile telecommunication devices. The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customized information." Mobile Banking can be said to consist of three inter-related concepts: Mobile Accounting, Mobile Brokerage, Mobile Financial Information Services. Most services in the categories designated Accounting and Brokerage are transaction-based. The non-

transaction-based services of an informational nature are however essential for conducting transactions - for instance, balance inquiries might be needed before committing a money remittance. The accounting and brokerage services are therefore offered invariably in combination with information services. Information services, on the other hand, may be offered as an independent module.

Research Methodology:
The research methodology adopted for this study is Exploratory Research Method. The major emphasis of Exploratory Research is on the discovery of ideas. Through Exploration, the researcher has developed the concepts relating to mobile banking operation. The data is collected from purely from the secondary sources. The attempt has been made to collect the information through experts in field and necessary interaction has been done to explore the need of the study. The secondary data have been compiled from newspaper, journals, magazines, and web links and also research papers.

Objectives of the Study:
The study was undertaken with following objectives:
- To explore the concept of mobile banking as an innovative technology in the banking sector
- To study the theoretical base of mobile banking
- To know various services offered by mobile banking and also to know the benefits of the mobile banking
- To know the challenges of mobile banking

Objectives of Mobile Banking:
a) To meet the following expectations of Consumer: Personalized service, Minimal learning curve Trust, privacy and security, Ubiquitous - anywhere, anytime and any currency, Low or zero cost of usage, Interoperability between different network operators, banks and devices, anonymity of payments like cash and Person to person transfers.
b) To meet the following expectations of Merchant: Faster transaction time, Low or zero cost in using the system, Integration with existing payment systems, High security, Being able to customize the service, Real time status of the mobile payment service, Minimum settlement and payment time
c) To meet the following expectations of Telecom Network Providers: Generating new income by increase in traffic, Increased Average Revenue Per User (ARPU) and reduced churn (increased loyalty), Become an attractive partner to content providers
d) To meet the following expectations of Mobile Device Manufacturers: Large market adoption with embedded mobile payment application, Low time to market, Increase in Average Revenue Per User (ARPU)
e) To meet the following expectations of Banks: Network operator independent solutions, Payment applications designed by the bank, Exceptional branding opportunities for banks, Better volumes in banking - more card payments and less cash transactions, Customer loyalty
f) To meet the following expectations of Software & Technology Providers: Large markets
g) To meet the following expectations of Government: Revenue through taxation of m-payments, Standards

Trends in Mobile Banking:

* **24 × 7 Service:**
  One of the important trend that we observe in the banking sector today is the banks competing themselves to offer those services which can be easily accessed by the customers at anytime of the day and weak. The internet has revolutionized the banking sector in reaching towards every corner of the country.

* **New Entrants in the Market:**
  Mobile banking has widened the scope of online banking. Mobile banking is a extension of internet banking. Since many banking institutions offer their financial services through online, it has created new players in this segment like online banks, online brokers, online wealth managers who provide personalized services to the customers.

* **Fastest Growing Mobile Market:**
  The world is witnessing tremendous growth in use of mobiles. The mobile phones today considered to be the one of the necessities of life. Even the poor people posses this device. The main reason for this is the multifarious services offered by the telecom network companies and also its accessibility at any time anywhere.

* **Increase in Value Added Services:**
  The large usage rate of mobile phones have instigated the banking institutions to offer wide range of value added services like transfer of funds at any time of the day and at any place of the country, trading in stock exchange, online alerts of prices of different shares, update of new schemes of the bank, CRM practices etc.

Mobile Banking Services:

Mobile banking can offer services such as the following:

* **Account Information:**
  The basic function of any mobile banking is to provide account related information to the customers who hold the account in the concerned bank. Through mobile banking the customers can ask for Mini-statements of the accounts for the previous week, month or year. Through this they can check the account history and verify the accuracy of their accounts.
  The customers can also opt for getting alerts on account activity which very crucial for the authenticity of the transaction being performed. The customers can also monitor their various deposits. They can get the information regarding renewal, interest rate, accumulated balance etc. The customers can also have access to their loan information like installments to be repaid, remaining balance etc. The customers also can avail the information regarding the mutual funds and equity statements. The customers can also seek various information on following services such as; Insurance policy management, Pension plan management, Status on cheque, stop payment on cheque, Ordering check books, Balance checking in the account, Recent transactions, Due date of payment.

* **Payments, Deposits, Withdrawals, and Transfers:**
  Mobile banking offers variety of payments services to its customers. The customers need not go to the concerned place for making payments rather sitting at any place or while at

travelling they can make their needy payments. The payments services include small payments like to the shops etc, commercial payments like real estate, business transactions etc, bill payments which include electricity, internet, phone bill, gas bill etc. The payments can also be made to each other. For example 'A' has t o pay Rs. 1000 to 'B'. Here he need not personally visit and pay the money rather he can directly pay through mobile banking service.

Mobile banking also facilitates deposit service to its customers. The customers can directly deposit the money in the bank through their account. In turn the bank will process the transaction and intimate the customer regarding confirmation of deposit. Transfer of funds is made easy through mobile banking. The fund transfer can be made to the domestic level and also at the international level.

- **Investments:**
  Mobile banking offers investment services to its customers. The customers need not go to the broker and ask for consultation on the portfolio management. Instead he/she can avail this service through mobile banking. Through mobiles the customers can get to know where to invest, what will be the probable return etc. The stock prices are daily updated in mobiles. So there is need to go to the website or news paper or to the stock exchange itself for knowing the current price of the respective share prices. The customers can also look for personalized alerts and notifications regarding the stock prices of the company in which he is interested.

- **Support Services:**
  The mobile banking offers various support services which help the customers in times of need and make the customers more informative. The customers can seek for the Status of their requests for credit, documents approval including mortgage approval, and insurance coverage for the loan taken etc without much difficulty. The customers can send the request for the cheque at any time. They can also send the ATM card request without individually visiting the bank. The customers can feel free to send the complaints regarding their transactions. They can also track nearest ATM locations without making a tired some search.

- **Other Services:**
  The mobile banking also provides various other services to its mobile banking users. They can obtain general information like weather updates, humidity level, news of the day, impotent alerts, offers of the bank on various occasions like festivals, seasons etc. the customers can also receive information regarding their location, number banks available, important centers etc.

Utility of Mobile Banking from Banks' Perspective:
At this stage it would be relevant to understand the usefulness of Mobile Banking from the banks' perspective.

- **New markets for the banks:**
  The ongoing globalization has intensified the competition in the banking sector. Technical developments coupled with the process of globalization, have made it possible

for banks to offer their services in far-flung areas without investing money to build branches and hire additional staff. This has made a bank to get access to new markets.

- **Succumbing to the needs of Core Target Groups:**
  Banks, today, are increasingly confronted with technology-savvy customers who are often on the move. Banks are responding to this development by introducing mobile services. Core target groups of Mobile Banking are often divided in three categories: firstly the youngsters, often on the move, demand ubiquitous, anytime service. Though the youngsters as a group are hardly relevant for banks from a financial perspective, they represent the prospective clientele of tomorrow and need to be cultivated in the middle to long-term marketing strategy of the banks.
  Secondly the young adults though they are financially not very strong, many members of this group are expected to enter in short to medium-run a professional carrier so that it needs to be cultivated in order to retain customers of this age-group even after they enter professional lives.
  Finally the Business People are thought to be the most important one for Mobile Banking. Members of this group are generally well educated and economically well-off. They need to be professionally often on the move and carry mobile devices to ensure accessibility. For this reason they are ideal candidates to use services offered via mobile devices.

Technologies Enabling Mobile Banking:
Mobile banking is possible through the technology. All mobile banking services are performed through one or the other technologies listed below. At present Mobile Banking is being deployed using mobile applications developed on one of the following four technologies.

- **IVR (Interactive Voice Response):**
  IVR is known as Interactive Voice Response. This service operates through pre-specified numbers that banks advertise to their customers. Customer's make a call at the IVR number and are usually greeted by a stored electronic message followed by a menu of different options. Customers can choose options by pressing the corresponding number in their keypads, and are then read out the corresponding information, mostly using a text to speech program.
  One way to enable IVR is by deploying a PBX system that can host IVR dial plans. Banks looking to go the low cost way should consider evaluating Asterisk software. Asterisk is a free and open source framework for building communications applications and is sponsored by Digium. Asterisk turns an ordinary computer into a communications server. Mobile banking based on IVR has some major limitations that they can be used only for Enquiry based services. Also, IVR is more expensive as compared to other channels as it involves making a voice call which is generally more expensive than sending an SMS or making data transfer (as in WAP or Standalone clients).

- **SMS (Short Messaging Service):**
  SMS uses the popular text-messaging standard to enable mobile application based banking. The way this works is that the customer requests for information by sending an SMS containing a service command to a pre-specified number. The bank responds with a reply SMS containing the specific information. For example, customers of the

Corporation Bank in India can get their account balance details by sending the keyword 'CORPBAL' and receive their balance information again by SMS. Most of the services rolled out by major banks using SMS have been limited to the Enquiry based ones. However there have been few instances where even transaction-based services have been made available to customer using SMS. For instance, customers of the SBI can make fund transfer by sending the SMS 'TRN(A/c No)(PIN No)(Amount)'. One of the major reasons that transaction based services have not taken of on SMS is because of concerns about security and because SMS doesn't enable the banks to deliver a custom user interface to make it convenient for customers to access more complex services such as transactions. The main advantage of deploying mobile applications over SMS is that almost all mobile phones, including the low end, cheaper ones, which are most popular in countries like India and China are SMS enabled.

- **IVR (Interactive Voice Response):**
  WAP (Wireless Access Protocol)
  WAP uses a concept similar to that used in Internet banking. Banks maintain WAP sites which customer's access using a WAP compatible browser on their mobile phones. WAP sites offer the familiar form based interface and can also implement security quite effectively. The banks customers can now have an anytime, anywhere access to a secure reliable service that allows them to access all enquiry and transaction based services and also more complex transaction like trade in securities through their phone
  A WAP based service requires hosting a WAP gateway. Mobile Application users access the bank's site through the WAP gateway to carry out transactions, much like internet users access a web portal for accessing the banks services. The forms that go into a mobile application are stored on a WAP server, and served on demand. The WAP Gateway forms an access point to the internet from the mobile network.

- **STANALONE Mobile Application Clients**
  Standalone mobile applications are the ones that hold out the most promise as they are most suitable to implement complex banking transactions like trading in securities. They can be easily customized according to the user interface complexity supported by the mobile. In addition, mobile applications enable the implementation of a very secure and reliable channel of communication.
  One requirement of mobile applications clients is that they require to be downloaded on the client device before they can be used, which further requires the mobile device to support one of the many development environments like J2ME or Qualcomm's BREW. J2ME is fast becoming an industry standard to deploy mobile applications and requires the mobile phone to support Java. J2MEseems to have an edge right now as Nokia has made the development tools open to developers which has further fostered a huge online community focused in developing applications based on J2ME. BREW on the other hand has seen limited popularity among the developer community, mostly because of the proprietary nature of its business and because of the steep prices it charges for its development tools.

Advantages of Mobile Banking:
- Mobile banking thorough cell phone is user friendly. The interface is also very simple. You just need to follow the instructions to make the transaction. It also saves the record of any transactions made.
- Cell phone banking is cost effective. DBBL provide this facility at a lower cost as compared to banking by self.
- Banking through mobile reduces the risk of fraud. You will get an SMS whenever there is an activity in your account. This includes deposits, cash withdrawals, funds transfer etc. You will get a notice as soon as any amount is deducted or deposited in your account.
- Banking through cell phone benefits the banks too. It cuts down on the cost of tele-banking and is more economical.
- Mobile banking through cell phone is very advantageous to the banks as it serves as a guide in order to help the banks improve their customer care services.
- Banks can be in touch with their clients with mobile banking.
- Banks can also promote and sell their products and services like credit cards, loans etc. to a specific group of customers.
- Various banking services like Account Balance Enquiry, Credit/Debit Alerts, Bill Payment Alerts, Transaction History, Fund Transfer Facilities, Minimum Balance Alerts etc. can be accessed from your mobile. You can transfer money instantly to another account in the same bank using mobile banking.
- Mobile banking has an edge over internet banking. In case of online banking, you must have an internet connection and a computer. This is a problem in developing countries. However, with mobile banking, connectivity is not a problem. You can find mobile connectivity in the remotest of places also where having an internet connection is a problem.
- Mobile banking is helping service providers increase revenues from the now static subscriber base. Service providers are increasingly using the complexity of their supported mobile banking services to attract new customers and retain old ones. A very effective way of improving customer service could be to inform customers better.

Challenges:
There are many challenges in operation of mobile banking. They are discussed below.
- **Interoperability:**
  There is a lack of common technology standards for mobile banking. Many protocols are being used for mobile banking. It would be a wise idea for the vendor to develop a mobile banking application that can connect multiple banks. It would require either the application to support multiple protocols or use of a common and widely acceptable set of protocols for data exchange. There are a large number of different mobile phone devices and it is a big challenge for banks to offer mobile banking solution on any type of device.

- **Security:**
  Security of financial transaction, being executed from some remote location and transmission of financial information over the air, are the most complicated challenges that need to be addressed jointly by mobile application developers, wireless network service providers and the bank's IT department. The banks need to address security

concerns relating to various aspects such as; Physical security of the handheld device, Security of the thick-client application running on the device, authentication of the device with service provider before initiating a transaction, User ID / Password authentication of bank's customer, Encryption of the data being transmitted over the air and Encryption of the data that will be stored in device for later / off-line analysis by the customer.

- **Scalability & Reliability:**
  Another challenge for the banks is to scale-up the mobile banking infrastructure to handle exponential growth of the customer base. With mobile banking, the customer may be sitting in any part of the world and hence banks need to ensure that the systems are up and running in a true 24 × 7 fashion. As customers will find mobile banking more and more useful, their expectations from the solution will increase. Banks unable to meet the performance and reliability expectations may lose customer confidence.

- **Application Distribution:**
  Due to the nature of the connectivity between bank and its customers, it would be impractical to expect customers to regularly visit banks or connect to a web site for regular upgrade of their mobile banking application. It will be expected that the mobile application itself check the upgrades and updates and download necessary patches. However, there could be many issues to implement this approach such as upgrade / synchronization of other dependent components.

- **Personalization:**
  It would be expected from the mobile application to support personalization such as: Preferred Language, Date / Time format, amount format, default transactions, standard Beneficiary list, alerts Increasing faster transmission via GPRS. Users are slowly getting used to the concept of mobile in hand held device as digital cash or wallet to carry out purchase.

Conclusion:
Mobile Banking has become a fast, user-friendly and affordable service. Anyone who has mobile can access the mobile banking with an affordable cost. As more and more rural population of India has access to mobile, banking through mobile will be a fruitful strategy to include the rural people who have exclude from the banking service. As internet banking makes compulsory to have a PC with an internet connection, mobile banking would be ideal to many prospective potential customers. Mobile banking provides various services to its customers which help them to trade at any time, at any places and at any situations. Today India's leading telecom companies have already started their services for Mobile Banking. But the trend is many customers are not well aware of this new innovative technology. They feel that banking through mobile poses lot of security concerns. The present study has made an attempt to elaborate the concept of mobile banking which would help many mobile banking aspirants to know in detail about this innovative technology.

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A Survey on Time Management by Women in the Workplace and Household after Pandemic

Akshata Ajay Bhalerao
Second Year, Department of Commerce (Accounting and Finance),
S.S.T College of Arts and Commerce, Moriya Nagari, Ulhasnagar-4, Maharashtra.
akshata.af21065@sstcollege.edu.in, 9307734495.
Mithili Gaurishankar
Assistant Professor, Department of Commerce (Accounting and Finance),
S.S.T College of Arts and Commerce, Moriya Nagari, Ulhasnagar-4, Maharashtra.
mithiligaurishankar@sstcollege.edu.in, 9820605898.

Abstract:
This study focuses on and measures how work family conflict affects employees performance and job satisfaction among women. This study got a survey of 70 female workers in Ulhasnagar. Electronic questionnaire distribution was used to reach respondents who were chosen at random working women in Ulhasnagar. The gathered data were processed and analyzed.

Notable findings included the discovery that the performance of female employees is greatly impacted by their daily time management. Women investing more time in non market activities like parenting and home duties because of gender roles.

Women contribute to domestic development, entrepreneurs invest, start, engage, and run business ventures. By generating job opportunities, enhancing skills, and putting new ideas into practice, entrepreneurship and technical innovation are essential to the growth of the economy. That is significantly done by women by their time management in life.

Keywords: Women, household, Managers, Job satisfaction, Time management, Career development

Introduction:
The dominant family models started to transition from traditional family patterns to productive family patterns, which resulted in a change in the family model (Contzen and Forney, 2017; Vrontis, Bresciani and Giacosa, 2016; Anand and Vohra, 2019; Barnett, Brennan and Lee, 2018). Traditional family structures are characterized by the breadwinner role of men and the caregiving and housewife roles of women. According to the conventional belief, a women does not need to pursue the highest level of education because ultimately she will just work as a housewife. As a result, when a woman tries to use her talents for employment, she often faces rejection from the community and is seen as neglecting her responsibilities as a housewife. (Arifin, 2017; Daughter and Lester, 2015; Hardiyanti, Firman and Rusdinal, 2019; Iskandar, 2017; Miyasari, 2019; sari, 2019; Siregar, 2018; Taufik et al, 2019; Tuwu,2018).

While SMEs are the economic engines for the local and global economics, entrepreneurship offers employment possibilities and economic progress. Entrepreneurs launch and co-ordinate businesses that offer crucial answers to the problems of poverty in rural places around the world (Sutter et al., 2019; Meyer, 2020; Bruton et al., 2021; Castellanza, 2022). In industrialized countries, women's engagement in the labor force outside the home has increased since the industrial revolution, with a particularly significant increase observed in the 20th

century. Women in the workforce contribute to increased GDP and lower labor costs by expanding the labor supply in a society, which is generally viewed as a benefit for industrial civilization. The literature has noted a boom in entrepreneurial activity, which assists in reducing poverty.

Poverty alleviation remains a difficult global challenge (Fafchamps and Quisumbing, 2005; Karnani, 2007; Mair and Marti, 2009; Chatterjee et al., 2021; Castellanza, 2022). The stigma that grows in a community over time started to be replaced by more contemporary thinking as the times changed. As men and women now have equal rights in social life, many more women have started to explore their talents by working outside the home (Nasir and Lilianti, 2017; Abidin, 2017; Watie, 2010; priandi and Roisah, 2019; Asbari, 2015). Preliminary findings indicate that there are a variety of circumstances (Odle-Dusseau, Matthews and Wanye, 2018; Eshak et al, 2018; Dettmers, 2017; sellmaier et al, 2016; Roman, 2017; McCutcheon and Morrison, 2017; Brown and Clark, 2017; Skomorovsky et al, 2019; King, Javed and Abbas, 2018). When the husband's financial situation makes it impossible for him to provide the family, it is necessary for the wife to step in and assist with household expenses (Kundu et al, 2016; Ferri, a, 2018). The stage of the economy in this country is not the only major factor causing work family conflict.

Literature Review:

Rupoanner looked at the connection between work family conflict, work family conflict, and policies that support families. Qualitative research methodology is employed. In this study, family leave, job scheduling, school scheduling, and ECEC were the public policy offices that were investigated in relation to family work conflict and work family conflict with empat (Chatterjee, I., Cornelissen, J., and Wincent, J. (2021). Social entrepreneurship and values work: the role of practices in shaping values and negotiating change. J. Bus. Ventur. 36:106064. doi: 10.1016/j.jbusvent.2020.106064). The findings demonstrate the significance of the first individual traits, particularly those that are connected to family work conflict, and also highlight which individuals are most susceptible to such conflict (Dhahri, S., Slimani, S., and Omri, A. (2021). Behavioral entrepreneurship for achieving the sustainable development goals. Technol. Forecast. Soc. Chang. 165:120561. doi: 10.1016/j.techfore.2020.120561).

Second, the findings highlight significant individual disparities and the impact of public policy on men and women. The aim of this study is to investigate how female employees feel about their work family obligations. The authors use qualitative research methods to analyze the work family conflict of female employees, whereas Rupoanner uses quantitative research technique (Mubeen, R., Han, D., Abbas, J., and Hussain, I. (2020). The effects of market competition, capital structure, and CEO duality on firm performance: a mediation analysis by incorporating the GMM model technique. Sustain.

For. 12:3480. doi: 10.3390/su12083480) The sources and location of the research are also distinct. Gender disparities in the significance of life's roles and their consequences for family work conflict have also been studied by cinnamon and Rich. The significant effects of assignments in responsibilities at work and in the household are discussed in this study. The gender disparities in profile distribution were the first topic that was looked at (Piva, E. (2018).

Time allocation behaviors of entrepreneurs: the impact of individual entrepreneurial orientation. Economia e Politica Industriale 45, 493–518. doi:10.1007/s40812-018-0105-1 Poole, D. L). In line with expectations, more men than women meet the family profile whereas more women do. Hence, the dual profile does not differ by gender. Quantitative research

methodology is employed. The findings indicated that there are gender variation in work family conflicts.

Amazue investigated how job and family involvement affected work family conflict. Quantitative research methodology is employed. The findings revealed that work involvement had no appreciable impact on employees perceptions of work family conflict (Wang, C. K., and Wong, P.-K. (2004). Entrepreneurial interest of university students in Singapore. Technovation 24, 163–172. doi: 10.1016/S0166-4972(02)00016-0) Work involvement has been demonstrated to have a big impact. This study also examines the relationship between work and family for female employees. The authors employ qualitative research methods to assess compensation, whereas Amazue uses quantitative research techniques. Another distinction is found in the variables included in the research, specifically the salary for female employees. The sources and location of the research are also distinct. Women who work as part time manager's career pathways, aspirations, work life balance, and career mobility are examined by Tomlinson and Durbin in their study, " Female part time manager's: Work-Life Balance, Aspirations, and career Mobility." Qualitative research methodology is employed.

The findings indicate that women often struggle to strike a balance between their employment, career prospects, and home lives. Equal research is being done on career women and work life family in this study (Weick, K. (1996). Drop your tools: an allegory for organizational studies. Adm.

Sci. Q. 41, 301–314. doi: 10.2307/2393722) The same qualitative research methodology is utilized. The distinction is made between the sources individuals who will perform the research at the employee level and Tomlinson and Durbin who will examine at the managerial level, as well as the location. Another distinction is to the variables included in the research, which excluded work family conflict.

Objectives:
1.   To discuss the principal difficulties working women encounter at home and at the workplace.
2.   To shed light on the actions she took to fulfill her family obligations.

Research Methodology:
The primary was collected and the conclusion was derived from the data provided by them. In order to develop a deep understanding of the problem of study.

Result Analysis:
The primary data was collected and a response of 70 was collected using google form.
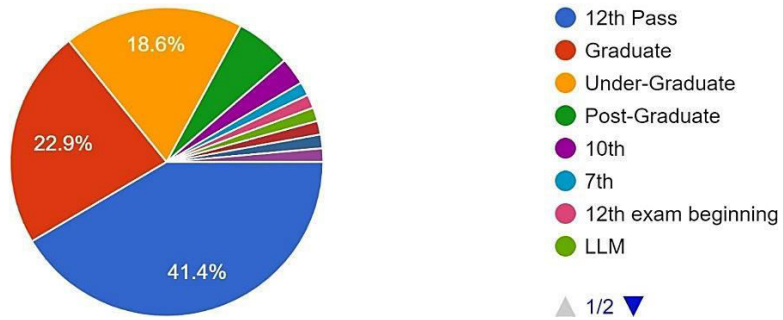
Age
70 responses
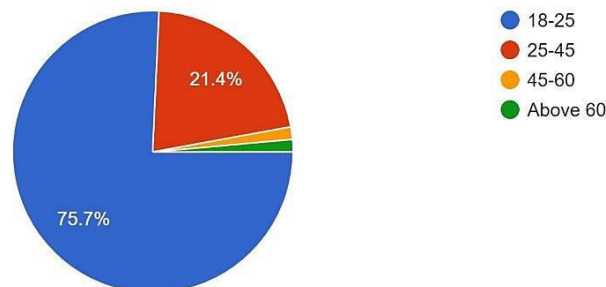
In the survey 75.7% are in the age between 18-25 and 21.4% are in the age between 25-45.
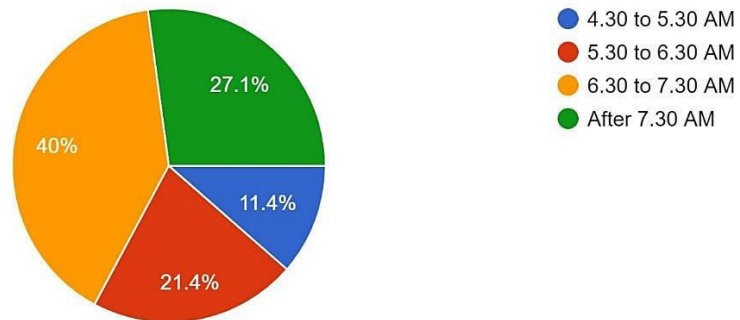
Qualification

70 responses

- 12th Pass
- Graduate
- Under-Graduate
- Post-Graduate
- 10th
- 7th
- 12th exam beginning
- LLM

△ 1/2 ▽

From the survey 61.4% were students and 25.7% were service. 41.4% were 12th pass, 22.9% were Graduate and 18.6% were Undergraduate who gave the survey.

When you wake up morning daily

70 responses

- 4.30 to 5.30 AM
- 5.30 to 6.30 AM
- 6.30 to 7.30 AM
- After 7.30 AM

From this survey 40% women wake up between 6.30 to 7.30 AM and 27.1% women's wake up after 7.30AM, 21.4% women wake up between 5.30 to 6.30 AM and 11.4% women wake up between 4.30 to 5.30.
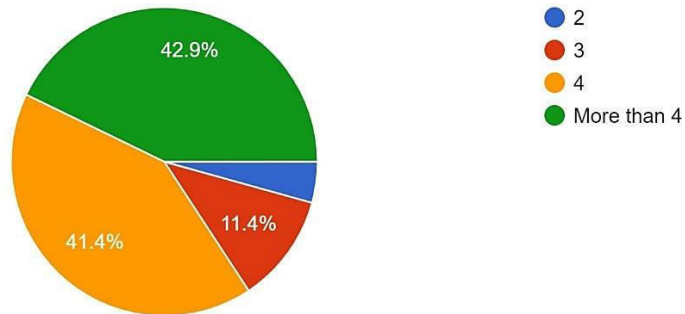
Your shift time in job

70 responses

- Morning
- Evening
- Night
- Not in service
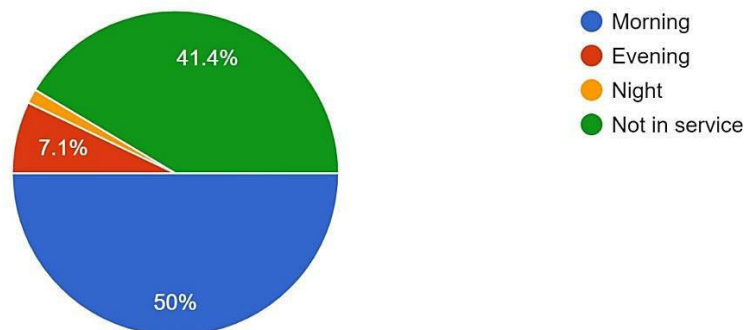
From the survey 50% women's job shift in Morning and 41.4% women's not in any job service and 7.1% women job shift in evening.

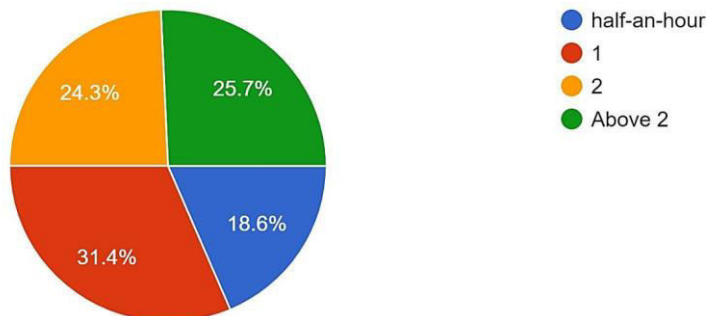## How many members are there in your family.
70 responses

From the survey 42.9% women's families included more than 4 members and 41.4% families included 4 members and 11.4% families included 3 members.

## How much time do you plan for household daily?
70 responses

From the survey 31.4% women spend 1 hour to plan for daily household activities and 25.7% women spend above 2 hour to plan for daily household activities and 24.3% women spend 2 hours to plan for daily household activities and 18.6% women spend half an hour to plan for daily household activities.
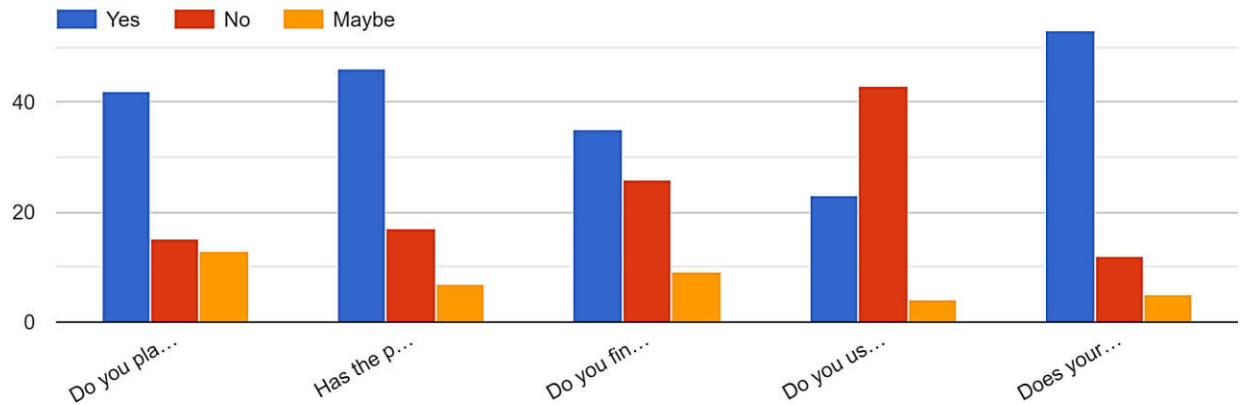
How much time do you regularly devote to work(job)
70 responses
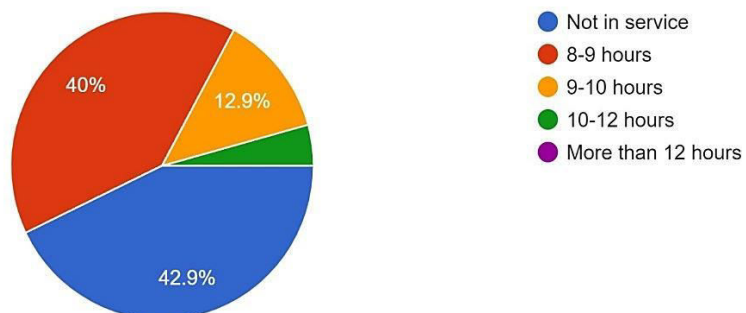
From the survey 42.9% women's not in service, 40% women regularly devote 8-9 hours to work and 12.9% women devote 9-10 hours to work.
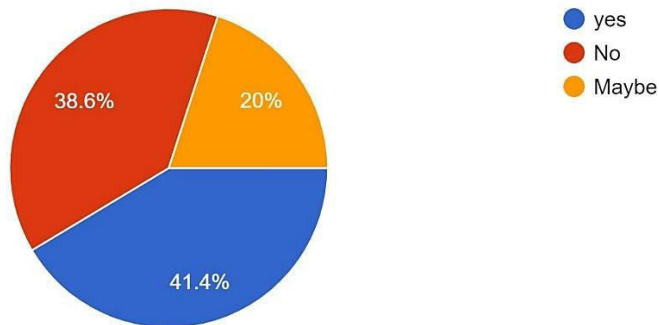
Answer the following questions

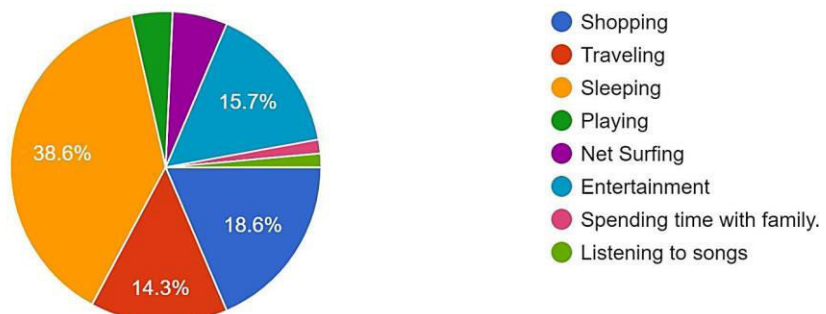Do you feel stress to manage time in daily schedule
70 responses

From the survey 41.4% Women's feel Stress form manage time in daily schedule, 38.6% women's.

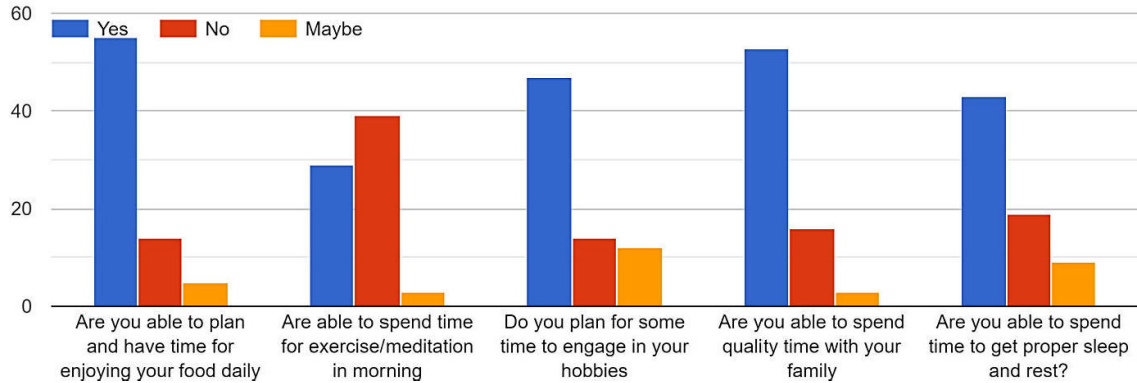Which mode you prefer to relax
70 responses

From the survey 38.6% women prefer relaxing with sleeping, 18.6% women's relax with shopping, 15.7% women's relax with entertainment and 14.3% women's relax with traveling.

Answer the following question

	Yes	No	Maybe
Are you able to plan and have time for enjoying your food daily	55	14	5
Are able to spend time for exercise/meditation in morning	29	39	3
Do you plan for some time to engage in your hobbies	47	14	12
Are you able to spend quality time with your family	53	16	3
Are you able to spend time getting proper sleep and rest?	43	19	9

From whom do you get tips for time management?
70 responses
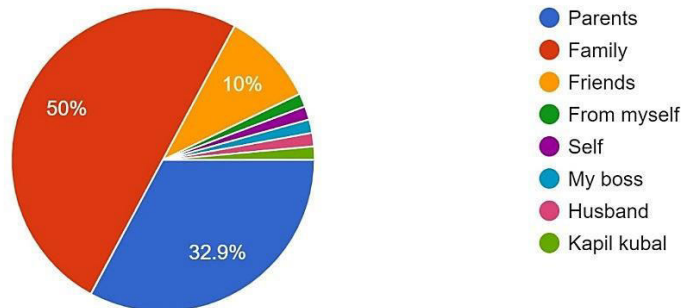
From the survey 50% of women get tips from his family, 32.9% of women get tips from his parents and 10% of women get tips from his friends.

Do you satisfy with your time management?
70 responses

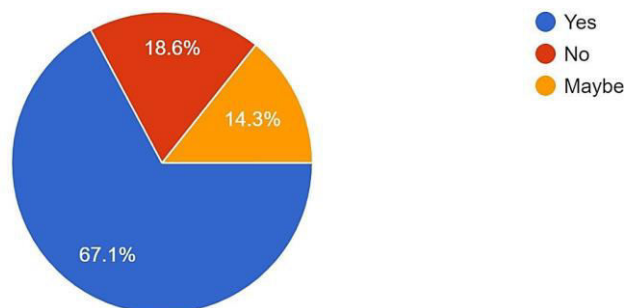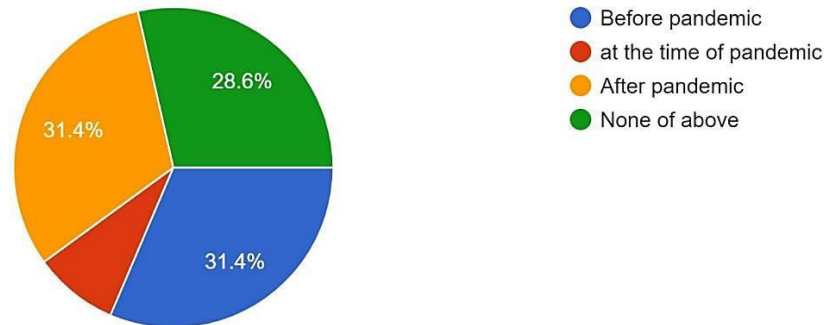From the survey 67.1% women are satisfied with their time management, 18.6% Women are not satisfied with their time management and 14.3% women may be satisfied with their time management.

Is the time management better
70 responses

- Before pandemic
- at the time of pandemic
- After pandemic
- None of above

From the survey 31.4% Women's time management is better before pandemic and also 31.4% women's time management is better after pandemic and 28.6% women's.

Limitations:
1. The survey was limited to the Ulhasnagar.
2. Time is money, as the saying goes, and everyone can take advantage of time management benefits by doing it properly.
3. It seems like a simple viewpoint, yet many people won't really comprehend it.

Conclusion:

Working women hold a prominent place in society and contribute significantly to human progress. In the past, men dominated society and provided the family with all the resources they needed, while Women were in charge of household duties including child care, child rearing, and home management.

Nonetheless, as a result of increased education and financial advancement, women have embraced a variety of professions to pursue successful careers on par with men. Working women nowadays must balance competing demands from their personal and professional lives. They struggle to manage and strike a balance between the demands of the workplace and obligations to their families and homes. For women working today, finding a balance between work and life is crucial. The idea of "work life balance" refers to striking the right balance between obligations at home and at work.

This study is based on a survey that examines many facets of working women's work life balance. The definitions and theories of work-life balance, its characteristics, the difficulties faced by working women, work life efforts and methods, and its results are all discussed in this literature review. The study will aid in understanding the problems working women face in maintaining a healthy work life balance.

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21. Mubeen, R., Han, D., Abbas, J., and Hussain, I. (2020). The effects of market competition, capital structure, and CEO duality on firm performance: a mediation analysis by incorporating the GMM model technique. Sustain. For. 12:3480. doi: 10.3390/su12083480

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A Study on Services Provided by Various Diagnostic Center in Ambernath after Pandemic

Shobha Raju Soni
Second Year, Department of Commerce (Accounting and Finance), SST College of Arts and Commerce, Morya Nagari, Ulhasnagar-4.
shobha.af21010@sstcollege.edu.in, 7972820556.
Mithili Gaurishankar
Assistant Professor, Department of Commerce (Accounting and Finance), SST College of Arts and Commerce, Morya Nagari, Ulhasnagar-4.
mithiligaurishankar@sstcollege.edu.in, 9820605898.

Abstract:
The research paper is on the study of service provided by various diagnostic centers in ambernath after the pandemic. Even after pandemic of COVID 2019, the health checkup awareness among people made the centers provide customer satisfaction service. Clinical laboratories are an essential part of the healthcare system providing vital information required for patient's care. As the importance of monitoring the satisfaction status is becoming necessary and no data regarding the same is available in this region, a present study was designed to implement it in the institution. In this research, collecting primary data by sending questionnaires among the people was collected. In that 114 responses were collected and analyzed and concluded.

Keywords: Health checkup, Clinical laboratories, Pandemic, diagnostic centers.

Introduction:
Clinical laboratories are an essential part of the healthcare system providing important information required for patient's care [5-7]. Customer satisfaction with the services provided in a medical laboratory is one among the 12 quality essentials of the Total Quality Management System (TQMS). (Rusanganwa V,2020) (Etukudoh NS, 2021) (National Journal of Community Medicine, 2012), Clients and clinician satisfaction with laboratory services at selected government hospitals in eastern Ethiopia. (BMC Res Notes. 2013). An assessment of patients satisfaction with services obtained from a tertiary care hospital in rural Haryana. It is this redefining of patients as consumers that is increasing the importance of patient satisfaction and related surveys.

"Satisfaction" is multi-dimensional with following parameters influencing it: Past experiences on health services, Lifestyle\Lack of knowledge of alternatives, Level of expectation, Socio-demographic variables, Quality of questionnaire and way of administering it, outcome of treatment, safety and access to physician etc.

The list of customer satisfaction is considered after pandemic in diagonalisation center:
1. Customer satisfaction is important to estimate and improve the present level of the quality of services.
2. It is also important to marketers because it is a significant determinant of repeat sales, positive word-of-mouth, and consumer loyalty.

3.   A Delighted patient will become a loyal 'apostle', telling others about his/ her great experience, while Outraged one will certainly not return and propagate negative aspects of the healthcare provider in an emotional way.

4.   Since in healthcare, word-of-mouth advertising is the most effective way of communication, both will have a very high positive / negative impact on the healthcare provider's business.

5.   Every 1% increase in customer satisfaction can lead to 3% increase in market capitalization and it costs three to four times more money to acquire new customers than to make repeat sales to an existing one.

Literature Review:

We performed an initial broad literature mapping exercise to assess the quantity and nature of the published research evidence. The results were used to inform selection of three areas for investigation in more detail. We chose to perform focused reviews on logistics of diagnostic modalities in primary care (because the relevant issues differ widely between different types of test); diagnostic ultrasound (a key diagnostic technology affected by developments in equipment); and a diagnostic pathway (assessment of breathlessness) typically delivered wholly or partly in primary care/community settings. Databases and other sources searched, and search dates were decided individually for each review. Quantitative and qualitative systematic reviews and primary studies of any design were eligible for inclusion. (santosh viswan 2022) Patient's or his relative's satisfaction is a good indicator to measure the performance of the healthcare set-up. As it is a well known fact that it takes more effort to gain a new customer than to retain the old one, efforts should be made to retain the customer and increase repeat customer proportion by the lab management, which is only 60% in present study. Reasons for Higher satisfaction with reception's response can be immediate positive courteous behavior due to repeated training of front desk and call center staff on customer relations, decent dressing, polite tone and smiling interaction, telephone manners and continuous supervision by higher management. Higher satisfaction with staff interaction is also due to above reasons only, with repeated emphasis by higher management to staff on keeping smiling, polite, sympathetic, helpful, customer is king attitude. It was interesting to note that giving financial estimates to patients for tests they are opting for is an important determinant in a patient's overall satisfaction with the setup. In this survey only 50% were given their approx. bill estimate, which should be ideally 100%. Healthcare in today's world is very expensive. Secondly, it's a sudden, unexpected burden on a family's financial budget in a country like India where the majority of the population is uninsured. So, it will be very helpful for patients to know their approx. bill amount in advance for arranging money. Very much satisfaction amongst patients with blood collection procedure in present study can be due to comfortable blood collection chairs, highly trained (paramedical, 2012, open article access).

Staff for blood collection, proper antiseptic precautions, private collection room, less waiting etc.In today's fast world for everyone time is money. Additionally, in patient's management also delayed reports can be an obstacle. So the lab's commitment to deliver reports on time without fail at given time is highly appreciated among patient/relatives and referring labs. Similarly, during home visit also on time reaching for sample collection is very much rated among the patient community, (pujari k 2000).

All referring labs were also satisfied overall, though sample size for assessing referring lab satisfaction was not enough. Reasons found for such higher satisfaction were accurate test

results with consistent quality checks, and positive and negative sample runs at frequent intervals, barcode system for samples to minimize human errors in entering reports etc., adopting latest technology and presence of most experienced histopathologist, Short Turnaround Time(TAT) of test results, and strict adherence to TAT fixed for the particular test report, Prompt Notification of abnormal test results, to the referring doctors so that appropriate timely decision in patient management can be taken by treating physician without wasting critical time, Appropriate telephone courtesy by pathologists as well as other staffs with answering physician's questions/queries and doubts related to patient's reports, Positive courier boy's attitude on service request for collection of specimen and timely delivery of service on his part due to strict observation from higher management.

Objectives:
The objectives of the survey were:
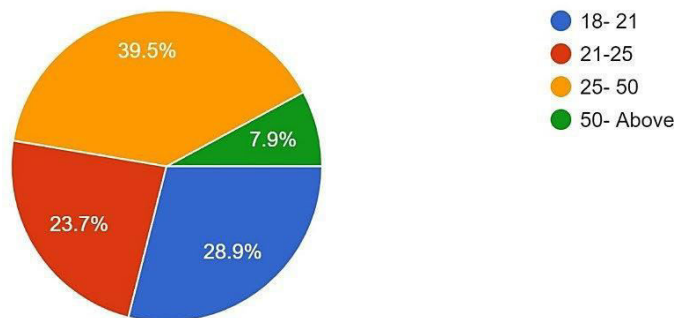To gauge satisfaction levels of diagnostic users.
To identify potential improvements to the diagnostic service.
To continually improve the diagnostic service and user relations.
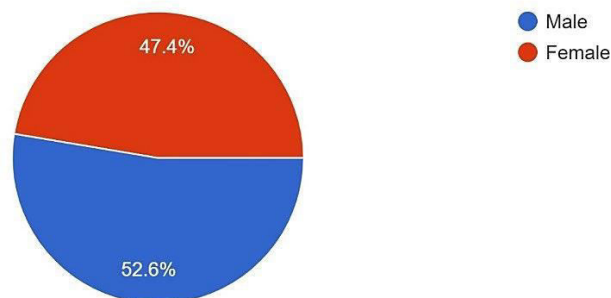
Result Analysis:
The result analysis of the study of 114 responses was given below:

Age Group
114 responses

The number of people's response, 39.5% in the age group of 25-50 visiting the center. Above 50% of 7.9% from the response visiting the center.
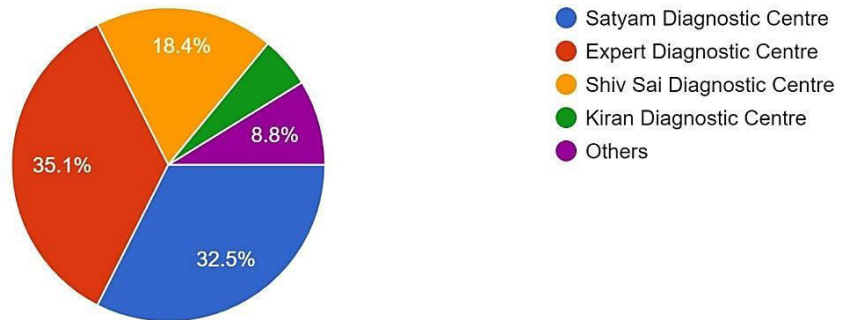
Gender
114 responses

According to data, male respondents are greater than female, whereas, male is 52.6% and female is 47.4%

Which Diagnostic Centre in Ambernath you prefer to visit
114 responses

- Satyam Diagnostic Centre
- Expert Diagnostic Centre
- Shiv Sai Diagnostic Centre
- Kiran Diagnostic Centre
- Others

18.4%
8.8%
35.1%
32.5%

The number of diagnostics in Ambernath are most preferred to expert diagnostics center to other diagnostic.

Availability of all kinds of tests like
114 responses

Sonography 93 (81.6%)
X-ray 93 (81.6%)
Pathology 82 (71.9%)
CT-Scan 51 (44.7%)
ECG 69 (60.5%)
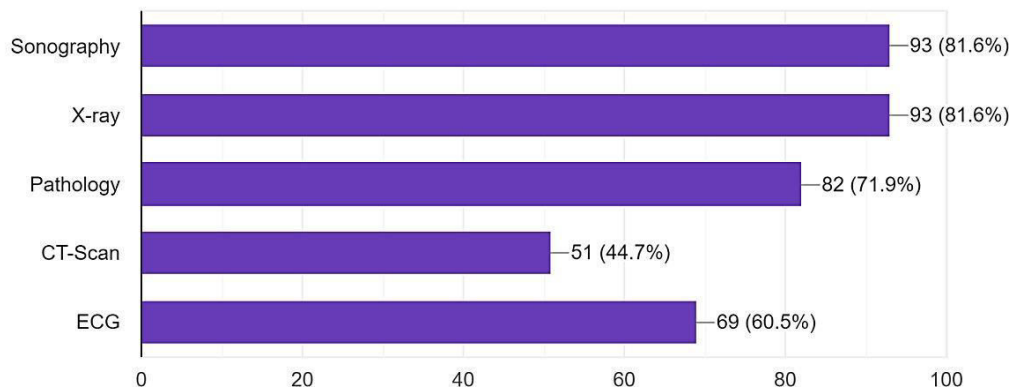
Mostly people are done sonography and x ray after pandemic.

Location of the Diagnostic Centre
114 responses

- Near to your Residential
- Far away from your Residential

25.4%
74.6%
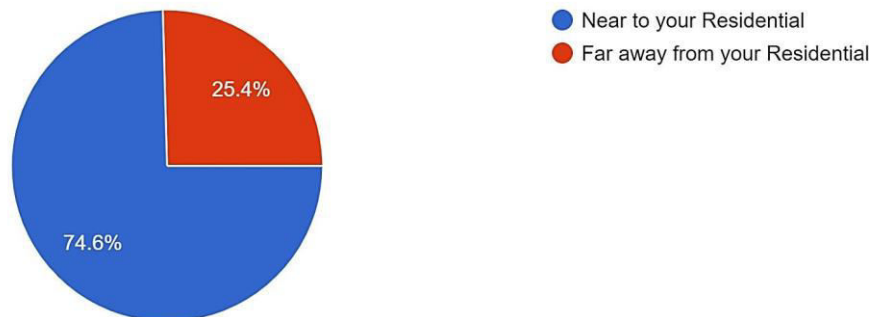
74.6% are convenient with the center near the railway station.

Laboratory Staff & Technicians are skilled, trained & experienced
114 responses
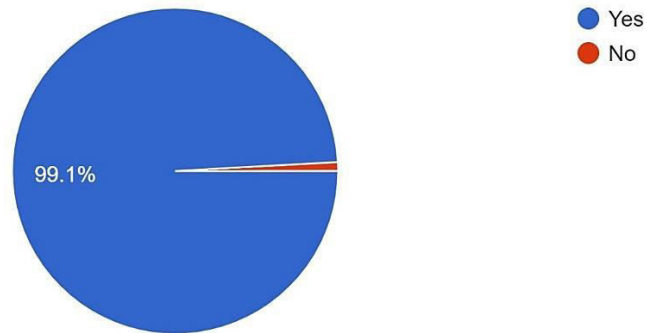
99.1% of the responses were satisfied with the service provided with skilled, trained and experienced Laboratory staff and technicians.

The payment method Available
114 responses

Most of the payment method prefer people are cash.

Overall, how satisfied are you with the diagnostic Centre Services?
114 responses

73.7% of the responses are more satisfied with the survey provided by the centers.

Conclusion:

The current study cannot be regarded as a thorough study that takes into account all parameters that requires evaluation. Yet, the survey was able to draw attention to certain key factors that require it. The current survey indicated a high propo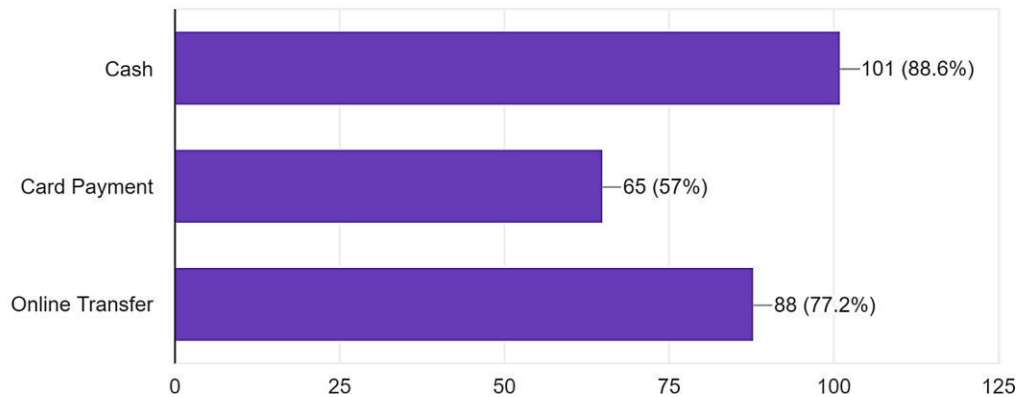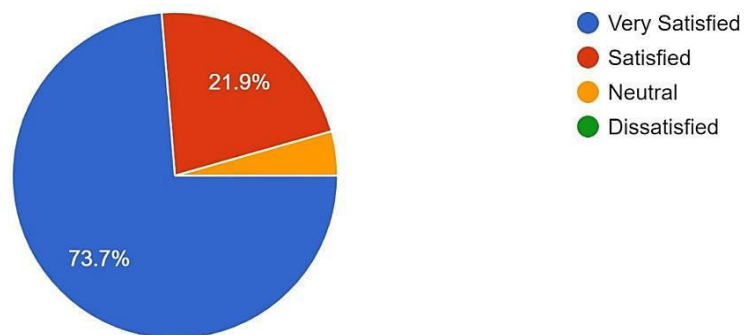rtion of overall satisfaction; however, it's crucial to keep in mind that patients require human touch from the healthcare setup and staff while they are already in pain, not only modern, advanced equipment, first-rate furniture, or professional diagnoses.

The overall level of patient satisfaction was 73.7%. Also from the survey it was noted that the satisfaction level is going to increase after the pandemic, which was related to the laboratory staff's training in the global standards of laboratory management.

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The Impact of Artificial Intelligence on the Retail Industry in India after the Pandemic

Neeraj Ravindra More
Bachelor of Commerce (Accounting and Finance), Second Year, SST College of Arts & Commerce, Ulhasnagar 4.
neeraj.af21008@sstcollege.edu.in, 8424021134.

Abstract:
This paper explores the opportunities and challenges that Artificial Intelligence (AI) brings to the Indian retail sector. Retailers have been compelled to start using AI technology for cashier-free stores, personalized marketing, inventory management, chatbots, fraud detection, visual search, price optimization, and virtual trial rooms due to the expansion of e-commerce and the effects of COVID-19. The application of AI in logistics, supply chain management, and recommendation engines is shown in case studies from Amazon and Reliance Retail. The study comes to the conclusion that AI has the ability to disrupt the retail sector and provides retailers with a competitive edge if they can adapt to local preferences and changing consumer expectations.

Keywords: Artificial Intelligence, Indian retail sector, E-commerce, COVID-19, Amazon, Reliance Retail, Local preferences, Changing consumer expectations

Introduction:
The growth of modern retail stores, changes in customer behavior, and the expansion of e-commerce have all had a significant impact on the Indian retail industry. The introduction of technology, particularly Artificial Intelligence (AI), in the retail sector has been pushed by the COVID-19 epidemic. AI is being used for a variety of functions, including marketing, customer support, and inventory management, and it has the potential to change the industry in the post-pandemic future completely. This study will investigate the opportunities and problems that AI brings to the Indian retail sector. Retailers must adjust to shifting consumer expectations and regional tastes as e-commerce expands globally.

According to the Boston Consulting Group, e-commerce will account for 25% of global retail sales by 2023, up from 12% in 2018. Retailers must adjust to shifting consumer expectations and offer personalized and practical shopping experiences, particularly in the areas of sustainability and social responsibility. Retailers with the ability to meet regional preferences have a lot of room to grow in developing nations like China, India, and Southeast Asia.

Literature Review:
Businesses can test new items inexpensively and rapidly, relying on in-store promotions to attract customers. With strong client ties, they are ideally situated to manage innovation that is driven by the market. Retail innovation is typically driven by the market rather than the technology, requiring new methods to enhance customer experience. (Gary Davies 1992) Making smarter investments during the epidemic is made easier with access to updated data. Technology like GPS store traffic tracking is helping retailers in this situation. (Doolittle 2020).

AI Applications in the Retail Industry:
Cashier-Free Stores:
Robotics and automation boost productivity while lowering expenses for retailers. Amazon Go uses checkout-free tech, Decathlon and McDonald's have automated checkout in India. (Olena Kovalenko, R. C. 2021)

Personalised Marketing:
Personalised marketing strategies are being developed for customers using AI based on their buying behaviour and interests. This enables businesses to provide their clients with more appropriate goods and services, which boosts sales and increases client happiness. (Pearson, Andrew 2020)

Inventory Management:
Retailers may manage their inventory more effectively by using AI-powered tools to predict demand, optimise stock levels, and improve the buying process. As a result, there is less chance of stock outs and overstocking, which can result in lower sales and higher expenses. (Javaregowda, Madhuri & B, Praveen & Kumar, Pradyumna & J, Prateek & G, Pragathi. 2020)

Chatbots:
Chabot's powered by AI is being used by retailers to assist and support their consumers. A wide range of client questions and difficulties can be handled by chatbots, freeing up human agents to work on more difficult jobs. (Lalwani, Tarun and Bhalotia, Shashank and Pal, Ashish and Rathod, Vasundhara and Bisen, Shreya 2018)

Fraud Detection:
In the retail sector, artificial intelligence is used to identify and stop fraud. Real-time analysis of transaction data by AI-powered systems can spot and stop fraudulent acts before they cause any damage. (Bao, Yang and Hilary, Gilles and Ke, Bin 2020)

Visual Search:
Customers can search for products using photos rather than text utilising AI-powered visual search tools. Customers can find what they're seeking more easily as a result, and it may also assist shops to upsell and cross-sell items. (Boriya, Avadh & Malla, Sai & Manjunath, Rikitha & Velicheti, Vineela & Eirinaki, Magdalini. 2019)

Price Optimization:
In order to improve pricing tactics, AI-powered systems can evaluate customer behaviour and market trends. This allows businesses to increase sales while maintaining a competitive edge. (Spedicato, Giorgio & Dutang, Christophe & Petrini, Leonardo. 2018)

Virtual Trial Room:
With Covid-19, a brand-new method of shopping called "virtual trial rooms" has gained popularity. By letting clients try on perfectly matched ensembles from home, they save customers both time and money. Even retailers like Levis, Gap, Brooks Brothers, and Old Navy have set up AI scanners to instantly show shoppers what will fit them. This technology simplifies and optimizes the shopping experience without creating a mess within the business. (Werdayani, D & Widiaty, I. 2021).

Case Studies:
For the study, we have chosen two enormous retailers: Amazon and Reliance.

Amazon:
Amazon employs AI in a number of business operations to enhance customer satisfaction and boost sales. The company uses machine learning algorithms in its recommendation engine, which proposes products to consumers based on their browsing and shopping histories. In order to speed up checkout, Amazon also uses AI to offer customized recommendations and voice shopping using Alexa. In order to boost productivity and accelerate delivery, the company also uses machine learning and predictive analytics in logistics and supply chain management.

With "just walk out" technology at its Amazon Go stores, users can enter, grab what they need, and go without waiting in line using AI-powered billing through the app. Due to its AI-powered search relevancy algorithm and a team of search relevancy experts, Amazon's search bar has a 42% conversion rate. Overall, Amazon is leveraging AI to expand its e-commerce market domination and set new standards for customer service. (godatafeed 2022)

Reliance:
For $132 million, Reliance Industries purchased a 54% stake in Addverb, an Indian robotic automation business. With this investment, Reliance hopes to accelerate the adoption of automation throughout its broad range of industries, including petrochemicals, organised retail, electronics, food, e-commerce, fashion, and lifestyle. Because of Addverb's technologies, such as voice picking and tasking, automated sortation systems, autonomous mobile robots, and more, Reliance's JioMart e-commerce company already has automated warehouses that have been expanding swiftly in India. To build a flexible and dynamic supply chain, Reliance will use Addverb's warehouse management and control systems at each of its warehouses.

How are Companies around the World using Artificial Intelligence Today?
Harvard Business Review (HBR) recently published an article outlining the areas where AI is being used the most by businesses today.

How Companies Around the World Are Using Artificial Intelligence
IT activities are the most popular.

Detecting and detering security intrusions	44%
Resolving users' technology problems	41
Reducing production management work by automating it	34
Gauging internal compliance in using approved technology vendors	34
Using runbook automation	16
Anticipating future customer purchases and presenting offers accordingly	19
Improving media buying	16
Monitoring social media comments to determine overall brand affinity and issues	16
Tailoring promotions (online or offline)	15
Financial trading (e.g., high-frequency trading enabled by AI)	17
Automating call distribution	15

Information technology

Marketing

Finance and accounting

Customer service

SOURCE TATA CONSULTANCY SERVICES SURVEY OF 835 COMPANIES, 2017   ©HBR.ORG

Deloitte's report, Tech Trends 2017: The Kinetic Enterprise Machine intelligence (MI), which encompasses bots, deep learning, RPA, and machine learning, is a subset of AI. MI enhances performance, automates procedures, and develops "cognitive agents" that are similar to humans.

Companies may enhance employee performance, automate work procedures, and create intelligent agents to assist with a lot of repetitive business tasks with the use of AI. (as JP Morgan has started doing).

Challenges:
Investment:

Due to its high cost, not all business owners or managers can afford to invest in AI. This limits the adoption of AI. (Lath, A. 2018, May 22)

Consumer Trust:

When faced with unfamiliar situations, people frequently feel uneasy. It may be challenging for customers to understand and have faith in a choice that directly impacts them when reports and analyses are made without human involvement. (World Economic Forum 2020)

Infrastructure:

For businesses to adopt an AI solution, it is essential to have data handling storage computers, scalable extensibility, and security. The foundation of an organization's AI success is always how well-suited its IT environment is to support robust AI applications and workloads. (Petuum 2019)

Legal Challenges:

For enterprises, inaccurate algorithms and inadequate data governance can result in data breaches, lower profits, and legal issues. (www.cloudmoyo.com)

Impact on Employee Morale:

Continuing from the prior problem, AI does provide a moral dilemma for its human counterpart. As we create robots and software to replace us in our employment, things become tricky. (Balaji, Shrinivaas 2021)

Future Outlook:

According to COVID-19, the Indian retail sector has undergone a digital transformation, and AI has the ability to greatly improve supply chain management, customer experience, and corporate operations. Customer experiences may be customized with the use of AI-powered chatbots, virtual assistants, and recommendation engines, and store layouts can be made more efficient with computer vision and sensor technology. Retailers must appropriately implement AI, balancing its advantages against privacy and ethical concerns. The Indian market offers enormous expansion possibilities for retailers due to its young and increasing middle class, and AI may help by streamlining processes and enhancing customer service. (Weitzman, T. 2022)

Research Methodology:

It is both primary and secondary information that multidisciplinary studies can use. With the use of a Google Forms questionnaire and phone calls, which is primary data, the information is gathered. Secondary data is gathered from publications like study articles and web pages.
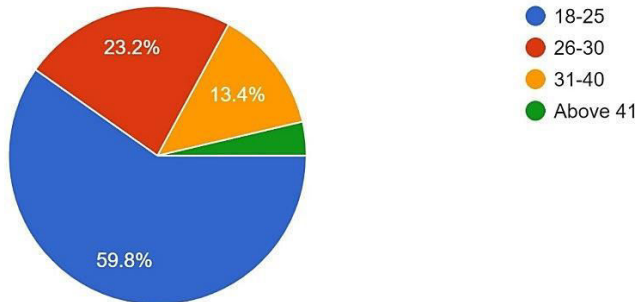
Research Questionnaire Questions:

A sample of 82 people was selected for the study, which looked at the implications of AI on the Indian retail sector as well as the level of customer awareness and adoption of AI technology.

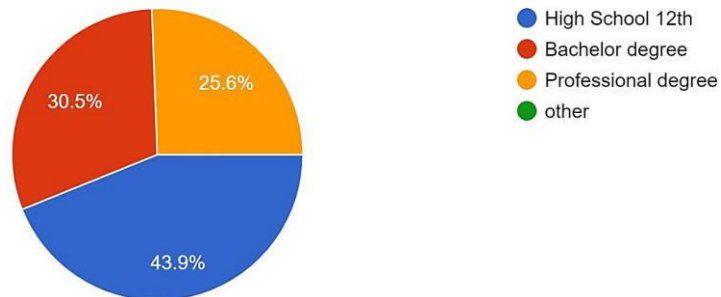**Data Collection and Analysis:**

What is you age?
82 responses

59.8% of respondents are between the ages of 18 and 25, while 23.2% are between the ages of 26 and 30.

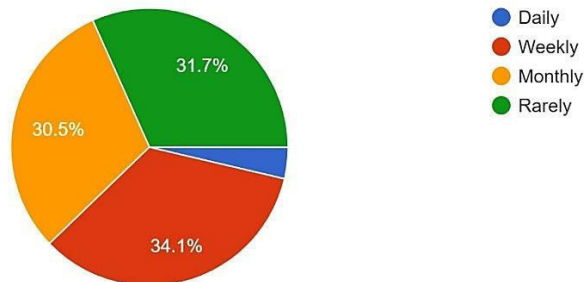What is your highest level of education completed?
82 responses

The greatest level of education held by respondents was high school (43.9%), followed by a bachelor's degree (30.5%) and a professional degree (25.6%).

How frequently do you shop for retail items (e.g., clothing, electronics, groceries, etc.)?
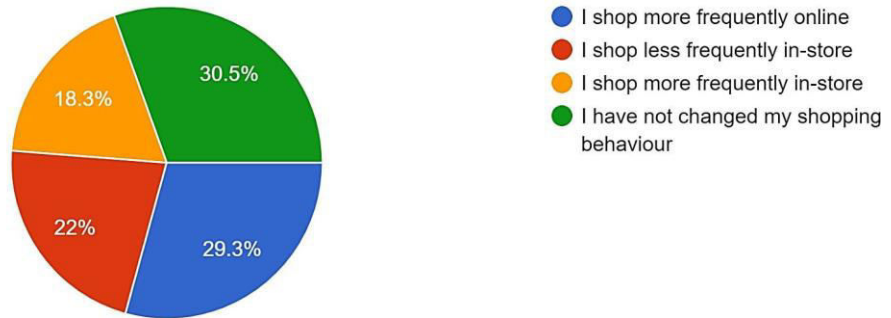82 responses

Thirty-five per cent of respondents (or 30.5%) shop for retail items monthly, 31.7% rarely, and 34.1% weekly.

How has your shopping behavior changed since the COVID-19 pandemic began?
82 responses

- I shop more frequently online
- I shop less frequently in-store
- I shop more frequently in-store
- I have not changed my shopping behaviour

30.5% of the respondent said that their shopping behaviour has not changed since the pandemic began, 29.3% said that they shop more frequently online and 18.3% say they shop more frequently in stores.

How familiar are you with the concept of Artificial Intelligence (AI)?
82 responses

- Very familiar
- Somewhat familiar
- Not very familiar
- Not at all familiar
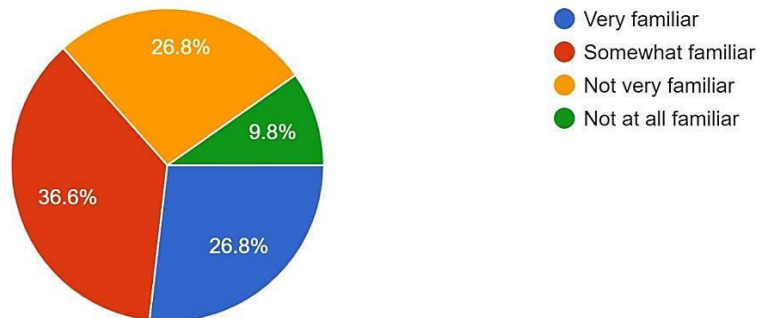
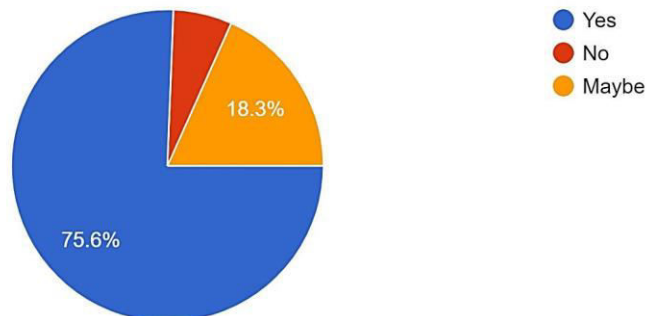The concept of AI is familiar to 36.6% in some way, 26.8% in a very familiar way, the same in a not very familiar way, and 9.8% in no way.

Have you noticed any changes in the retail industry during the pandemic that may be related to the use of AI?
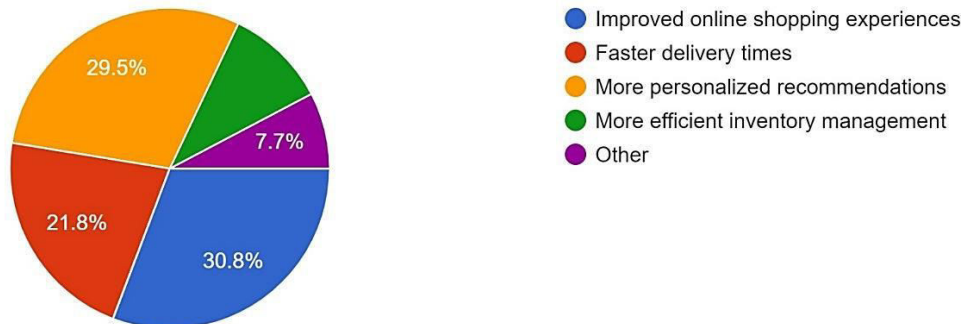82 responses

- Yes
- No
- Maybe

75.6% of all respondents say they have observed changes in the retail sector, and 18.3% think they might have.

If you answered "Yes" to above question , please specify which changes you have noticed:

78 responses

- Improved online shopping experiences
- Faster delivery times
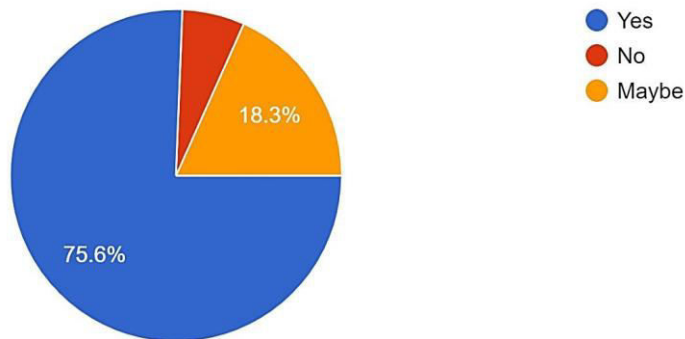- More personalized recommendations
- More efficient inventory management
- Other

Improved online buying experiences are mentioned by 30.8% of people, while more personalized recommendations are mentioned by 29.5% of people.

Do you think AI has had a positive impact on the Indian retail industry after the pandemic?

82 responses

- Yes
- No
- Maybe

75.6% think Yes AI has a positive impact on the Indian retail industry.

In your opinion, what are some of the biggest benefits of using AI in the retail industry

82 responses

- Improved customer experience
- Increased efficiency
- Better inventory management
- Faster delivery times
- other
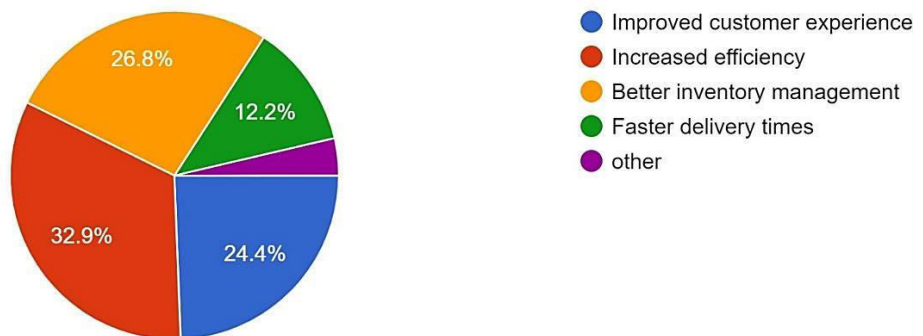
Increased efficiency is mentioned by 32.9% of respondents as the largest benefit of AI, followed by improved customer experience (24.4%) and inventory management (26.8%).

Do you have any issues about the use of AI in the retail industry?
82 responses

Legend:
● Yes
● No
● Maybe

25.6%   20.7%
53.7%

Concerns about the usage of AI were raised by 53.7% of respondents, while no responses came from 25.6% of respondents.

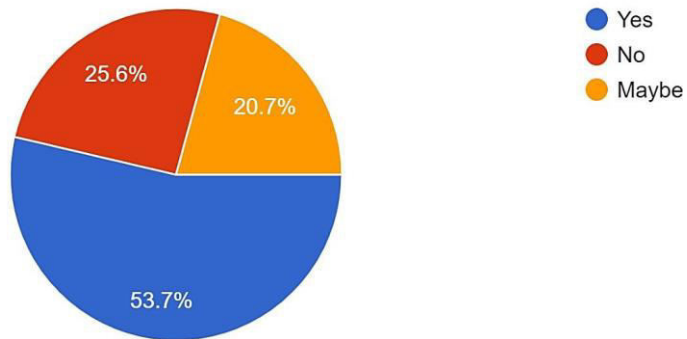**If you answered "Yes" to above question, please specify your concerns:**
65 responses

Legend:
● Job loss for retail workers
● Privacy concerns
● Others

36.9%   23.1%
40%
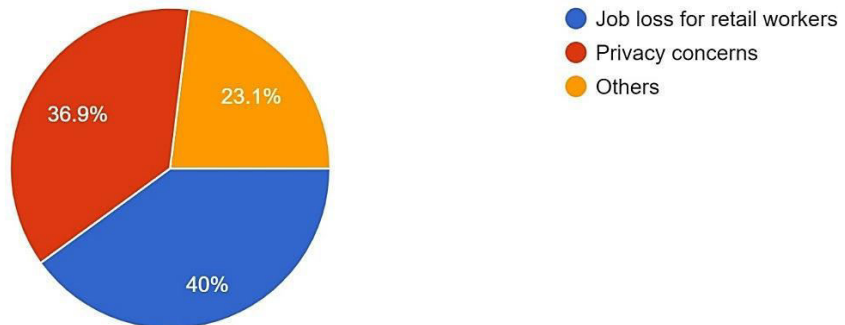
40% of people express fear of retail workers losing their jobs, while 36.9% mention privacy concerns.

Do you think the use of AI in the Indian retail industry will continue to grow after the pandemic?
82 responses

Legend:
● Yes
● No
● Maybe

22%
70.7%

After the pandemic, 70.7% believe that the usage of AI in the Indian retail sector will increase, and 22% think it might.

In your opinion, what are some of the biggest challenges facing the Indian retail industry as it continues to incorporate AI technology?

82 responses

- ● Cost of implementation
- ● Finding skilled AI professionals
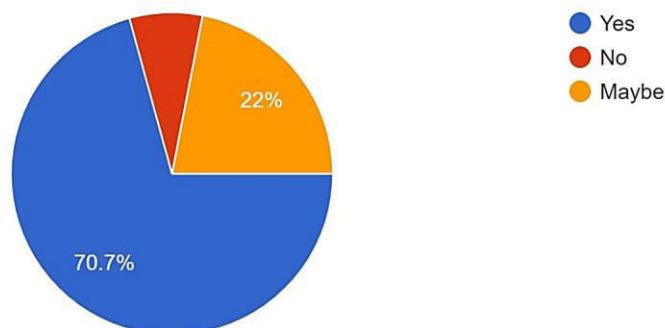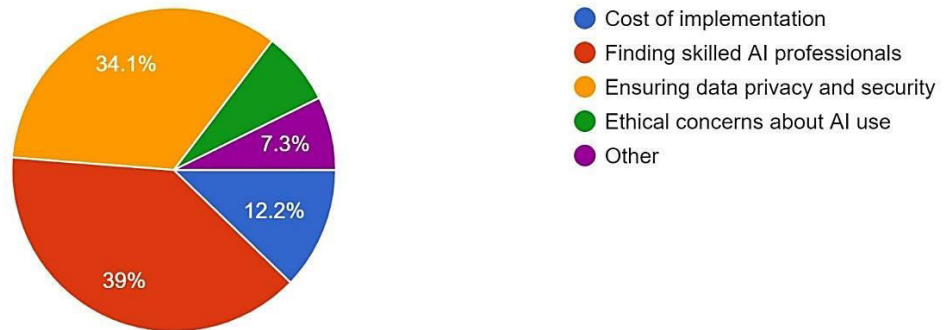- ● Ensuring data privacy and security
- ● Ethical concerns about AI use
- ● Other

Qualified AI experts, according to 39% of respondents, and guaranteeing data privacy and security, according to 34.1%, are the two largest challenges.

Conclusion:

The development of modern retail outlets, modifications in consumer habits, and the emergence of e-commerce have all changed the Indian retail sector. The industry's use of artificial intelligence (AI) has been boosted by the COVID-19 pandemic. By enhancing customer experience, reducing procedures, and boosting productivity, AI is changing the sector. AI has the ability to completely transform the retail industry, enabling everything from cashier-free stores to customized marketing and fraud detection. But, shops must also be mindful of the difficulties associated with using AI, such as worries about data protection and the necessity for qualified people. Retailers must adjust to shifting consumer expectations and preferences as e-commerce expands globally, especially in developing countries like India, China, and Southeast Asia. With the proper approach to AI adoption, the Indian retail industry, which has recently displayed encouraging growth, has the potential to scale new heights in the post-pandemic era.

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A Study on Financial Expenses in Physical Fitness (Rural/ Urban) after Pandemic Condition

Anjali Dore
First year, anjali.af22057@sstcollege.edu.in, 8421011241.
Bhavna Wehele
First year, bhavna.af22047@sstcollege.edu.in, 8857021676.
Kashish Gaud
First year, kashish.af22048@sstcollege.edu.in, 7900064360.
Mithili Gaurishankar
Assistant professor, mithiligaurishankar@sstcollege.edu.in, 9820605898.
SST College of Arts and Commerce, Moriya Nagari, Ulhasnagar-4, Maharashtra.

Abstract:
The study of this paper was to compare the financial expense for activities to keep fitness among the participants living in rural and urban areas after the pandemic. The survey was collected among the people, who are spending for their physical activities available in urban areas and among the people living in rural areas. The responses of 110 helped to identify the people's interest to spend for physical fitness. But in rural areas, their living pattern and healthy food helps to maintain their physical fitness.

Keywords: Financial expenses, urban areas, rural areas, physical fitness.

Introduction:
The term "urbanization" describes the increase in population density in cities and the resulting changes – Economic change, migration, changing residential patterns, and alterations in behavior (Ezzati et al., 2005).

Over the past 50 years, a significant share of the world's population has moved into metropolitan regions. Similar pattern has been noticeable in Portugal for the previous four a long time; The current population is 45% concentrated in the cities of Lisbon and Oporto (Barreto, 2000).

A transition from an agrarian to a service-based economy is reflected in the pattern. Urban and rural communities' social disparities are also becoming more and more obvious. Particularly in terms of health and educational resources (Barreto, 2000). Throughout the past few years, there has been a rise in interest in rural health-related issues and health advocacy. In 10.1093/heapro/das054 Health Promotion International, Vol.29 No. # The Writer (2012). Oxford University Press is the publisher. Toutes droits réservés. In general, and specifically as compared to metropolitan communities, rural populations have less access to health care, experience higher rates of preventable morbidity and mortality, and have fewer health professionals per capita with a wider range of specialties (Muula, 2007). The regional conext's lifestyle, educational, and economic factors are frequently emphasized as having a significant impact on public health effect (Barreto, 2000).Given the possible consequences of urbanization on sedentary habits and physical activity (PA), More study is needed on physical activity, health condition, and promotion as a result needed to better comprehend active or inactive lifestyles, cardia-respiratory fitness (CRF), and urban and rural populations habits in relation to weight status to create potential community, educational, and maybe clinical programmes.

Periodically, urbanization is brought up as a factor that affects PA, sedentary behaviors, youth CRF and weight status. Traditionally, it has been considered that people who reside in compared to their rural equivalents, metropolitan centers would be less active, and hence, would have higher levels of obesity and overweight with lower levels of CRF (Springer et al., 2006; Liu et al., 2008; Albarwani et al., 2009; Ismailov and Leatherdale, 2010). Research addressing the however , it has not been established how urbanization affects physical activity, inactivity, CRF, and health. Monotonously constant (cicognani et al., 2008). In addition to varying definitions of Urban and Rural settings may be affected by regional cultural and socioeconomic elements, the environment, and research methods. Making it challenging to generalize the assessment variation by socio-geographic area in exercise and in-activity behaviors, CRF, and related health results amongst countries. Also it's probable that health outcomes related to living in urban vs rural areas vary differently depending on the geography (For example, Northern Europe, Mediterranean nations, North America, Asia, and Latin America).

Physical fitness trends display more complex contrasts. Young people from rural areas were compared to urban youth, they were more likely to be categorized as physically fit. especially in CRF. (Albarwani et al., 2009). On the other hand, there are variations in a number of somatic and motor abilities between rural and urban youth in Belgium were insignificant (Taks et al., 1991).The observation were attitude by the author to Belgium's continuous conurbation trend. Belgium is a relatively tiny country geographically. When compared to peers from a less fortunate indigenous rural group, Mexican school children who lived in urban colonies performed somewhat better on the distance run (Reyes et al., 2003).

Literature Review:

This study examined how African American female college students engaged in physical exercise (2011, Ajibade). The goal of this research was to track a variety of college students' health-related behaviors, such as their eating patterns and exercise habits. Age, gender, place of domicile, number of hours worked per week, health insurance, and other demographic factors were evaluated. participation in sports teams, participation in physical education courses, and measurements like height and weight. In order to determine which BMI category they fell into (underweight, overweight, normal, or obese), body mass indices were also calculated based on self-reported height and weight. The relationship between campus housing and physical exercise behaviors in a sample of African American female college students is also examined in this study because research indicates that those who live on campus engage in more physical activity.

As of 2019, (Baceviciene, Jankauskiene, & Jemeljanova) self-perception of physical activity and fitness is linked to fewer psychosomatic health symptoms in teenagers with unhealthy lifestyles, according to a study, looked at the relationship between physical activity and sports involvement and how beliefs about personal fitness and physical exercise are linked to their lifestyle-related psychosomatic health complaints. 3284 students made up the sample for the research (aged 18-25 years old). The sample was given self-administered questionnaires with questions about their physical activity, physical fitness perception, lifestyle, involvement in sports, etc. This was done as part of a descriptive cross-sectional study. Twenty institutions from across the nation were chosen using nested random sampling. One question was used to gauge the pupils'self-perceived physical fitness (SPSF).

This study looked at 18 to 25-year-olds' attitudes, intentions, and behaviors regarding physical exercise (2012 Poobalan, Aucott, Clarke, & Smith). The goal of this research was to

examine physical activity (PA) behavior among 18-25-year-olds with significant variables such as attitudes, motivators, and barriers. A two-phased study was conducted using an explanatory mixed method design, beginning with the gathering of quantitative data (questionnaires), then qualitative data (focus groups). The questionnaire covered demographic information, including self-reported height and weight; three PA behaviors (active exercise; hours spent watching TV; and time spent on computers or video games); attitudes; subjective norms; perceived behavioral control (PBC); intention towards physical activity; and barriers and facilitators for achieving recommended levels of physical activity.

(2018) Eichorn, Burner, Short, & Abraham, The goal of this research was to identify the variables that influence college students' exercise behaviors. 127 participants were surveyed for data, the bulk of whom were college students. (97%) pupils. To find out the key variables that motivate all college students to exercise, many questions were posed. Additionally, a variety of physical, psychological, and other factors were considered in these inquiries. After getting the answer to these questions, a mean and standard deviation (SD) for each factor were discovered, and the data factors were arranged from highest mean to lowest mean in order to infer the results.

(2015) Fagarasa, Radub, & Vanvuc The goal of the research described in this paper was to determine the average levels of physical activity among university students as well as the differences in these levels between males and females. 333 people took part in this research. The heights and weights of these pupils were recorded, and their Body Mass Index (BMI) was computed. Following this, a questionnaire was given to each participant, asking them to record their vigorous, moderate, and total walking activity. This information was recorded in MET form. This vigorous, moderate, and walking exercise was calculated, and its mean and SD were analyzed. A few conclusions are drawn from this study. Males have a greater BMI than females do. While there was hardly any difference between the walking and moderate METs, there was a noticeable difference in the vigorous MET, with men scoring considerably higher than women. S, A, & M, 2014) The author of this essay, "Attitudes Towards Physical Activity and Exercise Participation - a Comparison of Healthy-Weight and Obese Adolescents," set out to look into the attitudes of obese and teens in the healthy weight range towards physical activity and exercise. The study examined the relationship between present exercise behavior and attitudes towards exercise in adolescents who are obese or within a healthy weight range. 16 students were selected from a non-stationary obesity treatment programme, a year-long intensive therapy programme for obese children and adolescents, and 395 students who were not receiving clinical obesity treatments were selected from a sample of students who were not receiving clinical obesity treatments.

(2014, Belton, O'Brian, Meegon,Woods, & Issartel) The goal of this study was to gather information on adolescents in order to create a targeted physical activity intervention. It was assumed that during adolescence, youth's levels of physical activity would drastically decline, so a Y-path intervention was prepared. Cross-sectional statistics were utilized in the study to assess the amount of physical activity. Through self-report and accelerometer, they gathered statistics for the same. Four different institutions made up the sample's 256 participants (one all-male, one all-female and two co-ed schools). Additionally, a focus group comprising 59 students was held to hear their thoughts on maintaining good health as well as the motivations and obstacles that prevent them from engaging in physical exercise.

(2019 Kayade & Alabi) The goal of this research was to evaluate undergraduates food consumption habits, physical exercise levels and risk factors for obesity and overweight. The

rising urbanization and westernization that are taking place in the majority of the world's nations are linked with dietary adjustments that favor high-fat, energizing foods and a sedentary lifestyle. The present, rapid shifts in childhood and adult obesity are also connected to this shift. Sedentary lives and unbalanced diets are the main causes of rising obesity. Identification of undergraduates' food consumption habits and level of physical exercise is a crucial strategy for encouraging balanced nutrition and lowering the disability brought on by excess weight gain, or obesity. The majority of respondents said they regularly ate munchies.

Research Methodology:
The primary data collected by the questionnaire circulated. The secondary data was collected from the reference paper.

Result Analysis:
The primary data collected from the 110 responses, whose age between 18 to 50 was 79.1%.

Age
110 responses

- 18-20
- 20-30
- 30-50
- more than 50
- 30-40
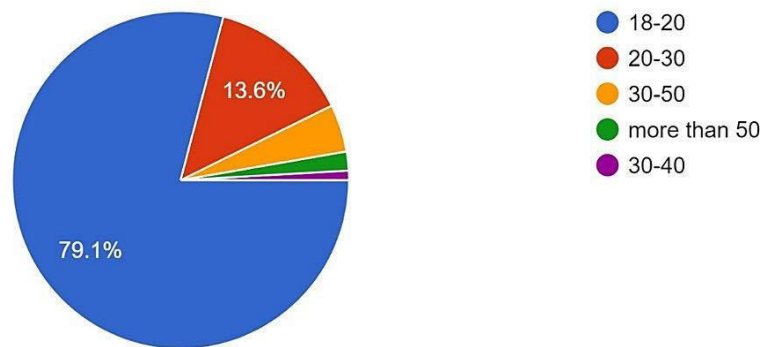
In which area do you live?
110 responses

- Urban
- Rural
- Maharashtra

From 110 responses, 70% of people live in urban areas and 29.1% of people live in rural areas.

Answer the following
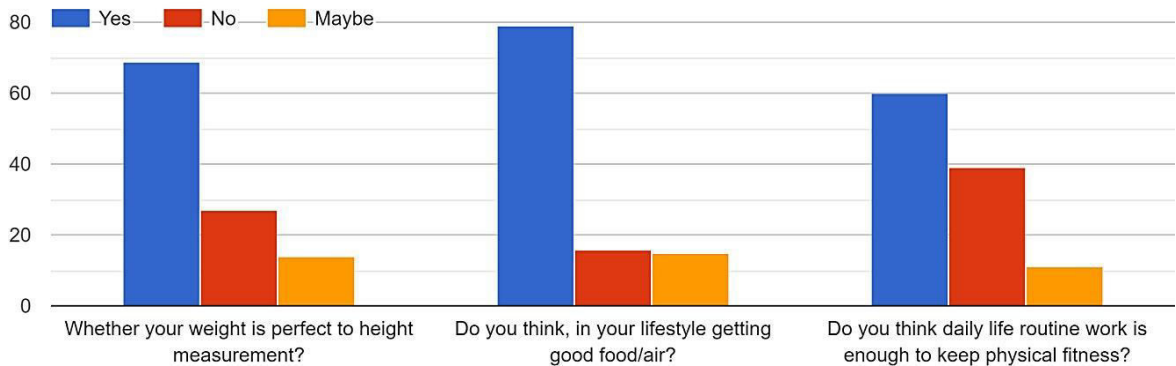
From above 110 responses 69 peoples weight is perfect to the height and 27 are not rest are not satisfied. And the 79 peoples getting good food or air in their lifestyle where 16 peoples are no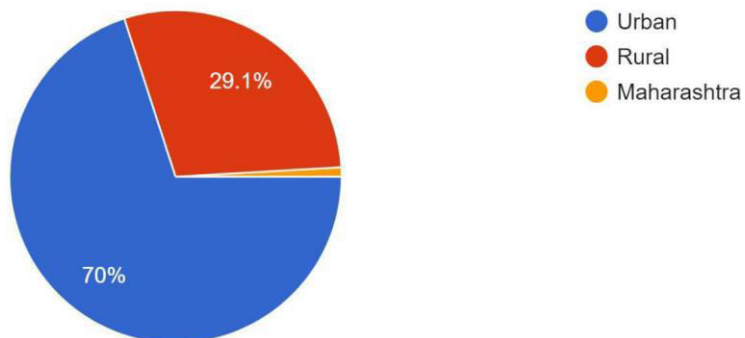t getting good food or air rest are not satisfied from above 110 responses 60 peoples think the routine work in enough for them to keep the body physically fit where 29 are not sure with this rest are not satisfy.

For your life style, which type of exercise do you prefer to exercise?
110 responses
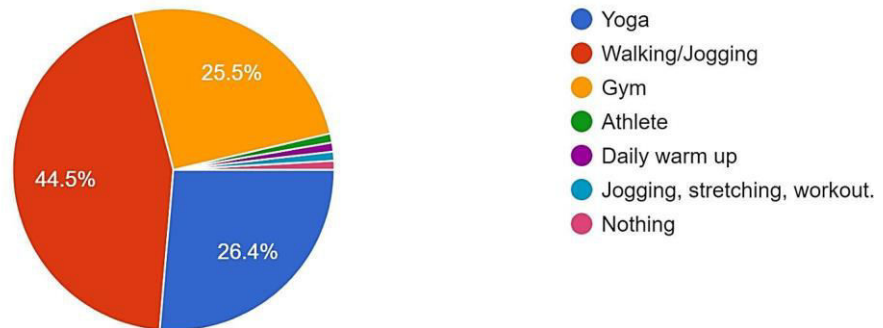
From the above 110 responses 44.5% peoples prefer walking / jogging as an exercise in their lifestyle and 26.4% peoples prefer yoga as well as 25.5% peoples prefer Gym for the exercise.

How many times do you exercise in a day to keep you fit ?
110 responses
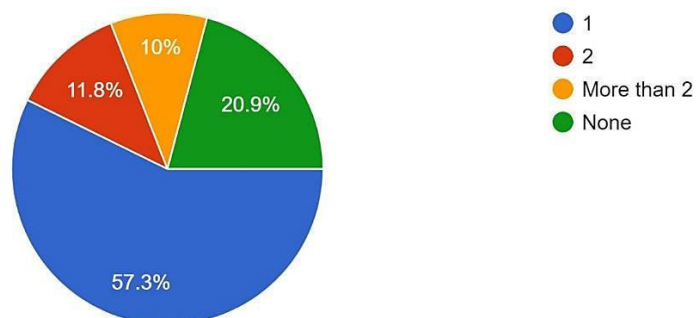
From 110 responses 57.3% are doing 1 time exercise in a day to keep them fit where 10% and 11.8% are doing 2 and more than 2 times in a day to make them fit while 20.9% are not doing exercise in a day.

How much time need to exercise per day?
110 responses
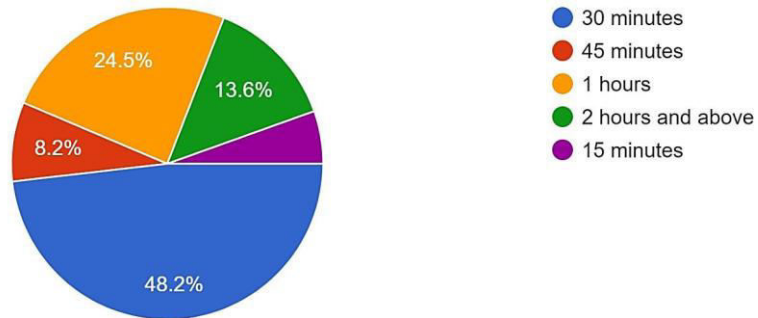
From 110 responses 48.2% of people suggested that the need for exercise is 30 minutes per day while 8.2% and 13.6% peoples need 2 hours or more than 2 hours respectively and 24.5% peoples need more than 1 hour for exercise per day.

Physical Exercise are prevent from
110 responses
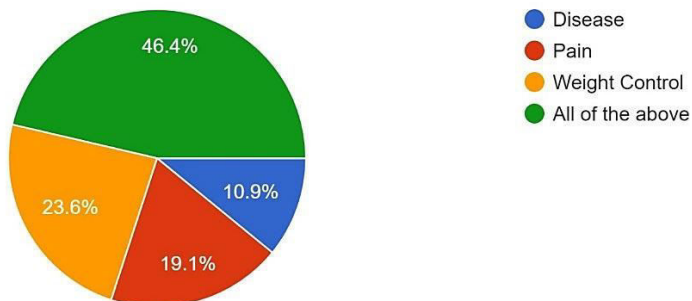
From 110 responses as per public opinion 46.4% thinks physical exercise prevents all the above i.e. from disease, pain, or weight while 10.9%, 19.1%, 23.6% respectively.

How much money do you able to spend monthly for your physical fitness?
110 responses
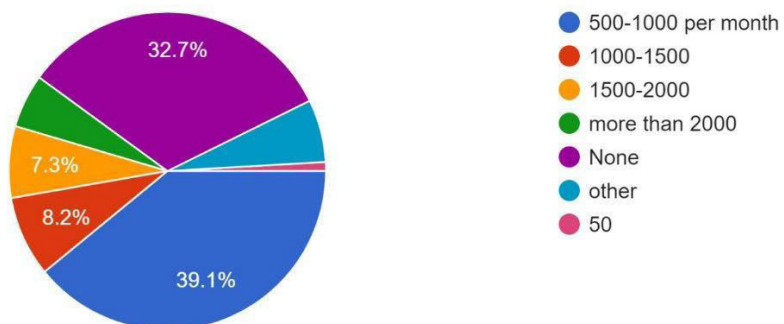
In the total responses, 39.1 % are ready to pay Rs.500 to 1000 monthly to keep their fitness well. 32.7 % are fit without spending any money on special fitness training. Others are ready to spend more 1000 rupees per month for maintaining their fitness.

Answer below questions
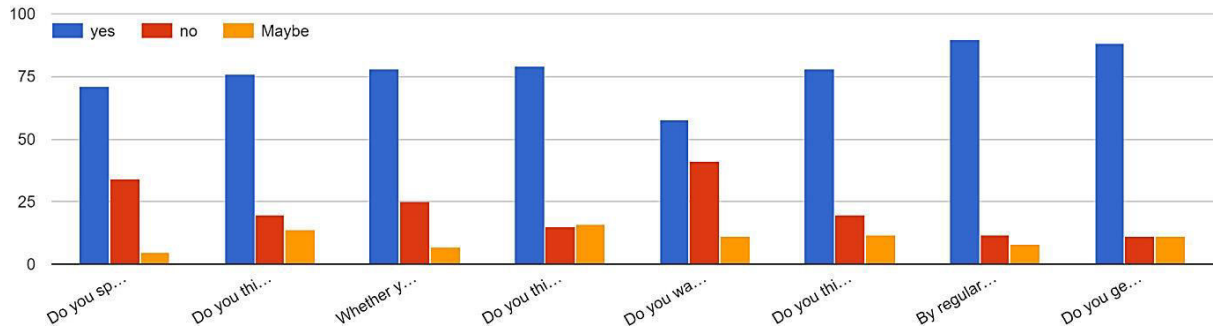
	Yes	No	Maybe
Do you spent separate time for fitness	71	34	5
Do you think you are getting healthy food	76	20	14
Whether you do your own household work	78	25	7
Do you think household work helps keep fitness fit	79	15	16
Do you wake up early and go to bed on time	58	41	11
Do you think latest technology affect the healthy life	78	20	12
By regular exercise your bone density will develop?	90	12	8
Do you get good sleep after doing regular exercise?	88	11	11

Whether you recommend others to do regular physical activity?
110 responses
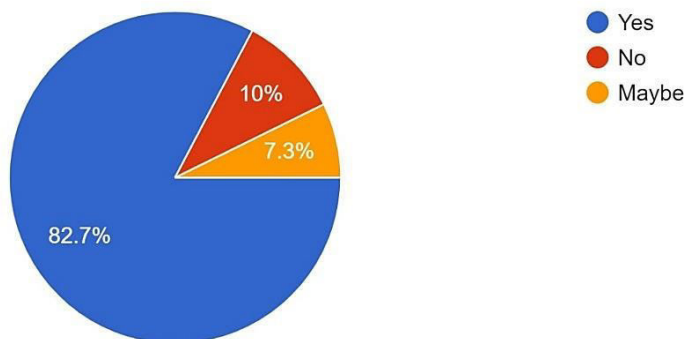
From the response 82.7% are interested in recommending some physical activities to keep fit. Only 10 % are not interested in recommending it.

Limitation:
The research is done on the limited people of rural/urban areas.

Conclusions:

      The purpose of the study is to compare the awareness and importance of the people after the pandemic about maintaining physical fitness. And to know the daily routine to maintain the fitness and spending time and money on it. The survey was taken among the people living in urban/rural areas. And the result analysis was done in it. Thus concluding the people living in urban areas are ready to spend to maintain their fitness.

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A Study on the Financial Expenses on Tourism after Pandemic

Shruti Mangesh Shirsath
shruti.af22003@sstcollege.edu.in, First year, 7499802099
Asmita Milind Keluskar
asmita.af22062@sstcollege.edu.in, First year, 9765264262
Mrs. Mithili Gaurishankar
mithiligaurishankar@sstcollege.edu.in, Assistant Professor, 9820605898
Department of Commerce (Accounting and Finance),
SST College of Arts and Commerce, Moriya Nagari, Ulhasnagar-4.

Abstract:
This paper is a study on the financial expenses of tourism after a pandemic. A quantitative survey was conducted with 123 respondents about travel after the pandemic and its expenses. The yearly expenditure and plan for tourism with different groups of peoples was known from the survey. The survey was able to know the interest and spending for tourism after the pandemic. It also shows the improvement of tourism and its economy after the pandemic.
Keywords: Tourism - financial expenses- economy.

Introduction:
The tourism services sector is a significant economic sector, the growth of which provides employment opportunities, increase in GDP and balance payment, diversification of the economy, greater profitability in this industry, and benefits to the welfare of the country. There is an endless potential for growth in the development of tourism services when economic, social, and cultural factor are combined potential for advancement with regard to how other economic sectors connect and effect each other, leading to the increasing the flow of cash across the nation's, which is crucial for building the infrastructure for travel and tourism internationally, particularly the hotel and restaurant industry, trade, communication, information, and construction, agriculture, food production, communication, building, and a variety of non-food industries. (Arezki, J. 2009)

Literature Review:
To manage international ties between financial institutions and integrate their financial system in order to draw investment to the global tourism industry, stronger financial policy multiplier measures are required. The contribution of tourism to socio economic development, its significance to the global economy, and taking into account. The studies of A. Freytag and others take current global trends of globalization and internationalization into consideration. R cherif, and J. Piotrowski (2009), C. Vietze (2006), B, mirbabayey (2005), D. Benavides (2001). G. Eccles (1995), R. Tsiotsu, V. Ratten, S. Grant (2015); the conceptual and operational facets of the subsidized credit mechanism in relation to the fundamentals of financial aid for small and medium sized business investment activities (Bartlett ,2011) M.De long camp (2001) D Hawkins, and K.Lawoureur (2008), S.Vujovic and L.Arsic (2018).

After fuels, chemicals, and food, the tourist sector was the fourth-largest export industry in the world. While the global travel and tourism council. WTTC'S tourism council reports that travel and provide $8.27 in total to tourism 10.4% of GDP is represented by trillion in 2017.furthermore predicted by WTTC is that it's increasing contributions by 3.8% annually,

and might total USD 12.45 trillion (11.7%of global GDP) in 2018.additionally, tourism directly and create 323 million jobs indirectly. This was 9.9% of all employment world wide, and this number is projected to rise to 413 million jobs in 2028.WTTC claims that investment in tourism and travel has produced around 11% of economic output and were in the economy, one in ten employment. Based upon these outstanding contributions from traveling and the tourism industry will be significantly impacted. The growth of a country's economy given its rapid development in recent years. The studies described these circumstances. Both in terms of travel and the market development. Balaguer. J, (2002). Ohlan (2016), Shahbaz.(2016),Kumar (2014).

Making responsible decisions in relation to searching for possible investment is what the tourism finance decision-making procedures include. Alternatives considered by tourism groups; locating financial options using soliciting investors and taking on debt (i.e., equity); as well as in reducing the price of searching for loans with a lower interest rate rates and cutting the quantity of money available dividends paid but stock purchases made in their place. Benefits for tourism initiatives with rapid growth. Investment choices for tourism-related projects are connected to the distribution and management of assets in a business engaged in tourism , the assets' composition and company risk tourism investors' perception of investment. This is one of the most crucial financial choices in order to build and preserve riches maximizing tourism-related initiatives. A travel accounting manager due to increased payment of interest and principle as well as the reliance on the terms of lenders. Earlier, Tsai et al. (2011) demonstrates the drawback of great financial leverage due to high borrowing cost that may result in default risk. Other businesses favor raising money through equity. Perpetual income is yours nonetheless, shareholders as opposed to lendres the rate of return may not always be satisfactory. Every investor.so, in order to safeguard and maximize shareholder wealth, that is the goal a tourism financial manager must have the following skills: maintain the balance between various capital sources, as well as to minimize risk. Serrasqueiro and Nunès (2014), pacheco and Tavares (2017)

Making judgements about the cost of capital involves reducing the cost of financing a capital budgeting project, like constructing a new hotel. Or purchasing a group of tour bases. The price of the interest rate on debt is capital, whereas it's the dividend for equities. Expenses of capital companies use metrics internally to evaluate whether a capital project is spending of funds and actions taken by investors assess whether an investment is sound by using it. Worth it in terms of reward compared to danger. Interest charges on borrowed money on the dept contract previously stated, and the borrower may minor modifications.to reduce the expense of dept. Even so, more flexibility is achieved by distributing dividends paid to shareholder. (Borde et al. 1999)

Since there are many investment options in the tourism industry, profit can be maintained by tourism enterprises. Income from new investments, which could lead to lower dividend payouts, this concept especially true for small hospitality businesses probably in an early stage of growth.Kim & Gu (2008).

It demonstrated that lodging companies frequently pay out less in dividends on average than the market. The research also revealed that the accommodation sector frequently necessitates large investments, which to be dependent on high-interest debt.kim and jang conducted a similar study (2009)demonstrated how dividends are impacted by the financial status and prior performance of a firm a dividend's value. Numerous businesses employ a mix of equity and debt to finance their businesses, and for those firms, reducing interest expenses and delaying cash dividends are the main growth-promoting factors. Canina et al.(2001).

Result Analysis:
The responses of 123 are collected from google form for the study.

Profession
123 responses

Legend:
● Student
● Academician
● Non-academician
● Other

91.1%
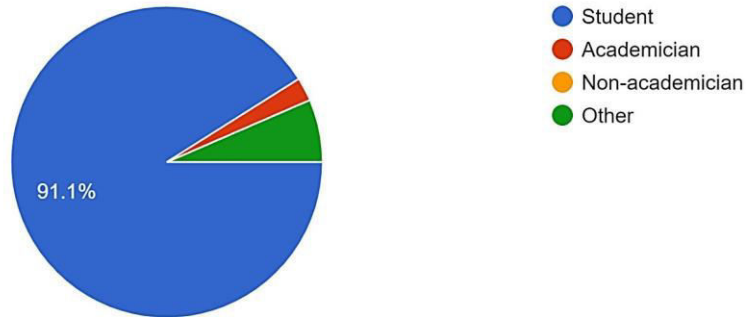
From the below mentioned pie chart 91.1% are student responds and 8.99% are academicians and others.

Age
123 responses

Legend:
● 15-20
● 20-25
● 25-30
● 47
● 43
● 41
● 37

27.6%

67.5%
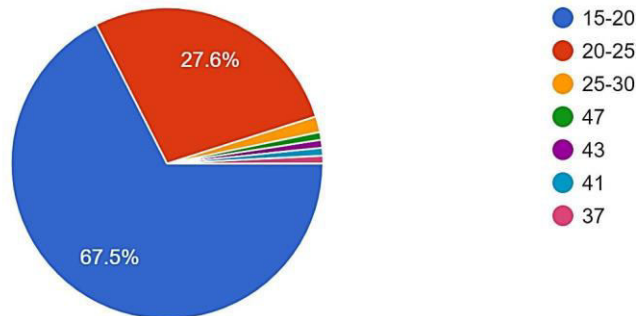
From above information 123 response 67.5% are at age of 15-20, 27.6% age 20-25 and others are above 25.

Your travel budget for a year
123 responses

Legend:
● 3000
● 4000
● 5000
● More than 5000

12.2%   29.3%

13.8%

44.7%
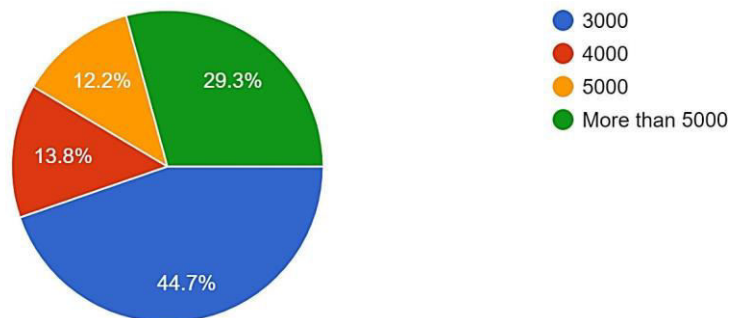
From the above pie chart 44.7% have a yearly budget for travel of 3000, 29.3% have more than 5000, 12.2% have 5000 and 13.8% have 4000 travel budget for a year.

Do you know about travel insurance or policies?

123 responses
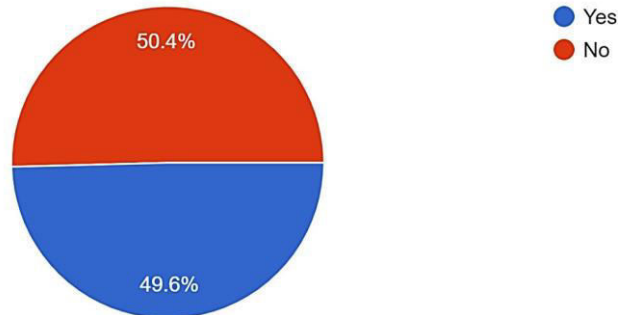
From the above responses 50.4% know about travel insurance and policies whereas 49.6% are unknown about travel insurance and policies.

Did you keep some amount of money aside for emergency?

123 responses
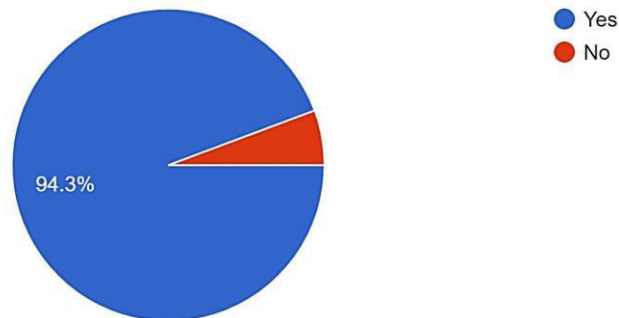
From the above mentioned pie chart information 94.3% keep some amount of money aside for emergencies whereas 6% are not.

What type of platform do you use for ticket booking

122 responses
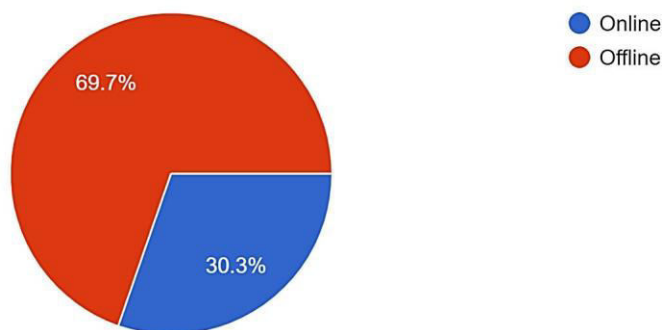
According to the above responses 69.7% prefer offline ticket booking whereas 30.3% prefer online ticket booking.

From the response the respondent replied that the most expensive place in their life is all places in India and some from abroad.

Limitations:
The survey was conducted among students and people in rural areas.

Conclusions:
The investment in national and international tourism after the pandemic was studied in this paper. It's indeed important to stress the importance of a complete strategy for the system of allocating funds that have been attracted to the income portion investment requirements of the tourism sector. This will aid in both the financial support of the investment.

To form their own financial potential and investment resources for development, tourism operators can influence state investment plans and projects and reduce the tax burden on them. This guarantees the full development of the tourism industry and raises awareness of the need for creative growth in tourism and leisure at all levels.

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A Study on Post Effects of Pandemic on Education

Assistant Professor Neha Telani
SST College of Arts & Commerce

Abstract:
India's educational institutions (schools, colleges, and universities) only use traditional teaching methods, which involves holding in-person lectures in a classroom. Even though many academic institutions have adopted blended learning, many of them are still trapped using outdated practices. The globe was shaken by the rapid emergence of the deadly Covid-19 sickness, which was brought on by the SARS-CoV-2 Corona virus. All educational activities were suspended in India, and almost 32 crore students ceased moving between schools and institutions.

We've learned that change is inevitable because of the COVID19 epidemic. The World Health Organization's pandemic declaration has served as a drive for educational institutions to expand and choose platforms with cutting-edge technologies. The educational system worldwide was put to the test by this predicament. Many academic institutions were forced to switch totally to online teaching-learning after first being unwilling to modify their old pedagogical style.

This paper emphasizes the education system mainly post COVID 19.

There are two types of education: Online education and skill-based education based on basic and advanced technology are the two main fundamental variables that can revolutionize the current educational landscape and make India a better, more advanced India. The key to becoming skilled workers and meeting the requirements of industries in the private or public sector is skill education. The administration also unveiled a new education plan with its main focuses on student interests and skill development.

Keywords: Online education, Traditional methods, E-learning

Objective of the Study:
1.   Analyze the state of education in India during COVID-19,
2.   Consider the future of education after COVID 19,
3.   Analyze the state of education in India during COVID-19,

Literature Review:
The first approach to studying teachers' working conditions during the pandemic are studies that analyse educators' personal experiences. Based on teacher interviews, Reich et al. (2020) found that maintaining students' motivation in an online learning environment has been one of the main challenges for US teachers during school closures.

Hamilton, Kaufman and Diliberti (2020) also provide relevant insight into teachers' experiences during the pandemic and school closures based on a survey of a representative sample of preschool, primary and secondary teachers in the US. The study found that most of the teachers monitored the completion of learning activities, but also, most of them did not provide feedback to students. Furthermore, only 12% of teachers report covering all the curricular content that they would have covered in a regular academic year.

Introduction:

The threats we confront increase as the globe gets more linked. National boundaries have not prevented the COVID-19 epidemic. People have been impacted regardless of gender, education level, nationality, or income. Yet, the same cannot be said of its effects, which have negatively affect the weakest.

The same is true of education. Children from wealthy families who have their parents' backing, are willing to learn, and are capable of doing so might be able to find their way through closed school doors to alternative learning alternatives. As their schools closed, those from poor backgrounds frequently remained excluded.

This issue has highlighted the numerous flaws and injustices in our educational institutions, including lack of access to the computers and broadband necessary for online learning as well as the supporting surroundings required for concentration.

Even if they are in accordance with the traditional classroom, educational institutions are developing better solutions throughout this turbulent year of COVID-19 studies. Millions of kids are affected by the virus, which has spread to schools and colleges across the nation, and the lock-down is implemented in an effort to stop it. Universities, colleges, and institutions are concentrating on e-learning strategies on digital platforms to complement traditional classroom instruction. Yet, because of the longer working hours, this has increased the workload for teachers.

Especially for professors and instructors who struggle to access the internet because they live in remote places. Nonetheless, the results demonstrated that online education has the potential to improve and help pupils retain their knowledge.

After evaluating and analyzing the survey, the researchers concluded that not only would work from home be given increased attention, but that online education would be the way of the future.

Methodology Used:

The data for the current study in this research report was primarily gathered from secondary sources. The study's framework and unbiased conclusion were developed using the objectivity of historical and contemporary works. The information gathered in order to determine and analyze the effects of COVID-19 on education in India.

Positive Impact of COVID-19 on Education:

1. **Blended learning** is becoming more popular as a result of COVID-19, which has increased the use of digital technologies in education. Educational institutions adopted a blended learning approach. It inspired all educators and learners to advance their technological literacy. Many chances for a significant shift in curriculum design and pedagogy were created by new modes of learning assessment and delivery. Also, it provides access to huge student populations at once.
2. Usage of **learning management systems** has increased as a result of increased demand from educational institutions. For businesses building and enhancing learning management systems for use in educational institutions, it created a huge opportunity.
3. **Digital literacy** has increased as a result of the pandemic scenario, which encouraged individuals to learn about and use digital technologies.
4. **Open and distance learning (ODL)** is in high demand since it promotes self-learning. During the epidemic, the majority of students choose ODL.

Negative Impact of COVID-19 on Education:
1. **Educational activity hampered:** Courses have been canceled and exams at various levels have been postponed, hindering educational activity. The yearly exams and entrance exams have already been postponed by various boards.

   Admissions took longer than expected. Students lost over three months of the entire academic year of 2020–21 because of the lockdown, which would further aggravate the situation of educational continuity and make it difficult for pupils to return to school after a significant break.
2. **Unprepared teachers/students for online education**: Not all teachers/students are good at it or at least not all of them were ready for this sudden transition from face to face learning to online learning. Most of the teachers are just conducting lectures on video platforms such as Zoom, Google meet etc. which may not be real online learning without any dedicated online learning platform.

Future of Education:
E learning:

All educational institutions throughout the world have adopted online learning as a result of this epidemic. Via a number of platforms, including Google Classroom, Class Maker, Zoom, and others, educational institutions are now offering lessons, training, and assessments online. Online assignments are sent to students via email.

Strong internet access is vital for the improvement of online education, especially in nations like India in both rural and urban locations. This will facilitate better teacher-student interactions. India should have digital connectivity in every rural and town to improve communication between students and teachers. Not all pupils are used to the online learning environment. The level of the online education system should be raised, hence a solid infrastructure needs to be created. A fundamental overhaul of the curriculum or course of study is necessary to raise the standard of education.

According to an article in the newspaper Time of India, the HRD-UGC has announced a list of online resources for students in high school and college. The list contains the several ICT (information and communication technology) projects of the MHRD, UGC, and its consortium for digital platforms for educational communication as well as the inter-university centers-information and library network (INFLIBNET).

All the platforms are accessible by teachers, students & scholars. The list is mentioned below:

Swayam Online Course:
This is a very good and useful e-learning platform which provides the best learning resources as well as various types of courses without any registration fee.
Website: https://swayam.gov.in/

e-PG Pathshala:
e-PG Pathshala is for postgraduate students. Postgraduate students can access this platform for ebooks, online courses and study materials during this lockdown period. The importance of this platform is that students can access these facilities without having internet for the whole day.
Website: https://epgp.inflibnet.ac.in/

e-Pathshala:

e-Pathshala is an e-Learning app by NCERT for classes 1 to 12 in multiple languages. The app houses books, videos, audio, etc. aimed at students, educators and parents in multiple languages including Hindi, Urdu, and English. In this web portal NCERT has deployed 1886 audios, 2000 videos, 696 e-Books and 504 Flip Books for classes 1 to 12 in different languages. Mobile Apps is available.

Website: http://epathshala.nic.in or http://epathshala.qov.in.

UG/PG MOOCs:

This is a website which is hosting the learning material provided by the SWAYAM UG and PG (Non-Technology).

Website: https://www.mooc.org/

Shodhganga:

This is a digital library where about 260000 theses, dissertation and research papers are kept securely which helps new research scholars. This has open access to all the visitors on the website.

Website: https://shodhganga.inflibnet.ac.in/

National Digital Library:

This is a platform where all the academic content can be found in the e-document form in different formats. This is very useful for the research scholars.

Website: https://ndl.iitkgp.ac.in/

DELNET:

DELNET is devoted to the Modernisation & Networking of Libraries.The main objectives of DELNET is to promote resource sharing among the Member-Libraries by collecting, storing and disseminating information and by offering networked library services to users.

Website: https://delnet.in/

N-LIST:

The N-LIST project provides access to e-resources to students, researchers and faculty from colleges and other beneficiary institutions through server(s) installed at the INFLIBNET Centre.

Website: https://nlist.inflibnet.ac.in/

Conclusion:

E-learning is crucial to the Indian educational system in the current climate. Several online classroom platforms are actively attempting to teach students right at their doorstep. after Covid-19 Promoting India's skill education is of utmost importance for a country like India.

As a result, the following points are made.

To address the lack of connectivity for teachers and students who reside in isolated or rural places.

Arrange E-learning platform demonstration classes so that instructors and professors, as well as students, may better comprehend applications like Google Classroom, Zoom, and Class Maker.

India's promotion of skill education.

The laboratories and workshops at the schools, colleges, and universities require reform and reorganization.

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A Study in the Changes in the Judiciary System in India Post Pandemic

Aleena Alexander
St. Paul College, FYBMS (Pursuing)
elishaaleena34@gmail.com.
Dr. Amelia Antony
St. Paul College, Vice Principal
amelia@stpaulcollege.co.in.

Abstract:
     The COVID-19 pandemic has disrupted the functioning of various institutions globally, including the judiciary system in India. The pandemic has led to a significant shift towards virtual hearings and increased use of technology. This research paper aims to explore how the judiciary system in India has changed post-pandemic. The paper will also examine the challenges that have emerged with the adoption of virtual hearings and the impact on access to justice. The COVID-19 pandemic had significant impact on the functioning of the judiciary system in India.

Keywords: COVID-19, Indian Judiciary-courts, E-filing, Virtual hearings, video conferencing,

Introduction:
     The COVID-19 pandemic has disrupted various aspects of life globally, and the judiciary system has not been immune to its impact. In India, the pandemic led to the closure of physical courts, leading to a significant shift towards virtual hearings. This shift has raised several questions about the efficacy of virtual hearings and the impact on access to justice. This paper aims to explore the changes that have occurred in the judiciary system in India post-pandemic.

     "Justice delayed is Justice denied," said British Prime Minister William. E. Gladstone. It is very true when it comes to Indian Judiciary post pandemic, in order to tackle the situation, the honorable supreme court has come up with various projects with the help of Information and Communication Technology (ICT).

     This has helped in speeding up the disposal of many cases. Post pandemic there were still restrictions in many places which disrupted the justice delivery system like never before, it was not desirable to completely shut down the justice delivery system so the administrators came up with the technical support to face the challenge.

     It came up with technology like e-filing, video conferencing etc. Now response varied as some parts of the justice system experienced an increase in workload whereas others saw a reduction in demand.

Literature Review:
     The COVID-19 pandemic has led to significant changes in the Indian judiciary system. In response to the pandemic, the judiciary system had to adopt new methods of conducting trials and hearings. This literature review aims to provide an overview of the changes in the judiciary system in India post-pandemic.

Virtual Court Proceedings in India during COVID-19 Pandemic: A Critical Analysis by Dr. R.K. Verma and Ms. Shivani Kapoor (2021)
    This article provides an analysis of the adoption of virtual court proceedings in India during the pandemic. The authors discuss the advantages and disadvantages of virtual court proceedings and also evaluate the impact of these proceedings on the Indian judiciary system.

Virtual Courts in India: A Critique of the Process by Dr. Ravi Kumar Gupta (2020)
    This paper provides a critical analysis of the virtual court proceedings in India during the pandemic. The author discusses the challenges faced by the judiciary system in implementing virtual courts and also evaluates the effectiveness of virtual courts in ensuring access to justice.

Indian Judiciary and COVID-19 Pandemic: Challenges and Opportunities by Dr. Kshitij Kumar Singh and Dr. Sushila Singh (2020)
    This article provides an overview of the challenges faced by the Indian judiciary system during the pandemic. The authors discuss the impact of the pandemic on the functioning of the judiciary system and also highlight the opportunities presented by the pandemic to reform the Indian judiciary system.

India's Virtual Courts During the COVID-19 Pandemic by Andrew Otis (2020)
    This article provides an overview of the virtual court proceedings in India during the pandemic. The author discusses the challenges faced by the judiciary system in implementing virtual courts and also evaluates the effectiveness of virtual courts in ensuring access to justice.

The Indian Judiciary System: Challenges and Opportunities in the Post-COVID World by Dr. Bhupendra Kumar Singh (2021)
    This paper provides an overview of the challenges faced by the Indian judiciary system in the post-COVID world. The author discusses the impact of the pandemic on the functioning of the judiciary system and also highlights the opportunities presented by the pandemic to reform the Indian judiciary system.

Objectives:
    The primary objective of this study is to understand the post pandemic functions of the judiciary in India. Stated below are some other objectives:
1. To study more about how access to justice is ensured to the people post pandemic and how it has helped them to get access to justice.
2. To study how is the closure of physical courtroom leading to virtual hearings has changed the mindsetof people towards judiciary.
3. To study about the security and quality of judiciary functions via technology.
4. To know more about the technological advance made post pandemic specifically in the Indian Judiciary

Scope of the Study:
    Ensuring access to justice post-pandemic: This study will examine how access to justice has been ensured to the people post-pandemic and the effectiveness of the measures taken. The study will analyze the impact of the pandemic on the delivery of justice in India and evaluate

the measures taken to address the challenges. The study will also explore the role of legal aid organizations in providing access to justice to marginalized communities during the pandemic. Perception of people towards virtual hearings: This study will evaluate how the closure of physical courtrooms and the shift to virtual hearings have changed the mindset of people towards the judiciary system in India. The study will analyze the perceptions of litigants, lawyers, and judges towards virtual hearings and evaluate the effectiveness of the technology used to conduct virtual hearings.

Security and quality of judiciary functions via technology: This study will examine the security and quality of judiciary functions via technology in India. The study will evaluate the measures taken to ensure data privacy and confidentiality in virtual hearings and assess the quality of the technology used for virtual hearings. The study will also analyze the training provided to judges, lawyers, and court staff to use the technology effectively.

Technological advances in the Indian judiciary post-pandemic: This study will analyze the technological advances made by the Indian judiciary post-pandemic. The study will identify the measures taken to enhance the technological infrastructure of the judiciary system and evaluate their effectiveness. The study will also explore the potential of technology to enhance the efficiency and effectiveness of the judiciary system in India.

Limitations of the Study:

The study of changes in the judiciary system in India post-pandemic may face certain limitations, including:

1. **Timeframe:** The study may be limited by the timeframe of the pandemic and its impact on the judiciary system. It may be difficult to assess the long-term impact of these changes on the system.
2. **Availability of data:** Data may be limited or incomplete, particularly with respect to the impact of the pandemic on the judiciary system in India. This could limit the ability to draw comprehensive conclusions from the data available.
3. **Variations in implementation:** The changes made in the judiciary system in response to the pandemic may vary across states and regions in India, which could make it difficult to draw uniform conclusions about their impact.
4. **Methodological issues:** The study may be affected by methodological issues such as sampling biases, non-response biases, and measurement errors.
5. **Subjectivity of assessments:** Assessments of the impact of changes in the judiciary system may be subjective and influenced by individual biases and opinions.
6. **Lack of comparative analysis:** The study may lack comparative analysis with other countries or regions, which may limit the ability to understand the relative effectiveness of the changes made.
7. **Stakeholder perspectives:** The study may only take into account the perspectives of certain stakeholders, such as judges or lawyers, and may not fully capture the perspectives of other actors such as litigants, court staff, or other parties affected by the changes.

Overall, it is important to consider these limitations when studying changes in the judiciary system in India post-pandemic and to ensure that research methods are robust, data is comprehensive, and stakeholder perspectives are taken into account.

Research Methodology:
The secondary source of data has been utilized for the present study. The data has been collected from research journals, newspapers, references and the information available on the Internet.

What are Virtual Courts?
As the name suggests Virtual Courts are courts that use a remote working system with the help of Various software and tools. The aim is to eliminate the requirement of human presence in the court so That the adjudication of cases doesn't get delayed due to the unavailability of the litigant or the client or the court staff. E-courts are kind of a subset to virtual courts, as they refer to the websites, and Components used in order to assist the functioning of virtual courts. The websites, mobile applications and various other software used for the computerization of the legal system can be said to be a part of e-courts.

Advantages of Virtual Courts:
1. **Accessible:** E-courts can be accessed from anywhere with an internet connection, making it easier for people to attend court hearings without having to travel long distances or take time off work.
2. **Time-saving:** E-courts reduce the need for physical travel and waiting times, resulting in a faster and more efficient court process.
3. **Cost-effective:** With e-courts, there is no need for physical courtrooms, resulting in reduced overhead costs. This can also help reduce the burden on the public purse.
4. **Improved safety:** E-courts reduce the need for people to gather in courtrooms, which is especially important during pandemics or times when social distancing is necessary.
5. **Transparency:** E-courts promote transparency by allowing for live-streaming of court proceedings, enabling the public to observe court proceedings remotely.
6. **Record keeping:** E-courts provide a digital record of court proceedings that can be accessed and reviewed by parties involved in the case.
7. **Environmentally friendly:** E-courts help reduce the carbon footprint associated with physical courtrooms by reducing the need for travel and physical courtrooms.
    Overall, e-courts offer numerous advantages that can help improve the efficiency and accessibility of the legal system.

Disadvantages of E-courts:
Everything has its own pros and cons, so is in the case of e-courts in India.
1. **Technological issues:** E-courts require stable and reliable internet connections, as well as robust technological infrastructure, which can be a challenge in certain regions or for people with limited access to technology.
2. **Privacy concerns:** E-courts require parties involved in a case to have access to computers, smartphones or other devices, which can raise privacy and security concerns, especially when sensitive information is being discussed.
3. **Accessibility issues:** While e-courts can improve accessibility in some ways, they can also create new barriers to access for people with disabilities or those who lack the necessary technology or digital literacy skills.

4. **Lack of personal touch:** E-courts can make court proceedings feel impersonal and lack the emotional connection that can be present in physical courtrooms. This can impact the overall experience for parties involved in a case.

5. **Limited interaction:** E-courts may limit the interaction between parties involved in a case, such as lawyers and judges, which can affect the quality of communication and understanding between them.

6. **Challenges with evidence presentation:** Presenting evidence in an e-court may be more challenging than in a physical courtroom. For example, it can be more difficult to present physical evidence or to have witnesses provide testimony in a convincing manner.

7. **Cost of implementation:** Implementing e-courts may require significant investment in technology and infrastructure, which may be a challenge for some governments or judicial systems.

8. **The e-filling process is riddled with endless complications:** E-Courts will also prove to be Cost-intensive as setting up state of the art e-courts will require the deployment of new-Age technology.

Conclusion:

In conclusion, the COVID-19 pandemic has significantly impacted the judiciary system in India, leading to the adoption of virtual court proceedings and technological advancements. This study aimed to explore the changes in the judiciary system in India post-pandemic and evaluate their effectiveness in ensuring access to justice.

The study found that the adoption of virtual court proceedings has enabled access to justice during the pandemic, especially for marginalized communities. The study also found that the closure of physical courtrooms and the shift to virtual hearings have changed the mindset of people towards the judiciary system in India. The use of technology has also enabled the judiciary system to function efficiently, with measures taken to ensure data privacy and confidentiality in virtual hearings.

The study also found that there have been significant technological advancements in the Indian judiciary post-pandemic, with measures taken to enhance the technological infrastructure of the judiciary system. These advancements have the potential to enhance the efficiency and effectiveness of the judiciary system in India.

However, the study also identified some challenges, such as the need for better training for judges, lawyers, and court staff to use technology effectively, and the need for measures to address the backlog of cases in the judiciary system.

Overall, this study contributes to the understanding of the changes in the judiciary system in India post-pandemic and identifies opportunities for reform and enhancement of the system. It is recommended that the judiciary system continues to adopt technological advancements and measures to ensure access to justice, especially for marginalized communities. Further research can be conducted to evaluate the long-term impact of the pandemic on the judiciary system in India and the effectiveness of the measures taken.

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Shifting Perspectives: An Exploratory Study on College Teachers' Perceptions of the Educational Sector in Thane District Post-Pandemic

Ananya Shetty
St. Paul College. SYBMS (Pursuing)
ananyaaashettyy@gmail.com.
Dr. Amelia Antony
Vice Principal, St. Paul College
amelia@stpaulcollege.co.in.

Abstract:
The COVID-19 pandemic has brought about considerable changes in the field of education. To cope with the closure of schools and institutions, teachers have had to rapidly adapt their teaching methods to accommodate remote learning. There is growing concern about the pandemic's long-term impact on the education sector. This research project intends to explore the perspectives of teachers on the pandemic-induced changes in education. The goal is to survey teachers from various educational levels and geographic locations to determine the challenges they faced during the pandemic and the opportunities and changes they anticipate in the post- pandemic educational landscape. Specifically, the study focuses on college instructors in Thane district, Maharashtra, India, who had to quickly adapt their teaching methods due to the pandemic.

Keywords: COVID-19

Introduction:
The COVID-19 pandemic has had a profound impact on the educational sector. Schools and universities around the world have had to rapidly shift their teaching methods from in-person to remote learning. While remote learning has allowed schools to continue educating students during the pandemic, it has also presented significant challenges for teachers. As the pandemic continues, there is growing concern over the long-term effects on the educational sector. This research project aims to explore the teacher's perspective on the changing educational sector after the pandemic. By understanding the challenges and opportunities faced by teachers during the pandemic, we hope to identify ways in which the educational sector can adapt and improve in the post-pandemic era.

In India, the pandemic has forced schools and universities to shut down, leading to the rapid adoption of online and remote learning. In Thane district, Maharashtra, college teachers have been at the forefront of these changes, rapidly adapting their teaching methods to accommodate remote learning. As the pandemic continues, there is growing concern over the long-term effects on the educational sector. This research project aims to explore college teachers' perceptions of the educational sector in Thane district post-pandemic. By understanding the challenges and opportunities faced by college teachers during the pandemic, we hope to identify ways in which the educational sector can adapt and improve in the post-pandemic era.

Literature Review:

A study conducted by Kaur and Singh (2020) on the impact of COVID-19 on higher education in India revealed that teachers faced multiple challenges, including lack of access to digital resources, inadequate training in online teaching, and increased workload. The study also highlighted the need for institutional support in terms of training, infrastructure, and resources to facilitate the transition to online learning.

Another study conducted by Nair and Prasad (2021) focused on the challenges faced by college teachers in Kerala, India, during the pandemic. The study found that teachers faced difficulties in delivering online lectures, assessing students' performance, and maintaining student engagement. The study also revealed that teachers' workload had increased significantly, and they experienced burnout and stress.

A study conducted by Mukherjee and Mukherjee (2021) on college teachers' perceptions of online teaching during the pandemic found that teachers faced challenges in adapting to online teaching methods. The study also revealed that teachers felt that online teaching could not replace traditional teaching methods entirely and that it was essential to maintain a balance between the two.

However, a study conducted by Sahoo et al. (2021) on the perceptions of college teachers towards online teaching during the pandemic revealed that teachers viewed online teaching as an opportunity to enhance their teaching skills and reach a wider audience. The study also highlighted the need for institutional support in terms of training and resources to enable teachers to deliver effective online lectures.

A study conducted by Shah et al. (2021) on the perceptions of college teachers towards online teaching during the pandemic found that teachers faced multiple challenges, including lack of access to digital resources, inadequate training, and difficulty in engaging students. The study also revealed that teachers had concerns about the quality of online education and the impact on students' learning outcomes. The study highlighted the need for institutional support in terms of training, resources, and infrastructure to facilitate the transition to online learning.

Another study conducted by Bhattacharya and Saha (2021) focused on the perceptions of college teachers towards the use of technology in education during the pandemic. The study found that teachers faced multiple challenges, including lack of access to digital resources, inadequate training, and difficulty in maintaining student engagement. The study also revealed that teachers felt that technology could be used effectively in education, but it required careful planning, training, and support.

Objectives:

The objective of this exploratory study is to investigate college teachers' perceptions of the educational sector in Thane district post-pandemic. Specifically, the study aims to:

1. Identify the challenges faced by college teachers during the pandemic in terms of shifting to online learning.
2. Explore the attitudes and perceptions of college teachers towards online learning.
3. Examine the impact of the pandemic on college teachers' teaching practices and strategies.

Scope of Study:

The COVID-19 pandemic has disrupted the education sector globally, forcing educators to adapt to new modes of teaching and learning. This exploratory study aims to investigate the

impact of the pandemic on the educational sector in Thane district from the perspective of college teachers. The study will focus on four main objectives.

First, the study will identify the challenges faced by teachers during the pandemic. These challenges may include lack of access to digital resources, inadequate training on online teaching methods, difficulties in maintaining student engagement, and concerns about the quality of online education.

Second, the study will explore the opportunities and changes anticipated by teachers in the post-pandemic educational sector. This objective will provide insights into how the pandemic has shaped teachers' perceptions of education and how they anticipate the educational sector evolving in the future.

Third, the study will investigate the impact of the pandemic on teacher training and professional development. The objective will examine how the pandemic has affected teacher training and how institutions have responded to the changing needs of their educators.
Finally, the study will examine the long-term effects of the pandemic on the educational sector.

This objective will focus on the lasting impact of the pandemic on education and how it may shape future policies and practices.

The scope of the study will be limited to college teachers in Thane district, and the study will use a qualitative research approach. The study will collect data through semi-structured interviews with college teachers in Thane district. The interviews will be recorded and transcribed, and the data will be analyzed using thematic analysis.

The study's findings will contribute to the existing literature on the impact of the pandemic on the educational sector and provide insights into the challenges faced by college teachers in Thane district. The study's recommendations may inform policy decisions and support institutional efforts to improve the quality of online learning and support college teachers in adapting to the new reality post-pandemic. The study's limitations and future research directions will also be discussed.

Research Methodology:
For this study, secondary sources of data have been used. The information on the Internet as well as research journals, newspapers, and references were used to gather the data.

Data Base:
The study is based on Primary Data which is collected directly by the researcher from 30 respondents and Secondary data collected from e-magazines, websites, e-journals etc.

Sampling Size & Technique
For research study a sample is randomly undertaken from 30 respondents.

Statistical Tools
1.	Percentage
2.	Pie Diagram & Bar charts

Limitation of Study:
As with any research study, there are several limitations that may affect the results and generalizability of the findings. Here are some potential limitations of the exploratory study on college teachers' perceptions of the educational sector in Thane district post-pandemic:

1. **Sample Size:** Only college professors in Thane district will be studied, which may limit the generalizability of the results to other regions or degrees of education.
2. **Self-report bias:** The data collected will be based on self-reported perceptions and experiences of college teachers. This may introduce bias as the participants may report what they think the researcher wants to hear or may not accurately remember their experiences.
3. **Recall bias:** The study will collect data through semi-structured interviews that rely on the participants' recall of events and experiences during the pandemic. Participants may not recall events accurately or may not remember important details.
4. **Time constraints:** The study will be conducted over a limited period, which may not allow for a comprehensive investigation of all aspects of college teachers' perceptions of the educational sector in Thane district post-pandemic.
5. **Social desirability bias:** College teachers may feel pressured to present themselves in a positive light, which may lead to social desirability bias and may affect the accuracy of the data collected.
6. **Limited access to participants:** The study may face difficulties in accessing participants due to logistical and administrative constraints, which may limit the study's sample size.
7. **Language barriers:** The study may face language barriers, as some participants may not be fluent in English or may prefer to speak in a local language. This may limit the researcher's ability to collect data from a diverse group of participants.

Despite these limitations, the study's findings may still provide valuable insights into college teachers' perceptions of the educational sector in Thane district post-pandemic, which may inform policy decisions and support institutional efforts to improve the quality of online learning and support college teachers in adapting to the new reality post-pandemic.

Data Analysis and Findings:

How has the pandemic affected your teaching style?
30 responses

- I have had to adapt to online teaching
- I have had to modify my in-person teaching
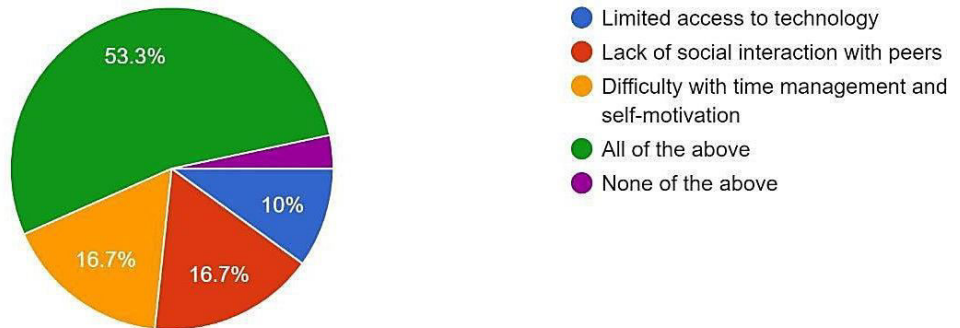- There has been no significant impact on my teaching style

56.7% of the respondents adapted to online teaching. 30% of the respondents had to modify their in-person teaching style whereas there has been no significant impact on their teaching style for 13.3% of the respondents.

What do you think are the biggest challenges faced by students during remote learning?
30 responses

- Limited access to technology
- Lack of social interaction with peers
- Difficulty with time management and self-motivation
- All of the above
- None of the above

The biggest challenge faced by 16.7% of the respondents was with time management and self-motivation. Another 16.7% of the respondents faced lack of social interaction with peers.

How has the pandemic affected student engagement in learning?
30 responses

- It has increased student engagement
- It has had no significant impact on student engagement
- It has decreased student engagement
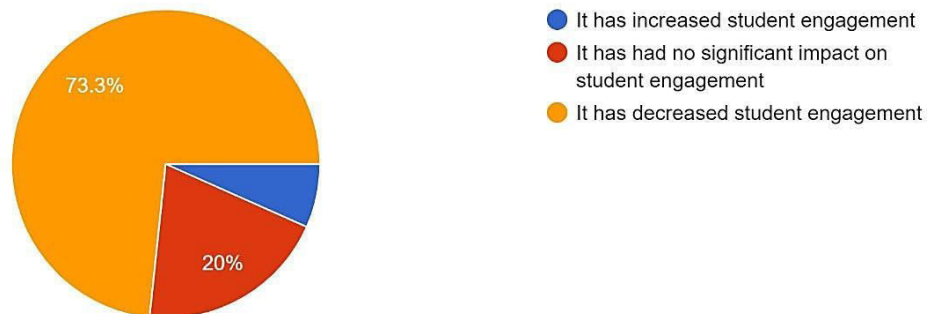
According to 6.7% of the respondents, pandemic has increased the student engagement while 20% of the respondents feel that there has been no significant impact on student engagement. A major chunk of respondents feel that it has negatively impacted the student engagement.

How do you think the pandemic has affected the mental health of students?
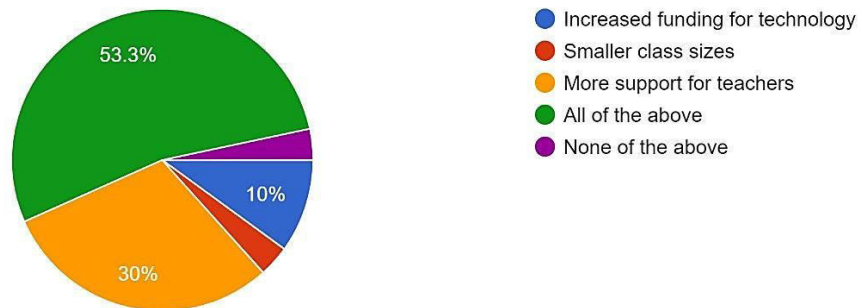30 responses

- Positively
- Negatively
- No effect
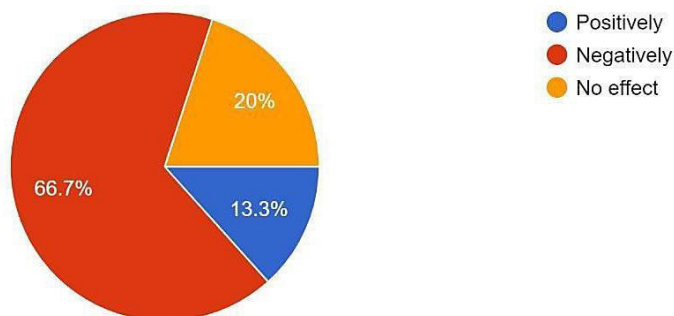
13.3% of respondents believe that pandemic has positively affected the mental health of students post pandemic. 20% of the respondents feel that there has been no effect on the students mental health in the pandemic while 66.7% of the respondents believe that the pandemic has negatively impacted the mental health of students.

What measures do you think can be taken to improve the educational sector post-pandemic?
30 responses

Legend:
- Increased funding for technology
- Smaller class sizes
- More support for teachers
- All of the above
- None of the above

(53.3%, 10%, 30%)
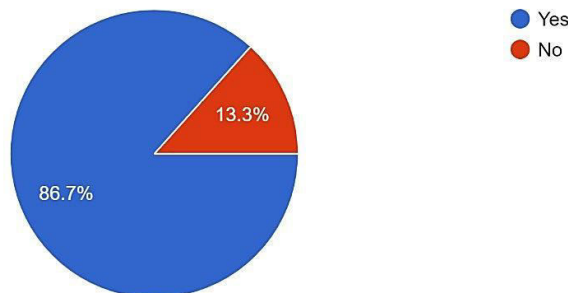
10% of the respondents are of the opinion that increased funding for technology can help improve the educational sector post-pandemic. 3.3% respondents believe that smaller class size may help improve educational sector post pandemic. 30% of the respondents feel that more support from teachers would improve the educational sector post pandemic. 53.3% respondents feel that the all the options would help to improve educational sector. 3.3% respondents don't feel any of the above mentioned methods could help to improve the educational sector post pandemic.

Do you think that the pandemic has highlighted any shortcomings of the educational sector that need to be addressed?
30 responses

Legend:
- Yes
- No

(86.7%, 13.3%)

13.3% respondents are of the opinion that the shortcomings of the educational sectors have not been identified during the pandemic while 86.7% of the respondents are in favor of the opinion that the shortcomings in the educational sectors have been identified during the pandemic.

Do you think that technology will play a more significant role in the educational sector post-pandemic?
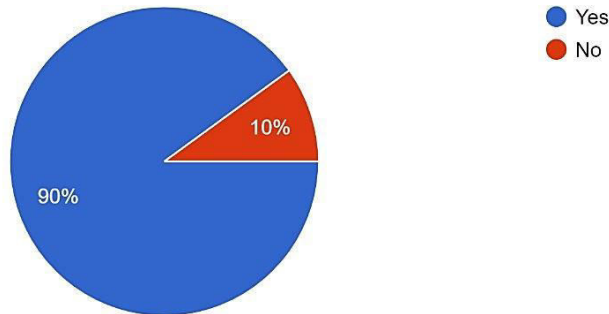30 responses

Legend:
- Yes
- No

(86.7%, 13.3%)
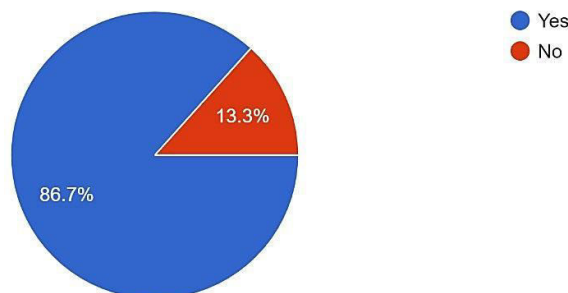
13.3% if the respondents are do not believe that technology will play a more significant role in the education al sector while it is believed by 86.7% of the employees that technology will play a more significant role in the educational sector post pandemic.

Do you think that the pandemic has changed the way we think about education and learning?
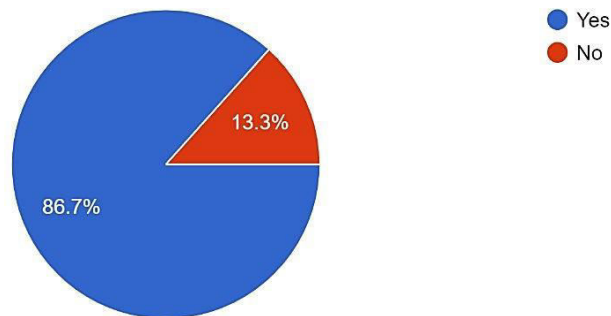30 responses

90% respondents feel that the pandemic has changed the way we think about education and learning while 10% respondents oppose that.

Do you think that the pandemic has changed the way students view education and learning?
30 responses

13.3% respondents do not think that the pandemic has changed the way students view education and learning while 86.7% of the respondents believe that the pandemic had changed the way students view education and learning.

How has the pandemic affected student assessment and grading?
30 responses
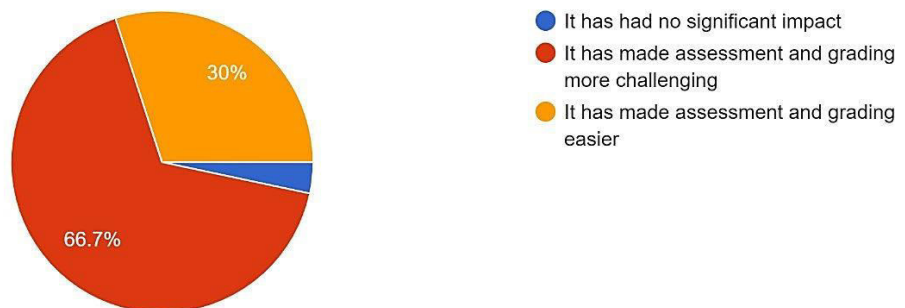
3.3% respondents feel that there is no significant impact on the student assessment and grading. 30% of the respondents feel that the pandemic has made the assessment easier. 66.7% of the respondents feel that they have made assessment and grading harder.

What do you think are the benefits of remote learning?
30 responses

10% of the respondents are of the opinion that remote learning saves cost for students and educational institutions. 20% of the respondents feel that increased access to education for those in remote areas. 13.3% believe that remote learning enable greater flexibility for students. While 50% of the respondents believe that all the given options are beneficial, while 6.7% of the respondents believe that none of the options are benficial.

What do you think are the drawbacks of remote learning?
30 responses
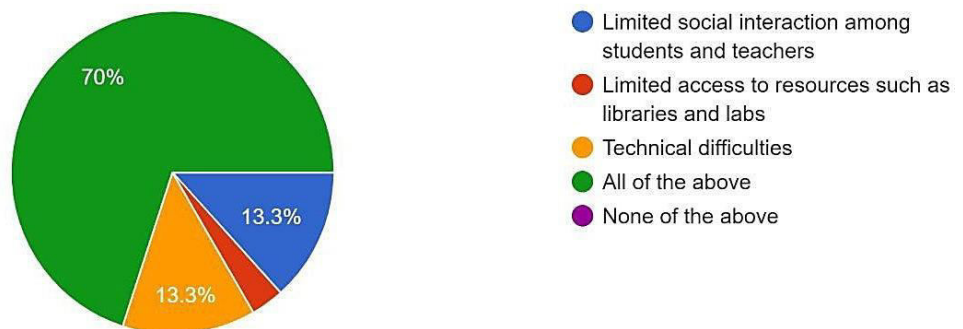
13.3% of the respondents believe that limited social interaction between students and teachers is one of the drawbacks of remote learning while another 13.3% believe that technical difficulties is one of the drawbacks of remote learning. Another drawback according to 3.3% of respondents is limited access to resources such as libraries and labs. 70% respondents believe that all the above mentioned options are the drawbacks of remote learning.

How has the pandemic affected teacher-student relationships?
30 responses

- It has strengthened teacher-student relationships
- It has had no significant impact on teacher-student relationships
- It has weakened teacher-student relationships
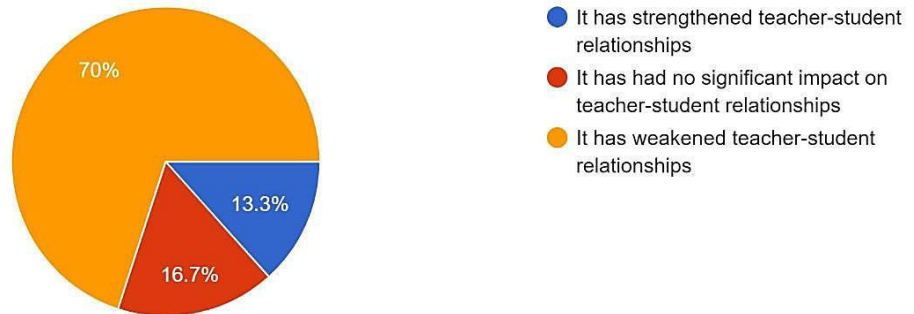
13.3% of the respondents feel that the pandemic has strengthened the teacher-student relationship while 16.7% of the respondents have no significant impact on teacher-student relationship. 70% of the respondents feel that it has weakened teacher-student relationship.

Do you think that the pandemic has changed the way teachers approach their work?
30 responses

- Yes
- No
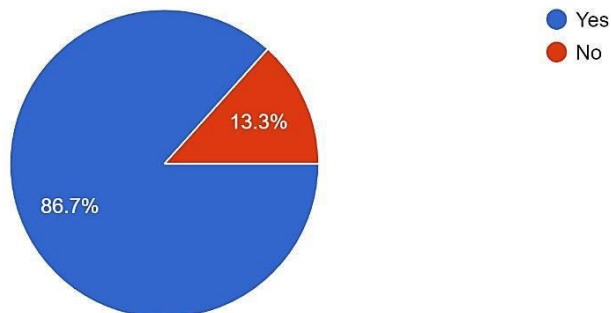
86.7% of the respondents feel that pandemic has changed the way teachers approach their work while 13.3% of the respondents are of the opinion that the teachers approach to their work.

How has the pandemic affected teacher training and professional development?
30 responses

- It has had no significant impact
- It has made teacher training and professional development more challenging
- It has made teacher training and professional development easier
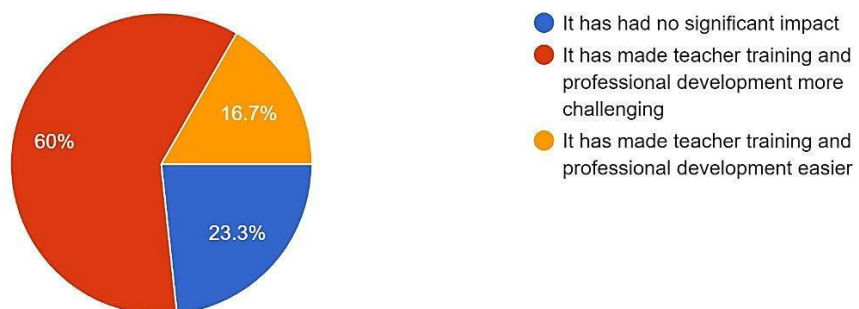
23.3% respondents are of the opinion that pandemic had no significant impact on teacher training and professional development. 16.7% of the respondents are of the opinion that pandemic has made teacher training and professional development easier. 60% of the respondents are of the opinion that the pandemic has made teacher training and professional development more challenging.

How has the pandemic affected the availability of resources and materials for teaching?
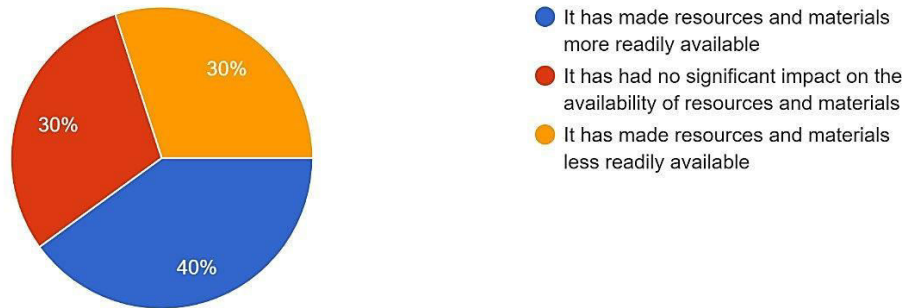30 responses

- ● It has made resources and materials more readily available
- ● It has had no significant impact on the availability of resources and materials
- ● It has made resources and materials less readily available
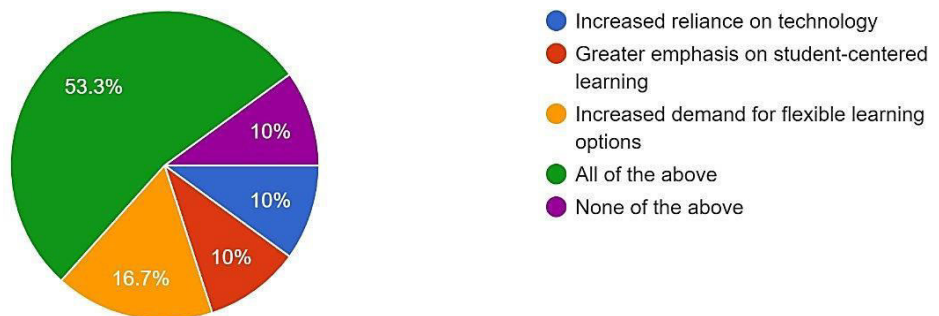
30% respondents feel that the pandemic has made resources and materials more readily available while another 30% feel that the pandemic has no significant impact on the availability of resources and material. 40% respondents are of the opinion that pandemic has made resources and materials more readily available.

What do you think are the long-term effects of the pandemic on the educational sector?
30 responses

- ● Increased reliance on technology
- ● Greater emphasis on student-centered learning
- ● Increased demand for flexible learning options
- ● All of the above
- ● None of the above

10% respondents are of the opinion pandemic has a greater emphasis on student centered learning while another 10% of the respondents are of the opinion that pandemic has increased reliance on technology. 16.7% of the respondents believe that pandemic has increased demand for flexible learning options. 10% of the respondents feel that the above mentioned options are not the long term effects of pandemic. While 53.3% of the respondents are of the opinion that all the options are the long term affects of pandemic.

How has the pandemic affected your own professional development?
30 responses

- ● It has had no significant impact
- ● It has made professional development more challenging
- ● It has made professional development easier
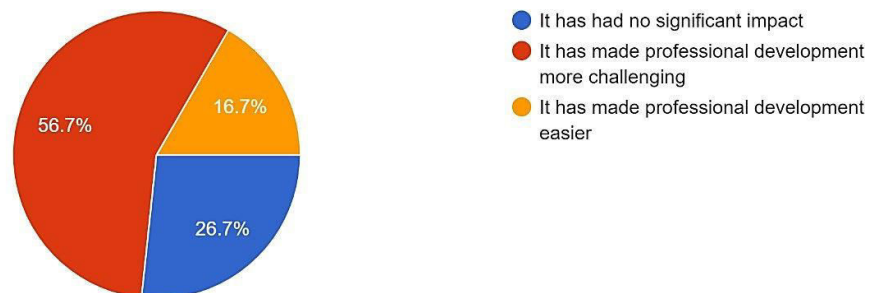
26.7% of the respondents feel that pandemic had no significant impact on their professional development. 16.7% respondents have made professional development easier. 56.7% feel that pandemic has made professional development more challenging.

Conclusion:

In conclusion, the COVID-19 pandemic has had a significant impact on the education sector globally, forcing educators to adapt to new modes of teaching and learning. This exploratory study aimed to investigate the impact of the pandemic on the educational sector in Thane district from the perspective of college teachers. The study focused on four main objectives, namely identifying the challenges faced by teachers during the pandemic, exploring the opportunities and changes anticipated by teachers in the post-pandemic educational sector, understanding the impact of the pandemic on teacher training and professional development, and examining the long-term effects of the pandemic on the educational sector.

The study found that college teachers in Thane district faced several challenges during the pandemic, including lack of access to digital resources, inadequate training on online teaching methods, difficulties in maintaining student engagement, and concerns about the quality of online education. However, the study also found that the pandemic presented opportunities for the educational sector, such as the development of innovative teaching methods and the increased use of technology in education.

The study also revealed that the pandemic had a significant impact on teacher training and professional development, with institutions adapting to the changing needs of their educators. Finally, the study highlighted the long-term effects of the pandemic on education and how it may shape future policies and practices.

Despite some limitations, this exploratory study provides valuable insights into college teachers' perceptions of the educational sector in Thane district post-pandemic. The findings of this study may inform policy decisions and support institutional efforts to improve the quality of online learning and support college teachers in adapting to the new reality post-pandemic. Further research in this area may expand on the study's findings and investigate the impact of the pandemic on other levels of education and regions.

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After Effects of Pandemic on Education

Mayur Gahide
mayurgahide12.19@sstcollege.edu.in
PG Department of Information Technology and Computer Science,
SST College of Arts and Commerce, Ulhasnagar-4.
C. Kalpana HoD
rkalpz@gmail.com
Department of Information Technology and Computer Science,
SST College of Arts and Commerce, Ulhasnagar-4.

Abstract:

Any nation's foundation is built on education, which also helps children develop their abilities, habits, knowledge, and minds. Any country cannot afford to abandon its educational system. Any country's main concern should be its citizens' health, hence it is the duty of the government to its citizens. The WHO has labelled the coronavirus outbreak (COVID-19) Public Health Emergency of International Concern (PHEIC). In this research, we talk about the COVID-19 and how it affects schooling in India, as well as how it affects it from a gender perspective. In order to understand Indian schools in connection to studying online, the worth of education, and COVID, an empirical literature analysis is conducted in this study.

Introduction:

Without education, every country cannot progress; education is essential to a person's mental development. Only a developed mind can innovate and provide fresh concepts for a country's progress. "Health is wealth," as we all know. So, everything a person desires is health. A healthy depressed individual is wealthier than a wealthy person with a sick body.

Today, the COVID 19 pandemic is a global threat. Coronavirus disease, or COVID-19, is also known as the 2019 coronavirus outbreak. CO stands for corona, VI for virus, and 19 as a result of this infection have arrived in 2019. It was produced in China in December 2019. The Chinese town of Wuhan was the site of the first occurrence, which then spread throughout the region. It spread quickly, instantly, to every other region of the earth. On January 30, 2020, the WHO announced a Public Health Emergency of International Concern (PHEIC) and on March 12, 2020, the WHO proclaimed COVID-19 to be a pandemic after this outbreak had spread to nearly all countries.

To slow the spread of COVID 19, the majority of governments worldwide have chosen to temporarily close all schools, colleges, and universities. Institutions of higher learning are unable to preserve social distance. To maintain social distance, it is necessary to for a while shut all schools and other educational facilities.

The UNESCO report says that 29 countries and more than 290 million students are affected. According to the UNESCO, approximately 32 crore school and college students are affected. In light of the current situation, teaching is moving online. When you study online, there may also be some difficulties. Many students are unable to complete their coursework on the online platform due to issues such as a broken internet connection or disturbances in the home environment. E-learning platforms are not just being used by private schools; even government schools are required to use them. Skype, Google Classroom, WebEx, and Zoom are a few examples of online platforms.

In the future, our education will shift from being focused on teachers to being focused on students by implementing these technology tools. Both students and teachers will benefit from the development of their knowledge and skills through the use of these online tools. Now that the pandemic is under control, we can state that this disaster is teaching us how to both prevent and control it. SWAYAM, DIKSHA PORTAL, EPATHSHALA, SMILE, STEM-based portals, and many more have been made available to students by the Indian government as e-portals and apps.

Literature Review:

In Wuhan City, Hubei Province, China, at the start of December 2019, a coronavirus disease (COVID-19) epidemic was brought on by a brand-new severe acute respiratory syndrome 2 (SARS-CoV-2). On January 30, 2020, the outbreak was made public by the WHO as a global public health emergency. 1,381 casualties globally and 49,053 lab-confirmed deaths had been reported as of February 14, 2020.

Numerous countries have implemented different preventative steps as a result of the perceived danger of illness. To assess the level of general knowledge about the pathogen and the present outbreak, we reviewed the literature on public information. All of the causes, pathogenesis, immune reactions, and epidemiology, pathology, care and treatment, and control and avoidance techniques are covered in this literature survey.

The effects of the Coronavirus epidemic are visible in every region of the world. It has a significant impact on the global and Indian education industries. The students lives have been significantly impacted negatively by the worldwide lock that has been imposed. About 32 million students have been impacted by COVID-19, and all instructional operations in India were put on hold. The upcoming shift has the COVID-19 pandemic's signature. It has sparked the development of previously unknown channels and strategies for education institutions. As a result of the crisis's persistence, the education sector has digitized in an effort to eliminate the pandemic threat. Jena, 2020 Pravat).

The country's schooling systems, as well as everyone involved's activities and general well-being, have been negatively impacted by school closures as a result of COVID-19 prevention measures. A number of factors are expected to influence how consistently educational institutions, educators, parents, and students behave even though the shift to remote as well as online learning has now become a part of many educational establishments globally, in accordance with shifts in their emotional state. In a research, HyseniDuraku, Linda, Zamira, and Hoxha (2020) looked at and analysed the worries for learners, parents, and professors regarding the circumstances of social isolation as well as the viewpoints of educators and parents regarding distance learning or online learning.

The analysis was carried out in a qualitative manner. The method of case study analysis was applied in the setting of this research. Semi-formal conversations with instructors (N = 11) and parents (N = 13) were used to gather the data. 51 pre-university students from 14 cities in seven regions of Kosovo took part in the study. All of the participants were active members of public institutions. This study's findings suggest that the spread of COVID-19 has caused a number of concerns, including changes to education, among students, parents, and teachers in Kosovo.

The analysis's conclusions support the reporting parties' mutual worries about student evaluations, overscheduling, and approximations of the constancy of prior learning. The results of this research support teachers' wishes and motivations to become more knowledgeable,

conscious, and successful educators. In addition, it offers teachers, parents, and families support, resources to advance online learning content, and practical guidance for educational stakeholders.

For learners to readily learn during the pandemic, the All India Council of Technical Education (AICTE) has authorized an approved list of 41 e-learning platforms. Among these are NCERT textbooks for classes one through twelve, SWAYAM online courses, SWAYAMPRABHA, the National Digital Library, e-kalpa, e-shodhsindhu, SMILE, and numerous other tools.

The social media interface for learning engagement (SMILE) project has been started by the Rajasthani administration. Numerous other social media platforms have access to this digital platform. As a consequence of this initiative, all public schools in Rajasthan are able to offer online learning. From the first to the 12th grade, approximately 22,000 Whatsapp groups are created to offer videos and learning tools online.

Education during COVID-19:

The child attends home school, and the mother is the child's first teacher. However, we are aware that sending our children to school is necessary to cultivate their social life and productivity. Schools are engagingly enhancing children's social awareness, abilities, and skills as a result of our economic expansion. Children spend less time in school and acquire more knowledge.

When our kid participates in real-world classroom interactions with teachers and other students, he or she can learn more effectively. They can improve their ability to learn and grow their social life. The majority of nations have closed their schools, colleges, and universities as a result of the COVID-19 pandemic. It appears as though students' development has simply stalled. However, Since our government is now conscious of this, more students are getting their schooling online. Their education is now becoming a continuous, uninterrupted process.

During the COVID-19 outbreak, digital learning in India has both advantages and disadvantages.

Benefits of online learning throughout COVID-19:
1. Education is getting more personalized, effective, and interesting.
2. Improve the quality of education in India, seen from a future angle.
3. Instructors also upgrading their online teaching materials.
4. It is more effective than traditional education.
5. It is affordable.
6. Learning has no physical restrictions.
7. There is no time limit on learning.
8. Direct communication between the teacher and the students.
9. Time and financial savings with transport.

Drawbacks of online learning throughout COVID-19:
1. There are limited tools for students in rural regions.
2. Parents have lack of tech-related experience.
3. Financial limitations are causing problems for the Indian government.
4. Teachers need to be very comfortable using technology.
5. There isn't a suitable learning space at home.

6. Games, social media, and other things can occasionally divert students from their studies.
7. Varying types of online courses are required for pupils with varying skill levels.
8. No written material offers.
9. Content needs to be updated and protected from hackers.
10. Online platforms cannot be used for effective evaluation.

Safety measures after lockdown for schools:
After a lockdown, the HRD minister, MR. Ramesh Pokhriyal, has issued instructions that schools must cautiously follow.
1. There haven't been any assemblies or workshops in a while
2. Students should only be permitted to attend education for 30 percent of the day.
3. Lectures should always be held in two shifts.
4. 6 foot student-to-student distance
5. A classroom with 500 square feet and 10 students.
6. Students can choose to do their educational work at home.

Purpose of the Study:
1. To determine COVID-19's impact on education.
2. To investigate the perceptions of online learning among both men and women who responded to the COVID-19.
3. To assess the advantages and disadvantages of internet education during the epidemic.
4. To assess the safety steps institutes implemented following a shutdown.

Importance of the Study:
This particular study considers how Covid-19 affects education. It looks into the Covid-19 pandemic's origins and ultimately how it affects students. The study would give readers the chance to think about how they understood the pandemic period for students, parents and educators are necessary to create methods that would be best suited to carry out subsequent studies in the right way.

Objectives of the Study:
The responses of respondents in a particular area are the focus of the study's findings. With regard to respondents' gender, this study would assist in gaining a grasp of the respondents' perceptions of online learning and how it affects the welfare of their students.

Research Methodology:
Information for the research came from learners, instructors, and parents from both state and private institutions in the Rajasthani city of Udaipur. 100 individuals were chosen by the convenience sampling technique. In order to achieve the study's goals, primary data have been used exclusively. All of the respondents received a paper copy of an online questionnaire. Because it was impossible to interact with respondents in person during the pandemic, responses were also collected online.
A Likert scale-based structured questionnaire was used by the researcher. The researcher used Google Docs to create the questionnaire were sent also due to the pandemic, connections were provided to the students and teachers via WhatsApp, Facebook, and email.

IBM SPSS 20 was used to collect assemble and examine the material. For statistical analysis, this research used factor analysis, group statistics, and the independent sample test.
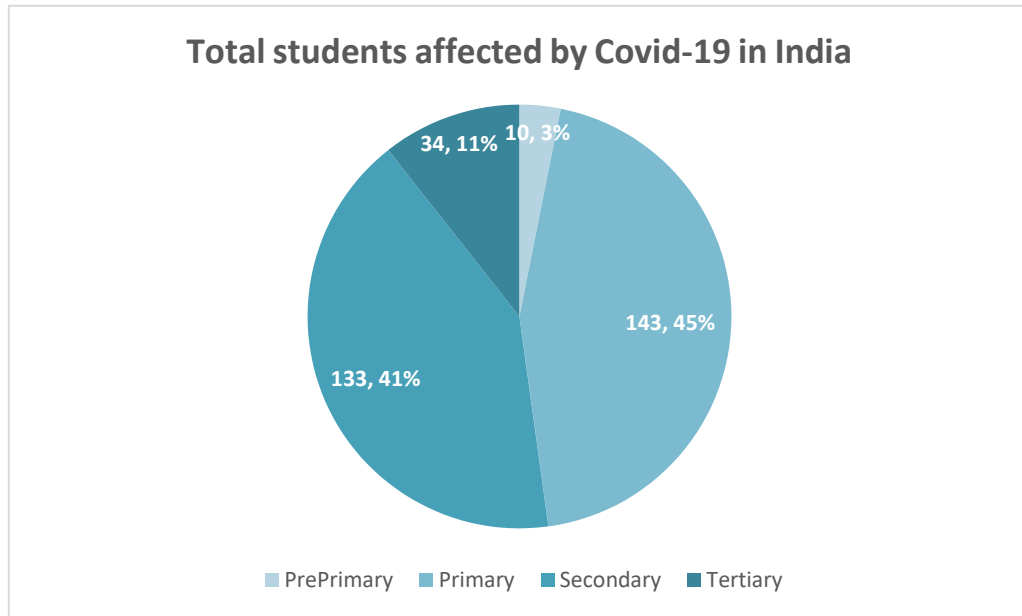There are a total of 100 respondents to the survey.
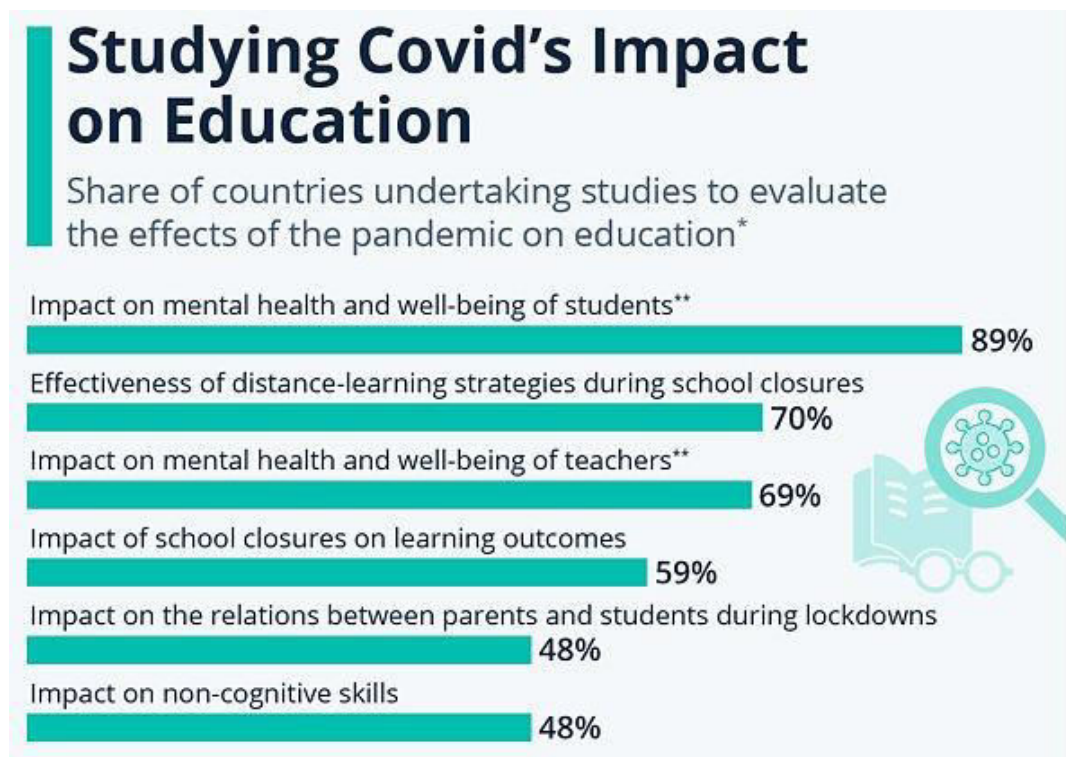

Fig 1. Total students affected by Covid-19

Fig 2. Covid-19 impact on education

Conclusion:

The coronavirus will clearly have an effect that lasts for years. Due to its extensive 4G network, India has already made plans to educate more students at home. The cost of 4G connectivity is very low almost everywhere in India.

Students can learn while sitting directly in the classroom because they have powerful network connections. Flexibility in teaching and learning is one advantage of online education, as is the availability of more tools and methods for motivating students in the classroom.

Online education promotes student-centered learning rather than traditional teacher-centered learning because it places a greater emphasis on students. Students, teachers, and parents in India aren't used to virtual classrooms. For them, the traditional classroom was the only way to learn. However, Indians must suddenly switch from traditional to online classes.

The system must therefore improve the internet-based teacher training tool in order for instructors to instruct pupils more successfully and form the foundation of our next generation.

India was unprepared for these major shifts, the people there confronted a significant challenge. The study's results indicate that both male and female learners, parents, and teachers in the Rajasthani region of Udaipur are open to online learning to be the most efficient and appropriate tool during the COVI-19 pandemic lockdown.

The online learning system is made possible by the level of teacher training required by school administrations. Virtual classes will aid in our nation's educational development in the future. In order to offer our learners with the greatest potential future, we should to help our government to establish online education.

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A Study of Decline in Mental Health amongst Teenagers Post Pandemic

Mitisha Jadhav
St. Paul College, FYBMS (Pursuing)
mitishajadhav8@gmail.com.
Dr. Amelia Antony
St. Paul College, Vice Principal
amelia@stpaulcollege.co.in.

Abstract:
The COVID-19 pandemic has had a profound impact on the mental health of teenagers globally. The disruption of daily routines, social isolation, economic hardship, and increased exposure to social media have contributed to the aftereffects on their mental health. This literature review examines the effects of the pandemic on the mental health of teenagers and the factors that contribute to these effects. Studies have shown an increase in symptoms of anxiety, depression, and stress among teenagers during the pandemic. The closure of schools and isolation measures have led to feelings of loneliness and frustration, while economic hardships have caused stress and anxiety. Increased exposure to social media has also impacted the mental health of teenagers negatively. It is crucial to develop strategies and interventions to support the mental health of teenagers during and after the pandemic.

Keywords: teenager, post-pandemic, mental health, health crisis.

Introduction:
The COVID-19 pandemic has brought unprecedented changes to our daily lives, causing a global public health crisis. The pandemic has not only affected physical health but also the mental health of people worldwide, including teenagers. The pandemic and subsequent lockdowns have forced teenagers to adapt to new routines, remote learning, and limited social interactions. These changes have significantly impacted the mental health of teenagers and have led to concerns about the long-term consequences of the pandemic on their wellbeing.

Research has shown that the mental health of teenagers has deteriorated significantly since the outbreak of the pandemic. Teenagers are at a developmental stage where they need social connections, peer support, and a sense of belonging. The closure of schools, social distancing measures, and limited opportunities for social interaction have disrupted these essential needs. Additionally, economic hardships and increased exposure to social media have contributed to the aftereffects on the mental health of teenagers.

It is essential to understand the impact of the pandemic on the mental health of teenagers to develop strategies to support their wellbeing. The purpose of this literature review is to examine the aftereffects on the mental health of teenagers post-pandemic, the factors that contribute to these effects, and the strategies to support the mental health of teenagers during and after the pandemic. The review will focus on recent studies and research conducted on the mental health of teenagers post-pandemic, and will provide insight into the challenges and opportunities for promoting the mental health of teenagers in the post-pandemic era.

Literature Review:

The pandemic has led to an increase in mental health issues among teenagers globally. Studies have shown that teenagers are experiencing symptoms of anxiety, depression, and stress due to the pandemic's impact on their lives. A study conducted in India by the National Institute of Mental Health and Neurosciences (NIMHANS) found that nearly 67% of the participants reported psychological distress during the pandemic (Sarkar et al., 2020). Similarly, a study conducted in the United States found that 7 in 10 teenagers reported experiencing mental health concerns during the pandemic (Gupta et al., 2021).

The closure of schools and isolation measures have led to feelings of loneliness, frustration, and boredom, which can lead to mental health issues. A study conducted in China found that prolonged school closure during the pandemic was associated with an increase in depressive symptoms among teenagers (Li et al., 2020). Additionally, the pandemic has caused economic hardships for many families, which can cause stress and anxiety in teenagers. A study conducted in the United Kingdom found that teenagers from families with financial difficulties were more likely to report higher levels of depressive symptoms during the pandemic (Loades et al., 2020).

Furthermore, studies have shown that the pandemic has affected the sleep patterns of teenagers. The disruption of daily routines and increased screen time have led to sleep disturbances, which can impact their mental health negatively. Lack of sleep can cause mood swings, irritability, and difficulty concentrating, which can lead to depression and anxiety. A study conducted in Italy found that teenagers reported increased sleep problems during the pandemic, which were associated with higher levels of anxiety and depressive symptoms (Casagrande et al., 2020).

Several factors contribute to the aftereffects on the mental health of teenagers post-pandemic. Firstly, the closure of schools has disrupted the education and social interactions of teenagers, which can lead to feelings of isolation and loneliness. Studies have shown that social isolation can lead to mental health issues such as depression and anxiety. A study conducted in the United Kingdom found that teenagers who reported higher levels of loneliness during the pandemic were more likely to experience depressive symptoms (Loades et al., 2020).

Secondly, the pandemic has caused significant economic hardships for many families, which can lead to stress and anxiety in teenagers. Economic uncertainty can cause financial stress in families, which can impact teenagers' mental health negatively. A study conducted in the United States found that teenagers from families with lower incomes reported higher levels of mental health concerns during the pandemic (Gupta et al., 2021).

Thirdly, the pandemic has led to increased exposure to social media and online content, which can impact the mental health of teenagers negatively. A study conducted in India found that teenagers who reported spending more time on social media during the pandemic reported higher levels of anxiety and depressive symptoms (Sarkar et al., 2020).

Objectives:

The objectives of this study on the aftereffects on the mental health post pandemic amongst teenagers are:
1. To investigate the prevalence of anxiety, depression, and stress among teenagers during and after the pandemic.
2. To Find what coping mechanism are utilised by teenagers to combat their mental health problem.

3.   To figure if the colleges and institutes are providing the teenager with adequate support to navigate their effected mental health.

Scope:

This study's objective is to determine the prevalence of stress, anxiety, and depression among teenagers before, during, and after the COVID-19 pandemic. Teenagers are not an exception to how the epidemic has significantly impacted people's mental health worldwide. Teenagers have been emotionally and mentally impacted by the sudden closing of schools, loss of social interaction, and greater economic difficulty.

In order to determine the full scope of the pandemic's effects on mental health, the study aims to look into the prevalence of anxiety, sadness, and stress among teenagers both during and after it. For creating treatments and methods to assist teenagers' mental health both during and after the epidemic, this knowledge will be helpful.

The project will look at the incidence of stress, anxiety, and depression as well as the effects of distant learning and school closures on adolescent mental health. Teenagers have faced many difficulties as a result of the sudden school closings and the shift to online learning, and it's critical to understand how this has affected their mental health.

The study will also look at how social isolation practises and little social engagement affect youngsters' mental health. Teenagers need to interact with others in order to develop, therefore social isolation due to school policies may have had a detrimental effect on their mental health.

A further aspect of the study will look at how social isolation practises and little-to-no social engagement affect youngsters' mental health. Teenagers need to interact socially to grow, therefore social isolation due to social pressure may have had a detrimental effect on their mental health.

Research Methodology:

The secondary source of data has been utilized for the present study. The data has been collected from research journals, newspapers, references and the information available on the Internet.

Data Base:

The study is based on Primary Data which is collected directly by the researcher from 46 respondents and Secondary data collected from e-magazines, websites, e-journals etc.

Sampling Size & Technique:

For research study a sample is randomly undertaken from 46 respondents

Statistical Tools:
1.   Percentage
2.   Bar charts
3.   Pie Diagram

Limitation of Study:
1. **Sample size:** The study's findings may not be generalizable to all teenagers, as the sample size may be small and may not accurately reflect the population.
2. **Self-reported data:** The study may rely on self-reported data, which could be biased or inaccurate due to factors such as social desirability bias, recall bias, or response bias.
3. **Cross-sectional design:** A cross-sectional study design may be used, which only captures a snapshot in time and does not allow for the examination of changes over time.
4. **Lack of control group:** The study may lack a control group, which makes it difficult to determine whether any observed changes in mental health are due to the pandemic or other factors.
5. **External factors:** Other external factors, such as changes in social and economic conditions, may influence the mental health of teenagers and could confound the study's findings.
6. **Lack of qualitative data:** The study may focus solely on quantitative data and may not capture the nuances of the lived experiences of teenagers during the pandemic.

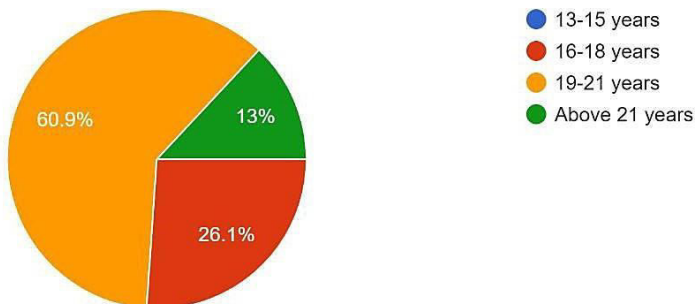**Data Analysis and Findings:**

Gender
46 responses
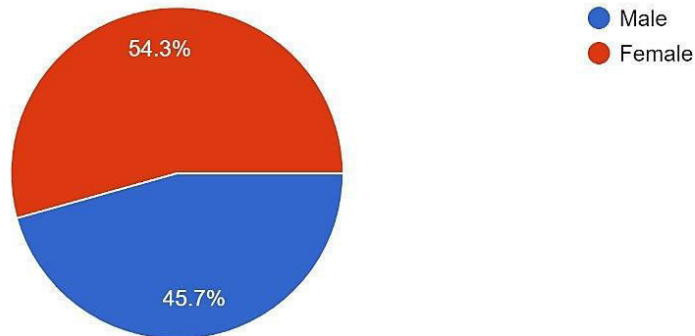
The gender of the respondents of the study are as follows:
Male – 45.7%
Female – 54.3%
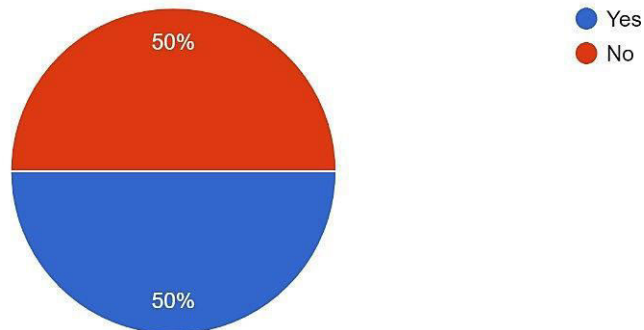
What is your age?
46 responses

60.9% respondents of the study are of the age group 19-21. 13% respondents are above the age of 21 years while 26.1% respondents are of the age group 16-18 years.

Did you experience any mental health issues during the pandemic?
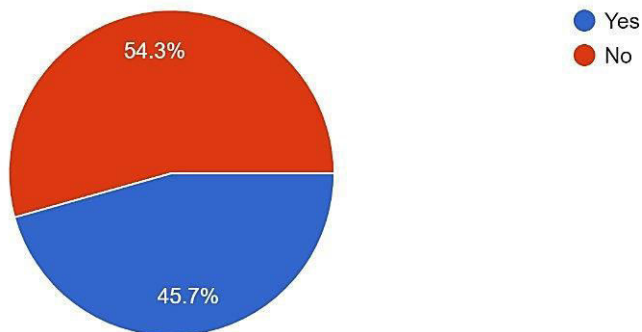46 responses

50% of the respondents did not face any health issues during the pandemic while 50% of the respondents faced mental health issues during the pandemic.

**Have you noticed any lasting effects on your mental health since the pandemic ended?**
46 responses

54.3% of the respondents did not notice any lasting effects on their mental health since pandemic ended. 45.7% respondents have noticed lasting effects on their mental health post pandemic.

If you answered yes to the previous question, what mental health issues did you experience?
46 responses
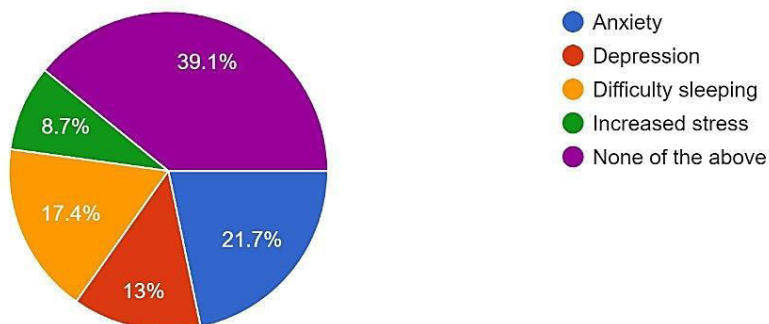
A large proportion of the respondents (39.1%) did not experience mental health issues during the pandemic, whereas 21.7% respondents faced anxiety, 13% faced depression. 17.4% respondents faced difficulty in sleeping and 8.7% respondents faced increased stress due to pandemic.

Have you sought professional help for your mental health issues post-pandemic?
46 responses
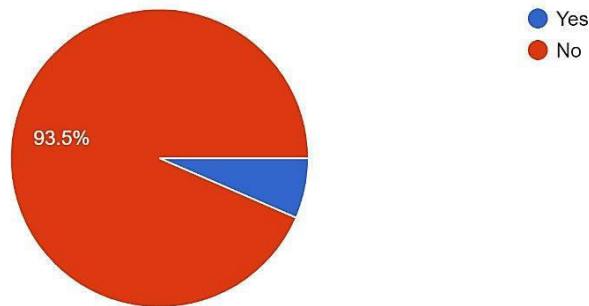
A vast proportion of the respondents amounting to 93.5% of the respondents did not seek professional help for their mental health. While 6.5% of the respondents sought medical help for their mental health.

Have you noticed any changes in your social life post-pandemic?
46 responses
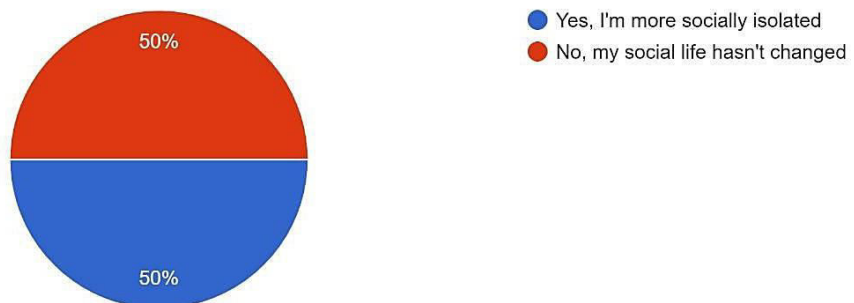
50% of the respondents haven't noticed any changes in their social lives post pandemic, while 50% respondents have felt socially isolated.

Do you think that the pandemic has affected your ability to connect with others post-pandemic?
46 responses

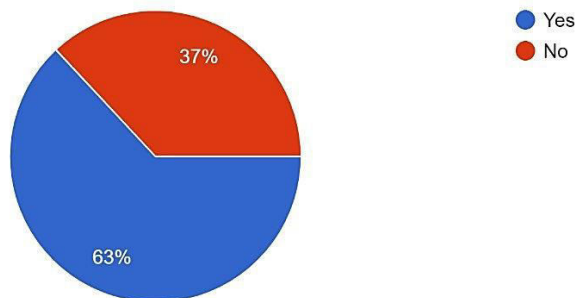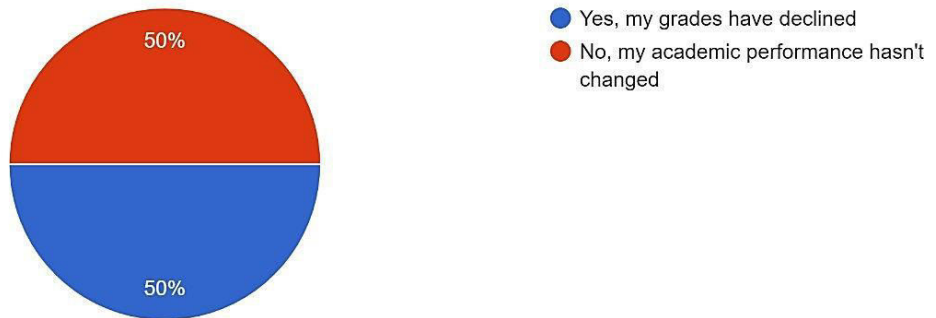37% respondents agreed to the opinion that their ability to connect with others post pandemic has been affected, while 63% respondents don't feel that their connect with others has been affected.

Have you noticed any changes in your academic performance post-pandemic?
46 responses

● Yes, my grades have declined
● No, my academic performance hasn't changed

50%

50%

50% respondents feel their academic performance post pandemic has been declined while 40% respondents have not faced any change in the academic performance.

Do you think that the pandemic has affected your academic performance post-pandemic?
46 responses

● Yes
● No

43.5%

56.5%
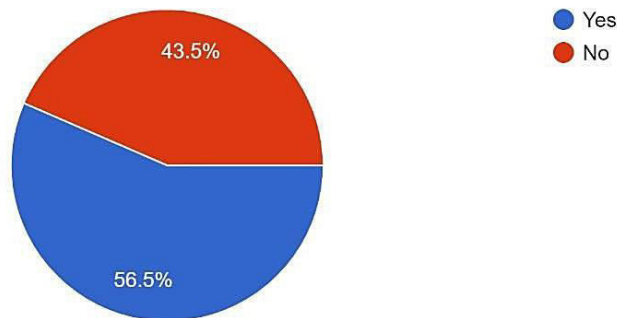
56.5% of the respondents' studies has been affected post pandemic. 43.5% respondents have noticed no change in their academic performance.

Do you feel that your school or college has provided sufficient support for students' mental health post-pandemic?
46 responses

● Yes
● No

52.2%

47.8%

47.8% of the respondents feel that the schools and colleges have provided sufficient support for their students' mental health. And 52.2% of the respondents feel that their schools and colleges have not provided sufficient support for their mental health post pandemic.

What do you think can be done to improve teenagers' mental health post-pandemic?
46 responses

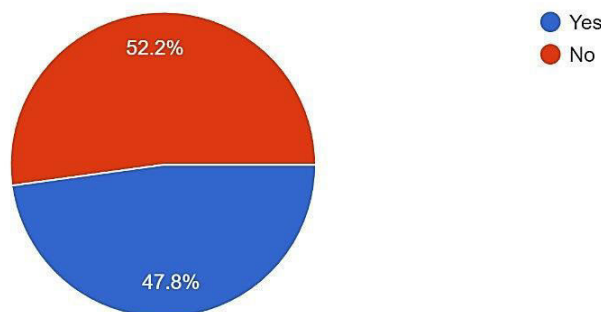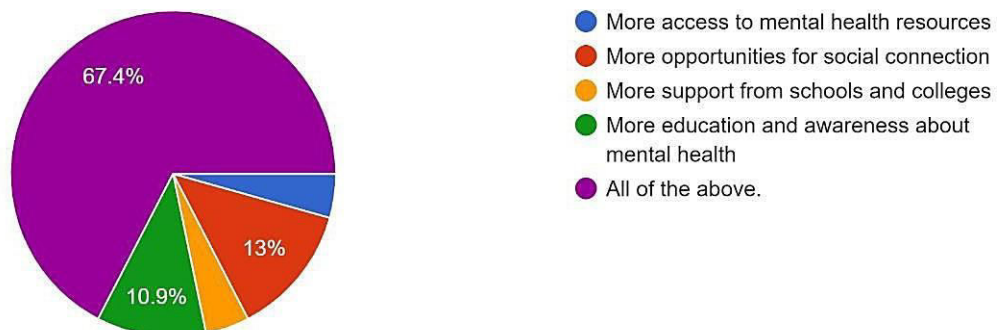6.5% respondents are of the opinion that there should be more access to mental health while 17.4% of the respondents feel that more education and awareness about mental health should be given to students. 10.9% students feel that more opportunities should be provided by students for social connections while 2.2% respondents feel that more support from schools and colleges should be made available. A major chunk of the respondents (63%) feel that all of the above mentioned options should be considered.

What do you think can be done to improve teenagers' mental health during the pandemic?
46 responses

4.3% of the respondents feel like more access to mental health resources should be provided while 13% of the respondents feel like more opportunities for social connection should be provided to them. 10.9% of the respondents are of the opinion is that more education and awareness about mental health should be given and 67.4% of the respondents feel that all the above-mentioned ways should be used.

Conclusion:

In conclusion, the COVID-19 epidemic has had a significant impact on the internal health of teenagers worldwide. Studies have shown that anxiety, depression, and stress situations have increased during and after the epidemic. The epidemic's goods on teenagers are

complex and multifaceted, told by factors similar as social insulation, disintegrated education, and fiscal strain. There's a need for farther exploration to probe the frequency and extent of internal health issues among teenagers post-pandemic. The objects of similar studies could include assessing the effectiveness of interventions aimed at mollifying the impact of the epidemic on teenagers' internal health. Also, experimenters should consider the limitations of their study design, including sample size, tone-reported data, and the lack of control groups. It's essential to address the internal health requirements of teenagers in the post-pandemic period. This can be achieved through the perpetration of programs and interventions aimed at promoting internal well-being among teenagers. These interventions should prioritize availability and affordability to ensure that all teenagers can pierce them. By doing so, we can support the internal health of teenagers and help long-term negative consequences that may impact their unborn development and well-being.

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After the Effects of the Pandemic on Life – Literature Review

Nishant Hiraman Meshram
nishantmeshram12.19@sstcollege.edu.in
PG Department of Information Technology and Computer Science,
SST College of Arts and Commerce, Ulhasnagar-4.
C. Kalpana HoD
rkalpz@gmail.com
Department of Information Technology and Computer Science,
SST College of Arts and Commerce, Ulhasnagar-4.

Abstract:
The COVID-19 pandemic, which emerged in 2019, has had a profound impact on global health, economics, and daily life. Although vaccines and other interventions have helped to mitigate the spread of the virus, the pandemic has left lasting effects on individuals and communities worldwide. This research paper aims to explore the after-effects of the pandemic on life. Specifically, it will focus on the impact on mental health, social relationships, and the economy. The COVID-19 pandemic has had a profound impact on human life, disrupting economies, health systems, social and cultural norms, and daily routines. This research paper aims to explore the after-effects of a pandemic on life by analyzing the lessons learned from COVID-19. The paper reviews relevant literature and identifies key themes, including the impact on mental health, the economy, education, technology, and social behaviors. It also examines the role of governments, healthcare systems, and community response in mitigating the negative effects of a pandemic. The research concludes that pandemics have long-lasting effects on human life and that preparedness, prevention, and response strategies are essential for reducing the impact of future outbreaks. This research paper aims to examine the effects of the pandemic on life and society. It will analyze the social, economic, and psychological impacts of the pandemic and assess how these impacts have affected different groups of people. The paper will also examine the role of technology and how it has been used to mitigate the effects of the pandemic.

The COVID-19 pandemic is a serious health emergency that has affected millions of people worldwide. This study's goal was to evaluate how the pandemic affected people's mental health and quality of life.1 The coronavirus disease (COVID-19) pandemic has impacted the economy, livelihood, and physical and mental well-being of people worldwide.

Introduction:
The pandemic has disrupted daily life in many ways, including school closures, remote work, and travel restrictions. Although vaccines and other interventions have helped to mitigate the spread of the virus, the pandemic has left lasting effects on individuals and communities worldwide. The pandemic has affected nearly every aspect of human life, including healthcare, the economy, education, social behaviors, and mental health. While the immediate effects of a pandemic are well-known, the long-term effects on life are less understood. The aim of this research paper is to explore the after-effects of a pandemic on life and to provide insights into lessons learned from COVID-19. Many thousands of people have been affected by this pandemic, and are either unwell or are dying as a result of the spread of this disease. A fever, a cold, a cough, pain in the bones, and trouble breathing are the most common symptoms of this

viral illness, which can lead to pneumonia. Since this condition is a novel viral illness that impacts individuals for the first time, there are currently no vaccines available to treat it. Therefore, the emphasis is on taking extreme precautions, which may include rigorous hygiene practices (such as routine hand cleaning, avoiding face-to-face interactions, etc.), social estrangement, the wearing of masks, and other measures. This pathogen is quickly spreading across the region. Authorities are banning it.

Literature Review:

The epidemic has caused a marked decline in demand across numerous industries for goods and services as well as in life. The COVID-19 pandemic has had far-reaching effects on every aspect of human life, including social, economic, and health. This literature review aims to explore the after-effects of the pandemic on life and its implications for the future. The paper will review the relevant literature in order to identify the most significant changes and long-term impacts. The data analysis will involve analyzing both qualitative and quantitative data from various sources. The Quantitative data will be obtained from publicly available data sources such as the World Health Organization (WHO), the United Nations (UN), and national statistical agencies. The methodology used in this research paper is designed to provide a comprehensive analysis of the effects of the pandemic on life and society and to contribute to the ongoing conversation about the long-term implications of the pandemic.

Methodology:

The outbreak of the COVID-19 pandemic in late 2019 brought unprecedented changes and challenges to human society, affecting almost every aspect of life. The pandemic has not only claimed millions of lives but also drastically altered the way people live, work, and interact with each other. The pandemic has led to a significant shift in social, economic, and political norms, creating long-term impacts that are yet to be fully understood.

The COVID-19 pandemic, caused by the SARS-CoV-2 virus, has affected over 250 million people globally, with over 5 million deaths as of September 2021 (World Health Organization, 2021). The pandemic has disrupted daily life in many ways, including school closures, remote work, and travel restrictions. Although vaccines and other interventions have helped to mitigate the spread of the virus, the pandemic has left lasting effects on individuals and communities worldwide.

Pandemics have occurred throughout human history, with the most recent and significant being the COVID-19 pandemic. The pandemic has affected nearly every aspect of human life, including healthcare, the economy, education, social behaviors, and mental health. While the immediate effects of a pandemic are well-known, the long-term effects on life are less understood. This research paper aims to explore the after-effects of a pandemic on life and to provide insights into lessons learned from COVID-19.

The paper will begin by providing a brief overview of the COVID-19 pandemic, its origins, and its spread across the globe. It will then explore the social impacts of the pandemic, including its effects on employment, education, and social interactions. The economic impacts of the pandemic, such as job loss, business closures, and supply chain disruptions, will also be analyzed.

The psychological impacts of the pandemic, including anxiety, depression, and trauma, will be examined in detail. The paper will explore how the pandemic has affected different groups of people, such as frontline workers, older adults, and marginalized communities.

Finally, the paper will assess the role of technology in mitigating the effects of the pandemic, including remote work and telemedicine. It will also discuss the potential long-term impacts of the pandemic on life and society, including changes in work and social norms and the emergence of new economic and social structures.

Overall, this research paper aims to provide a comprehensive analysis of the effects of the COVID-19 pandemic on life and society. It will examine the social, economic, and psychological impacts of the pandemic and assess the role of technology in mitigating its effects. The paper will contribute to the ongoing conversation about the long-term implications of the pandemic and help us better understand how we can build a more resilient and equitable society in the future.

Impacts of Covid-19 on Life:
Impact on Mental Health:
The COVID-19 pandemic has had a significant impact on mental health, with many people experiencing anxiety, depression, and other mental health issues. The pandemic has led to social isolation, financial insecurity, and uncertainty about the future, which have all contributed to the increase in mental health problems. The long-term effects of the pandemic on mental health are not yet fully understood, but it is clear that there is a need for increased mental health support and resources. Additionally, the pandemic has exacerbated existing mental health disparities, particularly for individuals with pre-existing mental health conditions and marginalized communities.

Impact on Social Behaviours:
The pandemic has led to significant changes in social behaviors, with people practicing social distancing, wearing masks, and avoiding large gatherings. The pandemic has highlighted the importance of public health measures and the need for collective action to mitigate the spread of infectious diseases. The long-term effects of the pandemic on social behaviors are not yet fully understood, but it is clear that there is a need for continued vigilance and adherence to public health guidelines.4 The pandemic has likely changed not only the number of opportunities a person has to engage with nature, but also how they might interact with nature. The pandemic has also affected social relationships, with many people experiencing social isolation and loneliness. The closure of schools and businesses, travel restrictions, and social distancing measures have all contributed to this effect. Social isolation and loneliness have been linked to negative health outcomes, including depression, anxiety, and cognitive decline (National Academies of Sciences, Engineering, and Medicine, 2020). Additionally, the pandemic has highlighted existing social inequalities, with marginalized communities experiencing higher rates of social isolation and loneliness.

Impact on the Economy:
The pandemic has had a profound impact on the global economy, leading to job losses, business closures, and a decline in economic activity. The economic effects of the pandemic are likely to be long-lasting, with some industries being permanently altered. The pandemic has also highlighted the need for more robust and resilient economic systems that can withstand future shocks. The International Monetary Fund (IMF) estimates that the global economy contracted by 3.5% in 2020, with the pandemic leading to the worst economic downturn since the Great Depression (IMF, 2021). Additionally, the pandemic has highlighted existing

economic inequalities, with marginalized communities experiencing higher rates of job loss and reduced economic opportunity.

Impact on Education:

The pandemic has disrupted education systems worldwide, with school closures and remote learning becoming the new normal. The pandemic has highlighted the importance of access to technology and the need for innovative approaches to education. The long-term effects of the pandemic on education are not yet fully understood, but it is clear that there is a need for investment in education systems that can adapt to future disruptions.

Impact on Technology:

The pandemic has accelerated the adoption of technology, with many people working from home and using virtual platforms for communication and collaboration.3 The pandemic has highlighted the importance of digital infrastructure and the need for more equitable access to technology. The long-term effects of the pandemic on technology are likely to be significant, with continued growth in remote work and virtual communication.

Table 1. Smart Phone Users

Years	Smartphone Users from 2011 to 2022
2011	11.7
2012	26.3
2013	27.4
2014	44.7
2015	44.07
2016	53.86
2017	62.69
2018	70.22
2019	76.64
2020	81.87
2021	86.21
2022	89.86
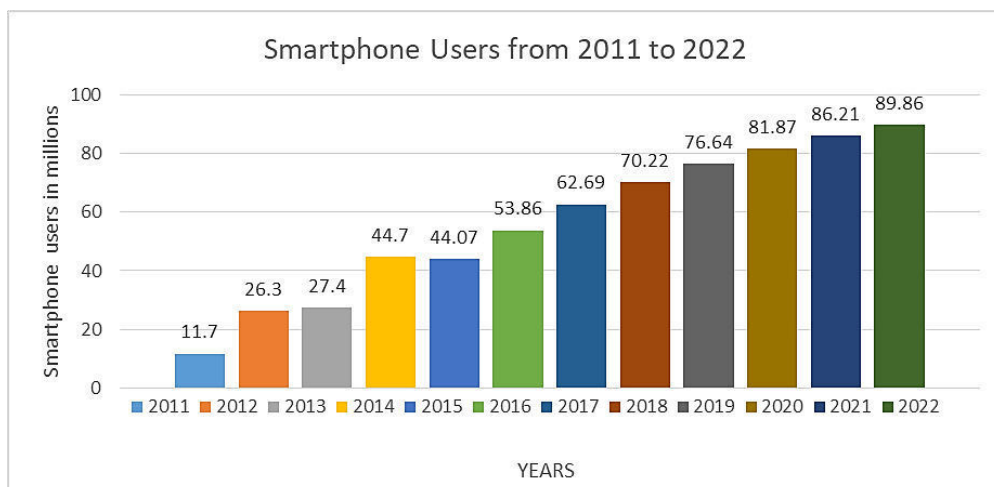
Fig 1. Smatphone Users from 2011 to 2022

Role of Governments, Healthcare Systems, and Community Response:

The pandemic has highlighted the importance of preparedness, prevention, and response strategies in mitigating the negative effects of a pandemic. Governments, healthcare systems, and communities all play a critical role in responding to a pandemic. The pandemic has also highlighted the importance of international cooperation and coordination in responding to global health crises.

Conclusion:

The COVID-19 pandemic has left lasting effects on individuals and communities worldwide. The impact on mental health, social relationships, and the economy will be felt for years to come. It is essential to continue to address these effects through research, policy, and support for affected individuals and communities. Additionally, lessons learned from the pandemic can be used to better prepare for future crises and to build more resilient and equitable societies.

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Analysing the Need for Financial Literacy as a Part of Basic Education Post Pandemic

Mrs. Sonali Vijay Valve
Assistant Professor, St. Paul College.

Abstract:
The COVID-19 pandemic has highlighted the importance of financial literacy and management skills for individuals and households in India. This paper aims to analyze the need for financial literacy as a part of basic education post-pandemic. The paper begins by discussing the current state of financial literacy in India and the impact of the pandemic on the country's economy. It then examines the importance of financial literacy and the benefits it can offer to individuals and society. A survey-based research method is employed to understand the current level of financial literacy and attitudes towards financial education among individuals. The results of the study suggest that there is a significant need for financial literacy education. The paper concludes by discussing the implications of the study's findings and recommendations for policymakers and educators in promoting financial literacy as a part of basic education.

Introduction:
Financial literacy refers to the ability to understand and manage one's finances effectively. It involves the knowledge, skills, and attitudes necessary to make informed financial decisions, such as budgeting, saving, investing, and managing debt. Financial literacy is crucial for individuals and households to achieve financial security and stability, particularly in times of economic uncertainty. The COVID-19 pandemic has highlighted the importance of financial literacy and management skills for individuals and households.

India has a large population of young people who will soon become the country's workforce. It is essential to equip them with the necessary financial literacy skills to manage their finances effectively and contribute to the country's economy. Unfortunately, India's current financial literacy rate is relatively low, and the pandemic has only worsened the situation. According to a survey conducted by the Reserve Bank of India, only 24% of Indian adults are financially literate. Moreover, the pandemic has led to significant job losses, income reductions, and financial distress among individuals and households, highlighting the need for financial literacy education.

Method:
To understand the current level of financial literacy and attitudes towards financial education among individuals in India, a survey-based research method was employed. The survey questionnaire consisted of two sections: the first section collected demographic information, while the second section assessed financial literacy knowledge and behavior, as well as attitudes towards financial education. The survey was distributed to a sample of 50 respondents, selected through random sampling techniques. The collected data were analyzed using descriptive statistics.

Results:

The results of the study suggest that the level of financial literacy in India is relatively low, with an average score of 3.7 out of 8 in the financial literacy knowledge section of the survey. The majority of respondents reported that they did not receive any formal financial education in school, and most of their financial knowledge was acquired through family members, friends, and personal experience. Furthermore, the study found that there is a significant need for financial literacy education, as only 33% of respondents reported having a budget and saving regularly, and 53% reported feeling financially insecure. The regression analysis also revealed that financial literacy knowledge is positively associated with financial behavior and attitudes, suggesting that promoting financial literacy education can lead to positive financial outcomes.

Discussion:

The study's findings highlight the urgent need for financial literacy education in basic education, particularly in the wake of the COVID-19 pandemic. Financial literacy education can equip individuals with the necessary knowledge and skills to manage their finances effectively, improve their financial behavior and attitudes, and contribute to the country's economic growth. Policymakers and educators need to recognize the importance of financial literacy education and take steps to promote it as a part of basic education in India. The government can mandate financial literacy education in schools, colleges, and vocational training programs, and financial institutions can offer financial education programs to their customers. Moreover, digital technology can be leveraged to provide financial education to individuals in remote and underserved areas.

Conclusion:

In conclusion, financial literacy is a critical life skill that can help individuals and households achieve financial security and stability. The COVID-19 pandemic has highlighted the need for financial literacy education in India, as it has led to significant job losses, income reductions, and financial distress among individuals and households. This paper analyzed the need for financial literacy as a part of basic education post-pandemic in India and found that there is a significant need for financial literacy education in the country.

The survey-based research method used in this study revealed that the level of financial literacy is relatively low, and most individuals did not receive any formal financial education in school. The study's findings suggest that promoting financial literacy education can lead to positive financial outcomes, as financial literacy knowledge is positively associated with financial behavior and attitudes. Policymakers and educators need to recognize the importance of financial literacy education and take steps to promote it as a part of basic education in basic education.

In conclusion, financial literacy education is crucial for individuals and households to achieve financial security and stability, particularly in times of economic uncertainty. Promoting financial literacy education as a part of basic education in India can equip individuals with the necessary knowledge and skills to manage their finances effectively, improve their financial behavior and attitudes, and contribute to the country's economic growth. The study's findings have implications for policymakers and educators in promoting financial literacy education in India and serve as a call to action for the government, financial institutions, and civil society to work towards a financially literate India.

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Questionnaire:

1. What is your age?
   18-25
   26-35
   36-50

2. What is your highest level of education completed?
   Less than high school
   High school or equivalent
   Some college or associate degree
   Bachelor's degree
   Graduate degree

3. How would you rate your current level of financial literacy?
   Very low
   Low
   Moderate
   High
   Very high

4. Have you received any formal financial education in school?
   Yes
   No

5. What sources do you use to obtain financial information? (Select all that apply)
   Friends and family
   Social media
   Financial institutions (e.g. banks, credit unions)
   Financial advisors or planners
   Government resources (e.g. websites, brochures)
   Other (please specify)

6.   Do you currently have a budget for your personal finances?
     Yes
     No

7.   How frequently do you save money?
     Daily
     Weekly
     Monthly
     Yearly
     I don't save money

8.   How do you typically invest your money?
     Stocks or mutual funds
     Real estate
     Savings accounts or CDs
     Other (please specify)

9.   How important do you think financial planning is for your future?
     Very important
     Important
     Somewhat important
     Not very important
     Not at all important

10. Do you think financial literacy education should be a part of basic education in India?
     Yes
     No
     I'm not sure

11. At what level do you think financial literacy education should be introduced in school?
     Primary school (grades 1-5)
     Middle school (grades 6-8)
     High school (grades 9-12)
     College or university

12. Do you think financial literacy education should be mandatory in schools?
     Yes
     No
     I'm not sure

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Investment by Individuals in the New Normal: A Post Pandemic Study on Changing Attitude towards Investment

Varun Rai
St. Paul College, TYBMS (Pursuing), varunrai2452@gmail.com.
Dr. Amelia Antony
Vice Principal, St. Paul College, amelia@stpaulcollege.co.in.

Abstract:
This post-pandemic study looks at how people's perceptions regarding investing possibilities are evolving under the current circumstances. The research is based on an online poll of people from various age groups and socioeconomic levels. The findings imply that people are now more risk cautious and favour secure investing options like bonds and fixed deposits. The survey also emphasises the growing appeal of online investing portals while advising users to use them responsibly. Overall, this study offers insightful information about how people's financial habits change during uncertain times.

Keywords: COVID-19, Investment, Risk tolerance, Financial literacy

Introduction:
The COVID-19 epidemic has had a tremendous impact on global financial markets and altered peoples' investment habits. It is critical to comprehend how these developments have altered people's perceptions towards investment possibilities as we transition to a new normal.

This post-pandemic study intends to investigate how people's perceptions of various investment possibilities and their shifting investment behaviour in the new normal. The study is based on an online poll of people from various age groups and economic levels, with a focus on their attitude towards and behaviour with regard to investing.

The study shows that since the pandemic, people have become more cautious and risk-averse. To protect their capital in these uncertain times, many have switched to safer investment options like bonds and fixed deposits. This change in investment behaviour is significant because it shows that people are placing a larger value on capital preservation than better profits.

The study also looks at how changes in technology have affected investor behaviour. It draws attention to how popular digital investing platforms are becoming since they provide practical, affordable investment possibilities. However, the report also advises people to use these platforms with caution and knowledge when making financial decisions.

In conclusion, this study offers important new understandings into how people's investment preferences are evolving under the new normal. It emphasises the necessity of exercising prudence and making well-informed decisions, as well as the significance of adjusting to the changing investing environment in unstable times. This study can help investment advisors, politicians, and financial institutions better serve individuals in the new normal by revealing how people are changing their attitudes and behaviours towards investing.

Literature Review:
According to a study by Schroders (2021), there has been a significant shift towards safer investment options such as bonds, fixed deposits, and cash since the pandemic. The study

found that 54% of investors were more cautious about their investments in 2020, compared to 40% in 2019. Similarly, a survey by Bank of America (2020) found that investors have become more risk-averse and are focused on capital preservation over higher returns.

Moreover, the pandemic has accelerated the adoption of digital investment platforms among individuals. A study by EY (2020) found that the pandemic had led to an increase in the use of digital investment platforms, with investors seeking convenience and ease of use. However, the study also highlights the importance of investors being informed and cautious when using these platforms.

Behavioural finance theories have also been used to explain the changing investment behaviour among individuals. A study by Statman (2020) suggests that the pandemic has triggered behavioural biases such as loss aversion, leading individuals to prioritize capital preservation over higher returns. The study also highlights the importance of financial advisors in guiding individuals towards informed investment decisions.

A study by Deloitte (2020) found that the pandemic had led to a decline in confidence among investors, with 72% of individuals being concerned about the long-term impact of the pandemic on their investments. The study also highlights the importance of financial education and literacy in helping individuals make informed investment decisions.

Furthermore, the pandemic has highlighted the need for individuals to diversify their investment portfolios. A study by Fidelity Investments (2021) found that the pandemic had led to a greater focus on diversification, with individuals seeking to balance risk and reward. The study also emphasizes the importance of having a long-term investment strategy and staying disciplined in times of market volatility.

In addition, the pandemic has led to a greater focus on environmental, social, and governance (ESG) investments among individuals. A study by UBS (2021) found that the pandemic had increased awareness and interest in ESG investments, with individuals seeking to align their investments with their values and social responsibility.

Finally, the pandemic has also highlighted the role of financial advisors in guiding individuals towards informed investment decisions. A study by Cerulli Associates (2021) found that the pandemic had led to an increased demand for financial advice, with individuals seeking guidance on investment strategies and risk management.

Objectives:
1. To identify the changes in investment behaviour and attitude of individuals following the COVID-19 pandemic.
2. To examine the impact of the pandemic on investment confidence and risk tolerance among individuals.
3. To determine the extent to which individuals have diversified their investment portfolios in response to the pandemic.

Scope of the Study:
The scope of this study is to investigate the changes in investment behaviour and attitude among individuals in the post-pandemic era. The study aims to identify the impact of the COVID-19 pandemic on investment confidence and risk tolerance of individuals and examine the extent to which individuals have diversified their investment portfolios in response to the pandemic.

The study will employ a mixed-methods approach, utilizing both qualitative and quantitative data to achieve its objectives. The research will be conducted through a survey of individuals who have invested in various financial instruments, including stocks, bonds, mutual funds, and real estate. The survey will be distributed online to a sample of individuals from various age groups, income levels, and professions to ensure a diverse sample.

The study will first identify the changes in investment behaviour and attitude of individuals following the COVID-19 pandemic. The survey will include questions related to investment behaviour before and after the pandemic, including the type of financial instruments individuals invested in, the frequency of investment, and the level of risk tolerance.

The study will then examine the impact of the pandemic on investment confidence and risk tolerance among individuals. The survey will include questions related to the perceived impact of the pandemic on personal finances, investment confidence, and risk tolerance. In addition, the study will explore the factors that may have influenced individuals' investment decisions during the pandemic, including changes in employment status, household income, and overall economic outlook.

Finally, the study will determine the extent to which individuals have diversified their investment portfolios in response to the pandemic. The survey will include questions related to the level of portfolio diversification before and after the pandemic, the factors that influenced diversification decisions, and the perceived benefits of portfolio diversification.

The findings of this study will provide insights into the changes in investment behaviour and attitude among individuals in the post-pandemic era. The results will have implications for policymakers, financial institutions, and individual investors seeking to navigate the current investment landscape. By understanding the impact of the pandemic on investment behaviour and attitudes, we can identify potential areas for innovation and improvement and develop strategies to support individuals in their investment decision-making.

Research Methodology:
Secondary sources if data have been used in this study which was gathered from various sources such as internet, research journal, newspaper.

Data Base:
The study is based on Primary data which is directly collected from 65 respondents and secondary data collected from e-magazines, websites, e-journals, etc.

Sampling Size and Technique:
For research study a sample is randomly undertaken from 65 respondents.

Statistical Tools:
1.   Percentage
2.   Pie Diagram
3.   Bar chart

Limitation of Study:
As with any research study, there are some limitations that should be considered when conducting a post-pandemic study on changing attitudes towards investment options among individuals. Here are some potential limitations of this study:

Generalizability: Beyond the chosen sample, the study may not be generalizable to other populations. The findings might not be indicative of other groups or geographic areas and might simply represent the participants' opinions and experiences.

Self-report bias: Self-reported data, which can be biased or inaccurate, may be used in the study. Due to social desirability or recollection bias, participants may not accurately reflect their investment practises or beliefs.

Time constraints: The length of time used to conduct the study might have certain limitations. A post-pandemic study might only be able to capture a moment in time's worth of people's views and actions. It might not depict how these attitudes or actions might alter over time or in reaction to unforeseeable circumstances.

External factors: The study might not be able to account for other variables that could affect participants' views and behaviours towards investing. Economic, political, or social developments could have an impact on investment choices and the study's findings.

Selection bias: Selection bias may have an impact on the study's results since participants who consent to participate may be different from those who do not. A biased sample may result from participants who are more likely to engage if they are more interested in investing or know more about investing.

Limited scope: In terms of the investment possibilities taken into account, the study's scope might be constrained. Because the study only looked at a small number of specific investment possibilities, it might not accurately represent the views and actions of people who invest in other kinds of assets.

Sample size: The sample size could be a constraint for the study. The statistical power of the study may be constrained by a limited sample size, making it challenging to identify significant connections or differences across variables.

Data Analysis and Interpretation:
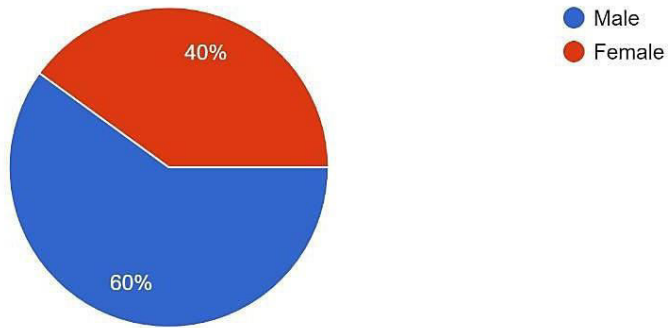
What is your age?
65 responses
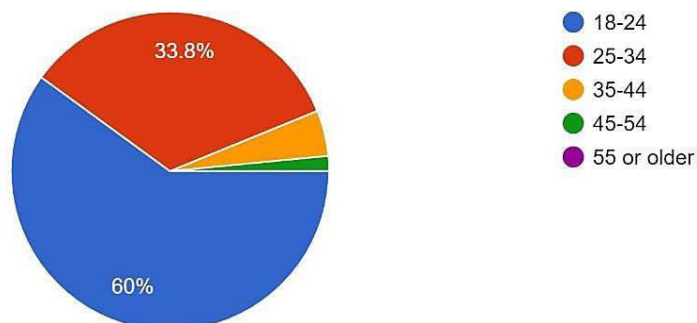
- 18-24
- 25-34
- 35-44
- 45-54
- 55 or older

60% of the respondents are in the age group of 18-24. 33.8% respondents are in the age group 25-34. 4.6% respondents of study are in the age group 35-44 and 1.5% respondents are in the ag group 45-54.
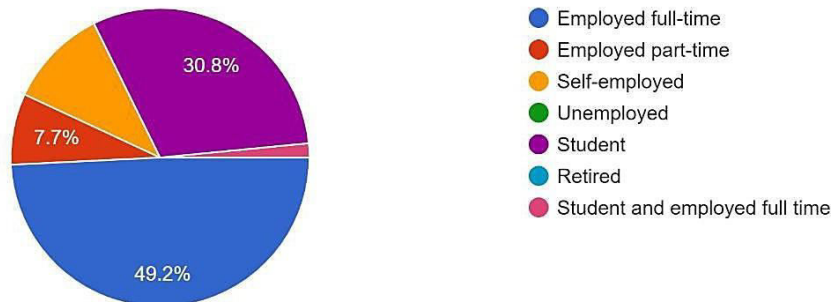
What is your gender?
65 responses

40% respondents of study are females and 60% respondents of study are male.
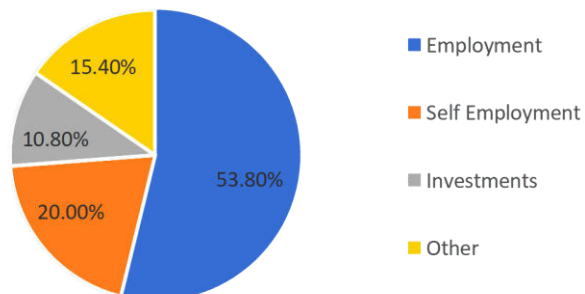
What is your current employment status?
65 responses

49.2% respondents are full time employed while 30.8% respondents of the study are students. 10.8% are self employed while 7.7% of the respondents are employed part-time.

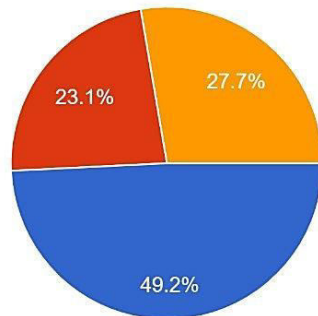**What was your primary source of income before the pandemic?**

53.8% of the respondents' primary source of income before pandemic was employment while 20% people were self-employed. 10.8% respondents' source of income before pandemic was through investments.

**Have you experienced any changes in your income due to the pandemic?**
65 responses

Legend:
- Yes, I have experienced a decrease in income
- Yes, I have experienced an increase in income
- No, my income has stayed the same

Pie chart values: 27.7%, 23.1%, 49.2%

49.2% of the respondents have experienced a decrease in income due to pandemic while income of 23.1% respondents have increased. The income of 27.2% of the respondents have remained the same.

**Have you invested money before the pandemic?**
65 responses
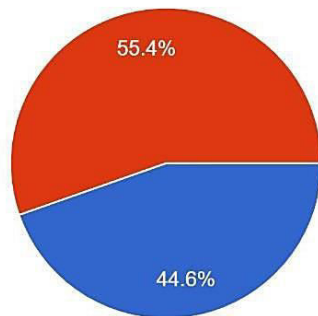
Legend:
- Yes, I have invested money before the pandemic
- No, I have never invested money before the pandemic

Pie chart values: 55.4%, 44.6%

44.6% respondents of the study had invested money before the pandemic while the rest 55.4% haven't invested money before pandemic.

Have you increased or decreased your investment since the pandemic started?
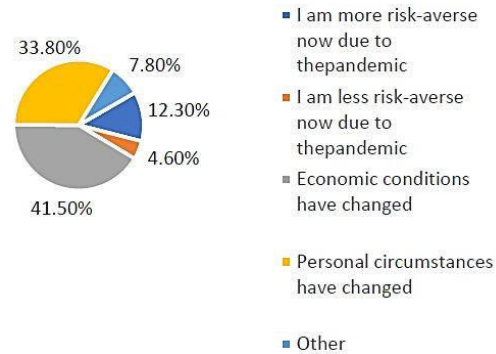65 responses
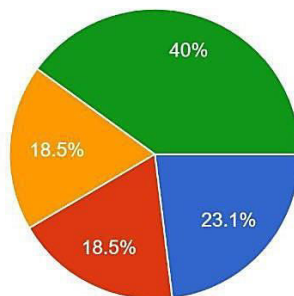
Legend:
- Increased
- Decreased
- Stayed the same
- I did not have investments before the pandemic

Pie chart values: 40%, 18.5%, 18.5%, 23.1%

Since the start of the pandemic, investment of 23.1% respondents have increased while investment of 18.5% have decreased. There was no change in the investment of another 18.5% respondents whereas 40% of the respondents did not have investments before pandemic.

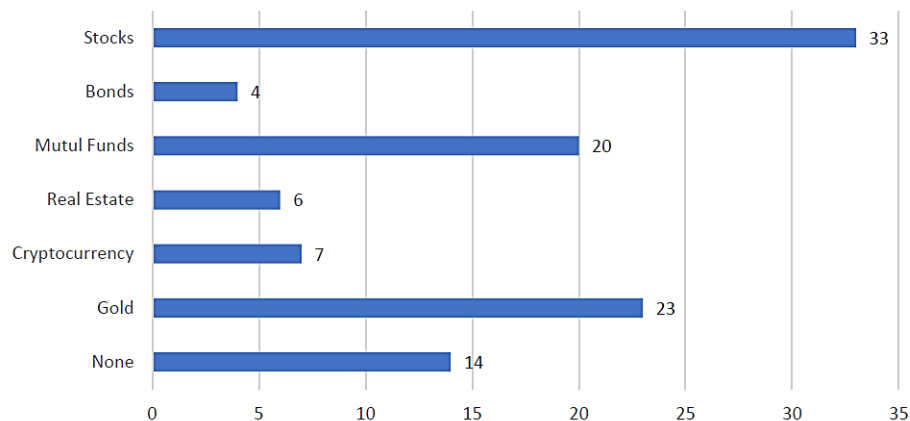What is the reason for the change in your investment behavior?

- I am more risk-averse now due to thepandemic
- I am less risk-averse now due to thepandemic
- Economic conditions have changed
- Personal circumstances have changed
- Other

33.80%
7.80%
12.30%
4.60%
41.50%

Have you considered investing in new types of investments since the pandemic started?
65 responses

47.7%
52.3%

- Yes, I have considered investing in new types of investments
- No, I have not considered investing in new types of investments
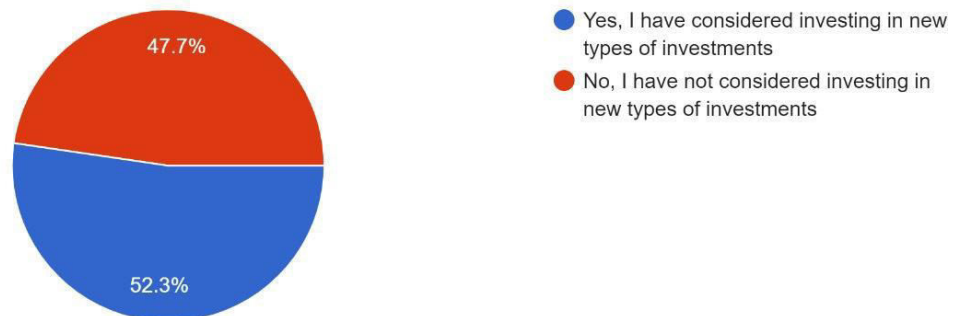
52.3% of the respondents have considered investing in new types of investments since the pandemic started while 47.5% have not considered investing in new types of investments.


In which of the following have you Invested before Pandemic?

Category	Value
Stocks	33
Bonds	4
Mutul Funds	20
Real Estate	6
Cryptocurrency	7
Gold	23
None	14

33(50.8%) respondents had invested in stocks before pandemic while 4 respondents had invested before pandemic. 20(30.8%) respondents had invested in Mutual funds before pandemic. 6(9.2%) respondents had invested in real estate before pandemic.7 respondents had invested in cryptocurrency before pandemic while 23(35.4%) respondents had invested in gold before pandemic.

In which of the following have you invested post pandemic?
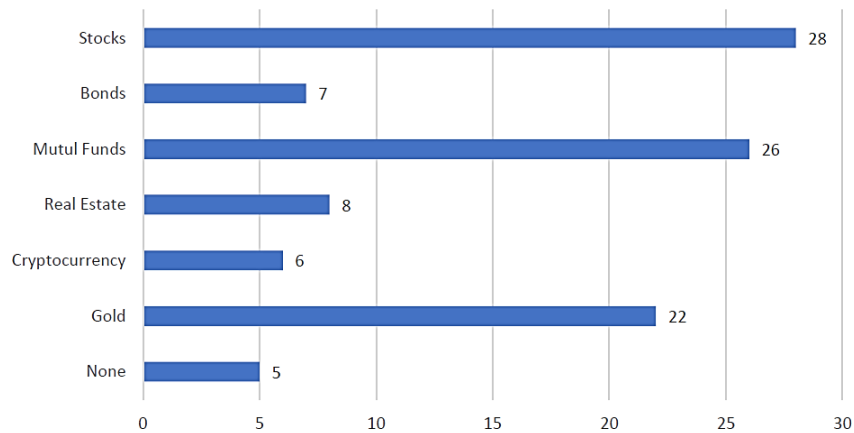
28 respondents invest in stocks post pandemic while 7(10.8%) respondents invested in bonds post pandemic. 26(40%) of the respondents invested in mutual funds post pandemic. 12.3% respondents invested in real estate while 6(9.2%) respondents invested in cryptocurrency. 22(33.8%) respondents invested in gold post pandemic.

Have your attitudes towards any of the above investment options changed since the pandemic started?
65 responses

- Yes, my attitudes towards some investment options have changed
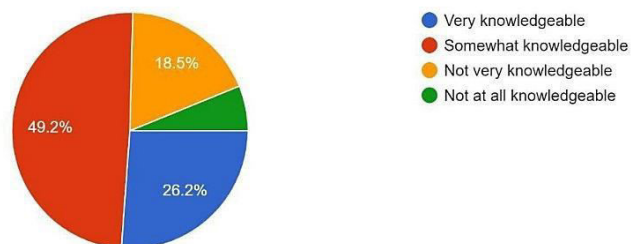- No, my attitudes towards investment options have stayed the same
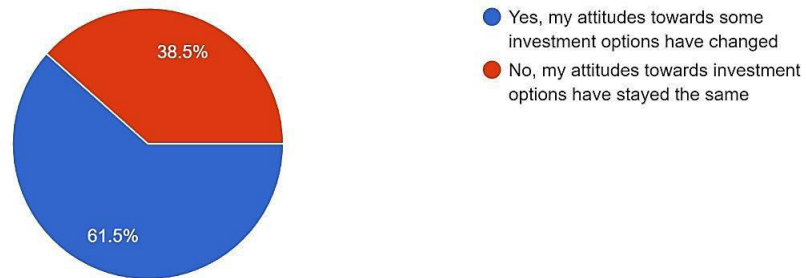
61.5% respondents' attitude towards investing has changed while 38.5% respondents' attitude towards investment options haven't changed.

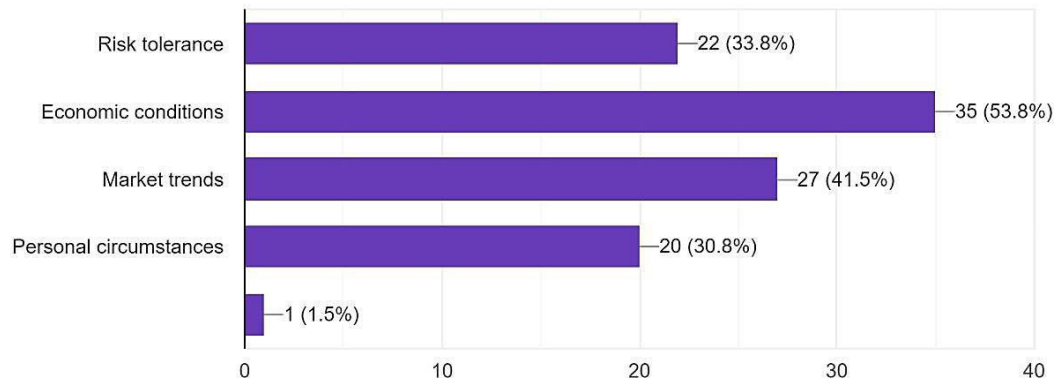**How knowledgeable do you feel about different investment options?**
65 responses

- Very knowledgeable
- Somewhat knowledgeable
- Not very knowledgeable
- Not at all knowledgeable

49.2% respondents are somewhat knowledgeable about different investment options while 26.2% of the respondents are very knowledgeable about the investment options. 18.5% respondents have very less knowledge and 6.2% respondents don't have any knowledge about different investment options.

What are the main factors that influence your investment decisions?
65 responses

Risk tolerance	22 (33.8%)
Economic conditions	35 (53.8%)
Market trends	27 (41.5%)
Personal circumstances	20 (30.8%)
	1 (1.5%)

Economic Conditions influence the investment decisions of the respondents the most followed by market trends (41.5%). Risk tolerance is a factor affecting 33.8% of the respondents while personal circumstances are a main factor influencing investment decision for 20.8% respondents.

Do you feel comfortable investing in the stock market after the pandemic?
65 responses

- Yes, I feel comfortable investing in the stock market after the pandemic
- No, I do not feel comfortable investing in the stock market after the pandemic

33.8%
66.2%
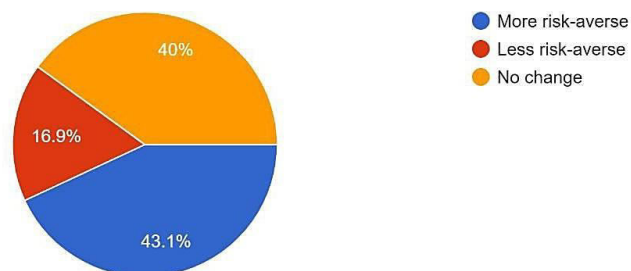
66.2% respondents feel comfortable investing is stock market post pandemic while 33.8% respondents don't feel comfortable investing in stock market post pandemic.

Do you think the pandemic has made you more or less risk-averse when it comes to investing?
65 responses

- More risk-averse
- Less risk-averse
- No change

40%
16.9%
43.1%

43.1% respondents have become more risk averse post pandemic and 16.9% investors are less risk averse. There is no change in 40% of the respondents.

Conclusion:

The COVID-19 pandemic has caused significant disruptions to many aspects of society, including the way individuals approach investment. The changing attitudes towards investment options in the post-pandemic era have become an important area of study. This research aims to identify the changes in investment behavior and attitude of individuals following the COVID-19 pandemic and to examine the impact of the pandemic on investment confidence and risk tolerance among individuals.

Through a comprehensive literature review, it is evident that the pandemic has had a significant impact on investment attitudes and behaviors, with many individuals re-evaluating their investment strategies and increasing their focus on financial security. This study aims to build on previous research and provide additional insights into the changes in investment attitudes and behaviors in the post-pandemic era.

The objectives of the study are to determine the extent to which individuals have diversified their investment portfolios in response to the pandemic, and to examine the impact of the pandemic on investment confidence and risk tolerance among individuals. Additionally, the study aims to identify the key factors that are driving changes in investment attitudes and behaviors in the post-pandemic era.

The scope of the study includes a focus on individual investors in a specific region or country. The study will utilize data collection methods such as surveys and interviews to gather information on investment attitudes and behaviors. The study will analyze both qualitative and quantitative data to identify patterns and trends in the use of AI in education and its impact on student learning outcomes.

Despite the potential limitations of this study, including self-report bias, time constraints, and external factors, it is essential to investigate the changes in investment attitudes and behaviors in the post-pandemic era. The study findings will provide valuable insights for policymakers, financial institutions, and individual investors in terms of understanding the impact of the pandemic on investment attitudes and behaviors and identifying potential areas for future research and innovation.

In conclusion, this study on investment by individuals in the new normal, a post-pandemic study on changing attitudes towards investment options, will contribute to the existing literature and provide insights into the impact of the pandemic on investment attitudes and behaviors. The study findings will be valuable for policymakers, financial institutions, and individual investors seeking to navigate the post-pandemic investment landscape.

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A Study on Online Payment Application in Maharashtra (Thane Region) with Reference to PAYTM

Author: Prof. Rahul R. Jaiswal

Asm's Institute of Management & Computer Studies (imcost), Thane: Degree College
Email Id: ca.rahul009@gmail.com
Mobile No.: 8779750774

Abstract:

This paper is focused on the online payment application in India, with reference to PAYTM. This research paper is all about the online payment application in India; specifically, it discusses its relevance to Indian consumers. With reference to PAYTM is an important part of online payment applications, having a significant impact on consumers. This paper discusses the advantages and disadvantages of PAYTM. The study was conducted in order to get a better understanding of how this payment method works. The survey was conducted in the Maharashtra Thane region and a questionnaire was used to collect data. The government has introduced BHIM and UPI, cashless transactions that take place through e-wallets, have various benefits like reducing black money, crime rates and helping to improve the environment, improving economic growth is an important part of fighting terrorism and attracting more people to the country. Foreign investors, while providing benefits such as new investment and jobs, also come with significant drawbacks like the major issue at hand. The security of online payment transactions and services is the moment applications. This paper studies the impact of online payment applications on consumers whether consumers are satisfied using online payment application or not.

Keywords: PAYTM, Cashless transaction, BHIM (Bharat Interface for Money), Black money

Introduction:

Now-a-days global world is turning into digitized in every area and one of the excellent examples of that is diverse countries within the international are transferring closer to becoming a cashless society. A cashless society is the one which doesn't use coins for any of its transactions as an alternative to all the transactions being performed digitally. There are numerous countries internationally that have more than 58% of their transactions through cashless techniques. In keeping with a look conducted by Capgemini and BNP Paribas, digital bills are anticipated to reach approximately 836 billion transactions by the year 2024.

In India 98% of the total transactions were finished through cash however after the Demonetization of the government on Nov 8, 2016, our use of a has also started out getting steered closer to a cashless society. Due to the Demonetization Act, already existing cellular charge programs got into the limelight like Paytm, Google pay, telephone Pe and many others.

The virtual India software is a flagship schedule of the authorities of India with imaginative and prescient to transform India into a digitally empowered society and a knowledge financial system. Paper less. The top Minister of India Mr. Narendra Modi has empowered India to undertake cashless transactions with the aid of giving the virtual payments sector of India a huge enhancement.

Government of India is also encouraging various digital payment apps together with Aadhaar payment app, UPI App, Bharat Interface for money (BHIM) app in conjunction with personal region apps like Paytm, Mobikwik, Freecharge and so forth. Such new apps are useful to transfer funds throughout diverse parts of our country. The virtual payments enterprise in India is growing at a speedy tempo supplying a fairly attractive platform for foreign investors to put money into India.

What is Digital Payment?

Digital Payment intends when any goods or supplied services are bought over the use of many electronic modes of payments that is to say there's no use of physical cash or cheques in digital payment. Now-a-days individuals use Digital Payments more is because Digital payment methods are easier and more accessible and they additionally offer customers the resilience to make the payment from anywhere at any time which proves as a excellent choice to the familiar methods of payment and which fastens the transaction cycles.

10 Types of Digital Payment methods in republic of india: Banking Cards-Debit / Credit / Prepaid Cards. USSD (Unstructured Supplementary services provided Data). AEPS (Aadhar Enabled Payment System). UPI moveable (Unified Payments Interface). Moveable Wallets. Bank Prepaid Cards. POS Terminals. Web Banking. Moveable Banking. BHIM App (Bharat user interface for Money).

What is a Digital Wallet?

An electronic contrivance or on-line services they provide that lets a person make electronic transactions.

Introduction approximately PAYTM:

Paytm (acronym for "pay through mobile") is an Indian multinational financial technology company, that specializes in digital payments and financial services, based in Noida. It was founded in 2010 by Vijay Shekhar Sharma under One97 Communications. The company offers mobile payment services to consumers and enables merchants to receive payments through its QR code, point of sale and online payment gateway offerings. In partnership with financial institutions, Paytm offers financial services such as microloans and buy now, pay later to its consumers and merchants. Apart from bill payments and money transfer, the company also provides ticketing services, retail brokerage products and online games.

Paytm's parent company, One97 Communications, got listed on the Indian stock exchanges on 18 November 2021 after an initial public offering, which was the largest in India at the time. For the fiscal year 2021–22, Paytm's gross merchandise value (GMV) was reported to be ₹8,500 billion (US$110 billion).

Review of Literature:

1) **According to Priyanka. S. Kotecha (2018)**

The research paper titled "An Empirical study of Mobile Wallets in India" focuses on the meaning of M-Wallet and highlights the advantages and disadvantages of M-Wallet in India. The researcher studied various categories in Mobile Wallets in India. The research methodology used for data analysis in this research is a conceptual study and also descriptive in nature. In this research paper it is also shown the growth of Mobile wallets in India from the year 2012 till the year 2016. The paper concluded that mobile wallets are growing rapidly mainly because

of convenience in transactions and various shoppers are also demanding mobile payments because of which mobile wallets are growing in forthcoming years.

2)   According to Prof. Sana Khan and Ms. Shreya Jain (2018)

This research titled "A Study on Usage of E-payments for Sustainable Growth of Online Business" focuses on the frequency and the problems faced by consumers while using online payment methods. The researchers also examined the effect of e-payments contribution towards the sustainability of the business growth in India, these were the main objectives of this research paper. The research conducted is descriptive research and the primary data was collected through a structured questionnaire sent to users of e-payment methods and the sample size was 100 participants which was collected using a random sampling technique. The tools used in this research were Pivot tables and frequency. The findings of this research suggested that the users of e-payments have increased and it has become more popular and that the majority of the users used online payments because of coupons and discounts in those transactions.

Research Methodology:

Research Methodology is a way to solve the research problem in a systematic way. The research strategy which forms the basic structure of the entire research project is methodology which helps in identifying the methods to be used. Research methods and Research Methodology are two different concepts which has to understand research methods can be understood as all the methods or techniques that will be used in the research project, various research types have various methods and techniques. Research Methodology forms the base of every research and the scope of research methodology is much wider than that of research methods because research methodology also means specifying the logic behind the methods or the techniques, we use to conduct research.

Research Methodology also explains how to conduct research, how to find the information and how to present the collected data. For example, how an architect designs a building he has to specify every single detail and has to evaluate every single decision that he has taken and specify the result. Research Methodology can be different for every research problem.

Objectives of the Study:

Research objectives state or describe what the research is trying to achieve or what we expect to achieve by the project. The objectives of the study give a brief idea about the areas of the research which is studied. Research objectives help in the formulation of Hypothesis for the study and it also helps in narrowing down the research and helps in focusing on the point. Here are some of the objectives of the study:

*   To study the impact of online payment applications on consumers
*   To analyze the problems faced by the users while using online modes of payment.
*   To know whether going cashless has helped the Indian economy.

Hypothesis of the Study:

The principal instrument in any research is the Hypothesis of the research. A hypothesis is a proposed explanation for the research problem to be solved. The integral part of a research project is the framing of the hypothesis. Hypothesis framed has to be clear, precise and specific. Hypothesis framed should consider the objectives of the research.

There are two types of hypothesis i.e. Null hypothesis and Alternative hypothesis.

The null hypothesis states that there is no relation between the variables. The alternative hypothesis states that there is relation between the variables.

The Hypothesis design should help us to find if there is any relation between the variables that are being studied in the research project. The study on the topic is based on 1 Hypothesis:

Hypothesis 1:

H0: There is no significant relationship between PAYTM and consumer satisfaction.

H1: There is significant relationship between PAYTM and consumer satisfaction.

Sample Length:

Sample length refers to the variety of respondents or members or observations that's included in the research. That is the term which is used to outline the topics that have a look at which is selected from the whole populace for the specific study.

Sample size is an essential characteristic in the entire research as through this we apprehend the energy of our examination i.e. the respondents. Correct sample length can give correct results. The pattern size on this research is 53 respondents from the Thane region so this becomes our sample length. because the pattern length is small to look at the subject there can be slight inaccuracy of records that's similarly said within the studies.

Sample Design:

Sample design is classified into 2 types: Probability sampling and non-probability sampling.

Probability sampling is also known as random sampling or chance sampling in which every item has an equal chance of inclusion in the sample. The result obtained from probability sampling or random sampling can be assured in terms of probability.

Non-probability sampling is also known by deliberate sampling, judgments sampling. In this type of sampling items for the sample are deliberately selected by the researcher.

For the purpose of this research, I have used probability random sampling for collecting responses as a fixed set of questions were asked to a small set of respondents.

Data Collection Method:

Data for the study was collected from primary as well as secondary sources.

Primary Sources of Data Collection:

For this research, the primary source of data collection was done by survey method. The survey was conducted through a Structured Questionnaire which was asked to the respondents. The questionnaire was prepared keeping in mind the objectives of the study and also the hypothesis of the study. The questions asked to the respondents were close ended so that the respondents could answer quickly without any problem. The questionnaire survey was prepared with the help of Google forms. The questionnaire was divided into 2 main parts i.e the age, gender and other details of the respondents and the questions relating to the topic.

Secondary Sources of Data Collection:

A secondary source of data means the data that is already available on various platforms. Secondary data can be obtained by various publications by the central or the state government

or by any organizations, journals, books, magazines, and even newspapers, reports published by various organizations, schools, universities etc. This type of data collection is used to gain more knowledge of the topic of our research by collecting articled by authors who have previously researched on the topic that we have selected. In this study secondary data was collected through various websites, online journals, which helped in completing the review of literature. Secondary source of data collection was useful to understand the research topic more accurately.

Limitations of the Study:
There are certain limitations to every research as in research cannot cover all the aspects of the topic cannot be covered and because of certain uncontrollable factors and variables limitations arise in a study. Limitation of the study reduces the accuracy of the research project. Here are certain Limitations of this study:
* This research was carried in a shorter period of time with limited geographical areas into consideration.
* Some of the respondents did not answer the questions accurately with interest.
* The sample size was small and constraint, the research would have been accurate if the sample size was more.
* For this research the scope of discussion was limited, the research could have been in more depth.

Data Analysis and Interpretation:
The collected data was analyzed by using pie-charts and the analysis of the collected data is given bellow. Data analysis helps us to determine whether our hypothesis is accepted or not and it is also useful to determine whether all our objectives are fulfilling or not. Data analysis helps us to draw a conclusion or a result to our research problem.

Overall analysis of online payment application on the basis of survey:
Total Respondents: 53 respondents
1) Gender
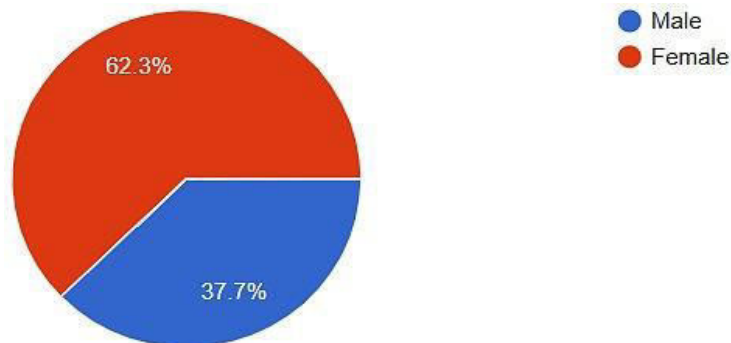
OPTIONS	%	COUNT
MALE	37.7%	20
FEMALE	62.3%	33

Interpretation:

The above diagram is a Pie-chart. A pie-chart is a statistical graphic which is divided into pieces that demonstrate the proportion of our data.

A pie-chart is used to demonstrate the data collected by the respondents. The above question is the gender of the respondents and the two options are Male and Female.
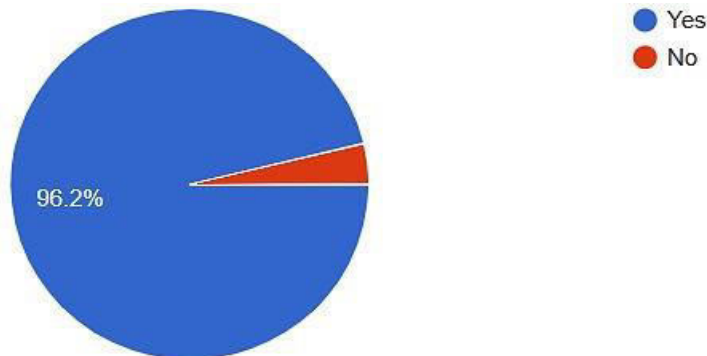
Total Male respondents are 20.

Total Female respondents are 33 in count.

Total male respondents are 37.7% of the whole number of respondents and total female respondents are 62.3 % out of 100%.

This shows that there are more female respondents as compared to male respondents in our study.

2) **Have you ever used online payment application for making payments?**

OPTIONS	%	COUNT
YES	96.2%	51
NO	3.8%	2

Interpretation:

The above diagram is a tabular diagram showing the results of the question asked to the respondents that have they ever used online payment applications such as PAYTM or google pay or paytm etc. The two options were Yes and No and the data received are as follows:

The total number of respondents who have used online payment applications is 51 respondents.

The total number of respondents who have never used online payment application is 2 respondents.

Out of 100%, 96.2% of respondents are familiar with the usage of online payment applications and 3.8% of respondents are not familiar with the usage of online payment applications.

This means that the majority of our respondents have a good knowledge and experience about how to use various online payment applications.

3)   **Have you ever used PAYTM for making payments?**
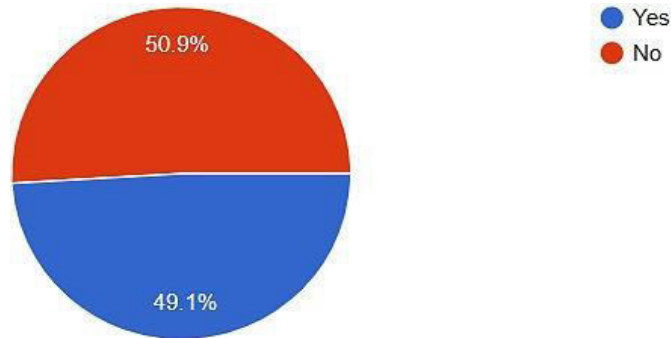
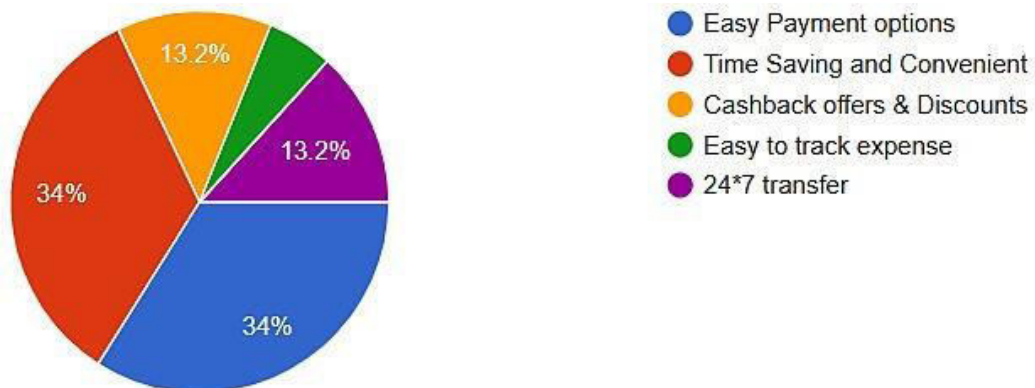| OPTIONS	%	COUNT
YES	50.9%	27
NO	49.1%	26

Interpretation:

The above diagram is a tabular which shows the result of the question asked to our respondents that have they ever used PAYTM for making any payments. The options are Yes and No and the answer received are as follows:

The total number of respondents who had used PAYTMment for making payments is 27 respondents and only 26 respondents had not used PAYTM for making payments.

Out of 100% ,50.9% were aware and had used PAYTM and 49.1 % of respondents had never used PAYTM.

This means that our respondents are well aware of PAYTM and how to use PAYTM for making payments as the popularity of PAYTM is increasing day by day.

4)   **Why would you adopt an online payment option over physical payments?**

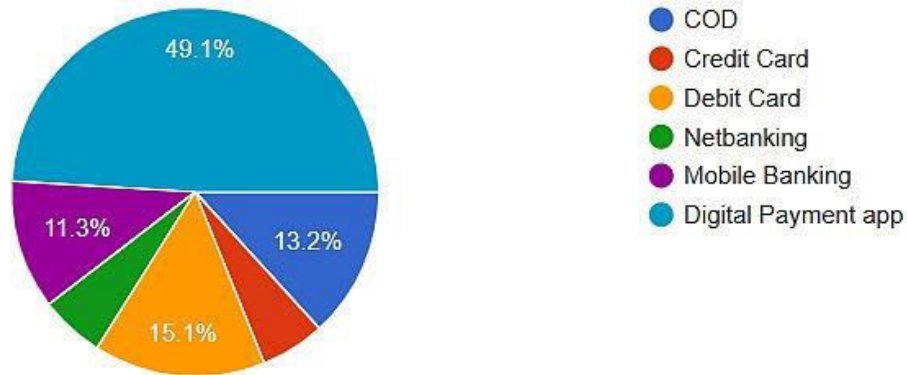| OPTIONS	%	COUNT
Easy payment options	34%	18
Time saving and convenient	34%	18
Cashback offers and discounts	13.2%	7
Easy to track expenses	5.7%	3
24*7 transfers	13.2%	7

Interpretation:
The above diagram is a pie-chart which is being used to demonstrate the data received from the respondents, the question is why would you adopt online payments option over physical payments. There are various options which the respondents have used and those are:
- Total 18 respondents felt that online payments are an easy payment option as compared to physical payments and the percentage for the same is 34% out of 100%.
- Total 18 respondents agreed that online payments are time saving and convenient as compared to physical payments and the percentage for the same is 34%.
- Total 7 respondents used online payments to avail various cashback offers and discounts on their transactions and the percentage for the same is 13.2%.
- Total 3 respondents felt that online payments are better as it helps to keep a track of their expenses as compared to physical payments and the percentage for the same is 5.7%.
- Total 7 respondents use online payment as it is available 24*7 and the transfers can be done anytime as compared to physical payments and the percentage for the same is 13.2%. out of 100%.

Through the above interpretation it can be stated that respondents have various benefits that they receive when they use online payment over physical payments.

5) **What payment gateway do you use while making online payments?**

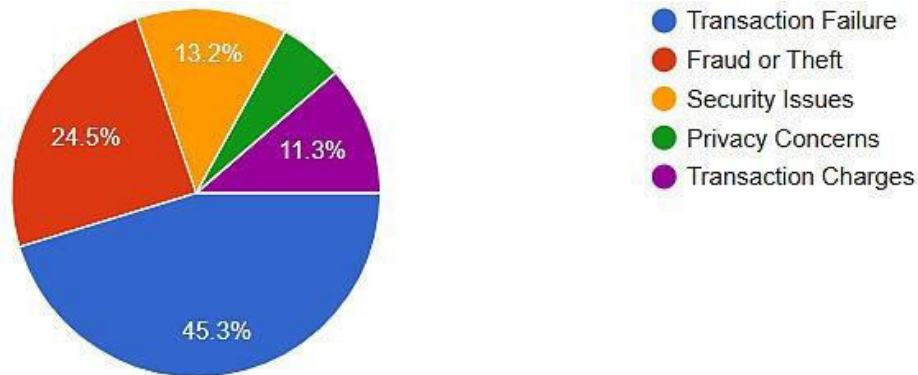| OPTIONS	%	COUNT
COD	13.2%	7
Credit card	5.7%	3
Debit card	15.1%	8
Net banking	5.7%	3
Mobile banking	11.3%	6
Digital payment apps	49.1%	26

Interpretation:
The above pie-chart shows the results of the question asked to the respondents about which payment gateway they use for making online payments. The results for the same are as follows:

- Total 7 respondents use COD (Cash on delivery) as a payment gateway for making online payments and the percentage for the same is 13.2%.
- Total 3 respondents use Credit card as a payment gateway for making online payments and the percentage for the same is 5.7%.
- Total 8 respondents use Debit card as a payment gateway for making online payments and the percentage for the same is 15.1%%.
- Total 3 respondents use Net banking as a payment gateway for making online payments and the percentage for the same is 5.7%.
- Total 6 respondents use Mobile banking as a payment gateway for making online payments and the percentage for the same is 11.3%.
- Total 26 respondents use Digital payment apps as a payment gateway for making online payments and the percentage for the same is 49.1%.

From the above interpretation it can be seen that a higher percentage of people use Digital payment as a payment gateway for making payments.

6)   What is your biggest concern while using e-payments?

OPTIONS	%	COUNT
Transaction failure	45.3%	24
Fraud or theft	24.5%	13
Security issues	13.2%	7
Privacy issues	5.7%	3
Transaction charges	11.3%	6

Interpretation:
The above pie-chart represents the responses on the question what is the biggest concern while using e-payments and the respondents have answered to the question with various options and they are:
- Total 24 respondents feel transaction failure is their biggest concern while using e-payments and the percentage for the same is 45.3%.
- Total 13 respondents feel Fraud or theft is their biggest concern while using e-payments and the percentage for the same is 24.5%.
- Total 7 respondents feel Security issues is their biggest concern while using e-payments and the percentage for the same is 13.2%.

- Total 3 respondents feel Privacy concerns is their biggest concern while using e-payments and the percentage for the same is 5.7%.
- Total 6 respondents feel Transaction charges are their biggest concern while using e-payments and the percentage for the same is 11.3%. Out of 100%.

From the above interpretation it can be observed that respondents have various concerns while doing online payments.

7) **Do you think e-payment systems like PAYTM are a secure mode of payment?**
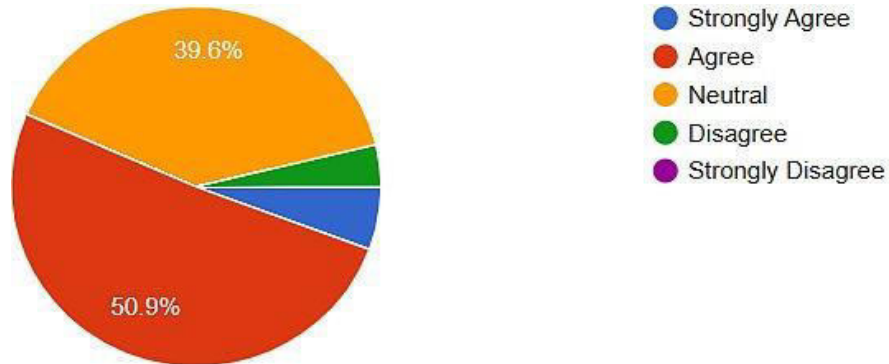
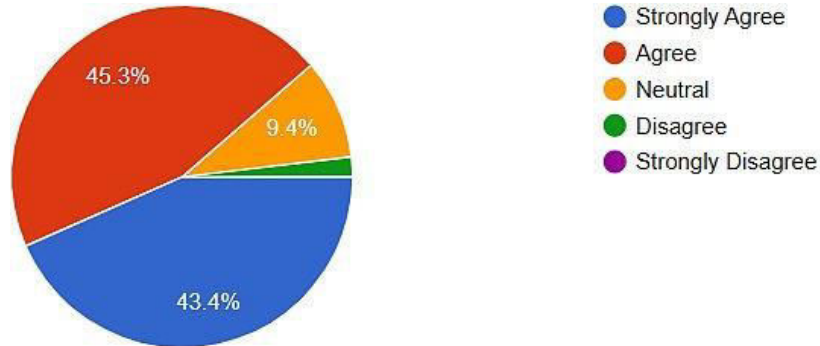| OPTION	%	COUNT
Strongly Agree	5.7%	3
Agree	50.9%	27
Neutral	39.6%	21
Disagree	3.8%	2
Strongly Disagree	0%	0

Interpretation:
The above pie-chart represents the data given by the respondents to the question asked to them i.e do they think e-payment systems like PAYTM are a secure mode of payment. The responses for the same are as follows:

- Total 3 respondents strongly agree that e-payment systems like PAYTM are a secure mode of payment and the percentage for the same is 5.7%.
- Total 27 respondents agree that e-payment systems like PAYTM are a secure mode of payment and the percentage for the same is 50.9%.
- Total 21 respondents are neutral about whether e-payment systems like PAYTM are a secure mode of payment and the percentage for the same is 39.6%.
- Total 2 respondents disagree with the statement that e-payment systems like PAYTM are a secure mode of payment and feel e-payments are not secure mode of payment and the percentage for the same is 3.8%.
- Total 0 respondents strongly disagree that E-Payment systems like PAYTM is not a secure mode of payment and the percentage for the same is 0%.

From the above interpretation it can be observed that majority of the respondent agree that e-payment system like PAYTM is a secure mode of payment.

8) **Do you think after demonetization the use of e-wallets have increased?**

OPTIONS	%	COUNT
Strongly Agree	43.4%	23
Agree	45.3%	24
Neutral	9.4%	5
Disagree	1.9%	1
Strongly Disagree	0%	0

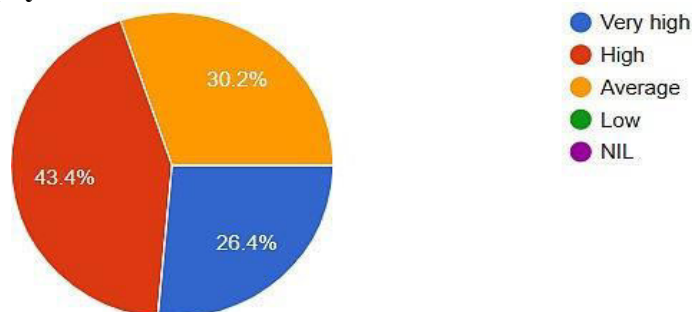**Interpretation:**
The above pie-chart represents the data received from the respondents to the question asked to them that do they think after demonetization the use of e-wallets have increased. And the responses are as follows:
- Total 23 respondents strongly agree that after demonetization the use of e-wallets have increased and the percentage for the same is 43.4%.
- Total 24 respondents agree that after demonetization the use of e-wallets have increased and the percentage for the same is 45.3%.
- Total 5 respondents are neutral that after demonetization the use of e-wallets have increased and the percentage for the same is 9.4%.
- Total 1 respondents disagree that after demonetization the use of e-wallets have increased and the percentage for the same is 1.9%.
- Total 0 respondents strongly disagree that after demonetization the use of e-wallets have increased and the percentage for the same is 0%.

From the above interpretation it can be observed that the majority of the respondents agree that after demonetization the use of e-wallets have increased.

9) **In your opinion what do you think in India the contribution of new technologies like online payments to the success of the banks?**

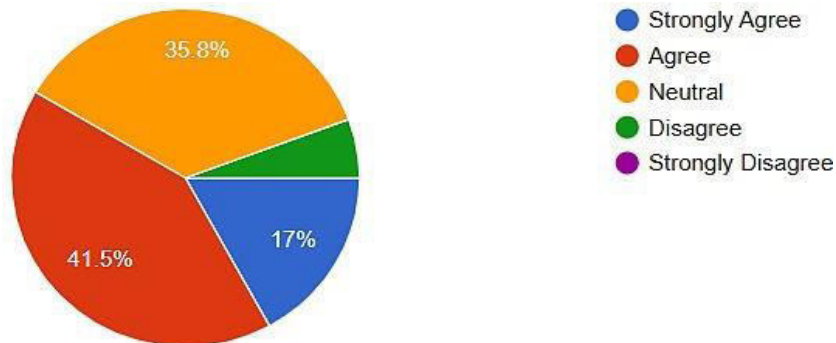| OPTION	%	COUNT
Very high	26.4%	14
High	43.4%	23
Average	30.2%	16
Low	0%	0
Nil	0%	0

Interpretation:

The above pie-chart show the responses by the respondents and the answer for the same can be as follows:

- Total 14 respondents feel that the contribution of new technologies in banking sector is very high i.e. about 26.4%.
- Total 23 respondents feel that the contribution of new technologies in banking sector is high i.e. about 43.4%.
- Total 16 respondents feel that the contribution of new technologies in banking sector is average i.e. about 30.2%.
- Total 0 respondents feel that the contribution of new technologies in banking sector is low i.e. about 0%.
- Total 0 respondent feel that the contribution of new technologies in banking sector is nil i.e. about 0%.

From the above interpretation it can be observed that the majority of the respondents feel that the contribution of new technologies in banking sector is high.

10) **Do you think going cashless is beneficial for the economic growth of India?**

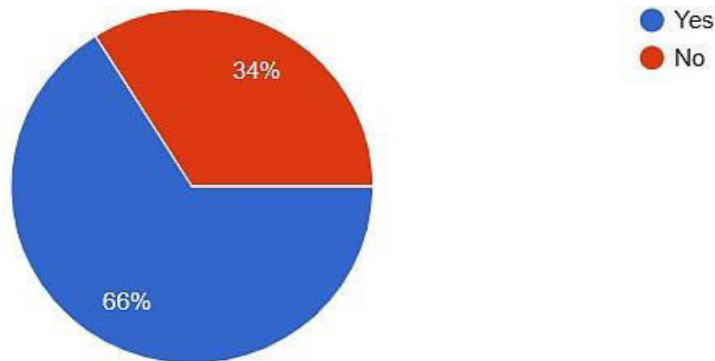| OPTIONS	%	COUNT
Strongly Agree	17%	9
Agree	41.5%	22
Neutral	35.8%	19
Disagree	5.7%	3
Strongly disagree	0%	0

Interpretation:

The above pie-chart shows the responses of the respondents on the question that going cashless has helped the economic growth of India. The responses for the same are as follows:

- Total 9 respondents strongly agree that going cashless is beneficial for the economic growth of India i.e. 17%.
- Total 22 respondents agree that going cashless is beneficial for the economic growth of India i.e. 41.5%.
- Total 19 respondents are neutral that going cashless is beneficial for the economic growth of India i.e. 35.8%.
- Total 3 respondents disagree that going cashless is beneficial for the economic growth of India i.e. 5.7%.
- Total 0 respondents strongly disagree that going cashless is beneficial for the economic growth of India i.e. 0%.

This state that various respondents have various viewpoint on online payment applications.

11) **Are you satisfied by using PAYTM for making payments?**

OPTIONS	%	COUNT
Yes	66%	35
No	34%	18

Interpretation:
The above pie-chart represents the data received from respondents when asked the question that they are satisfied by using PAYTM for making payments. 35 Respondents were satisfied by using PAYTM i.e. around 66 % of 100%.

Findings of the Study:
An online survey was conducted through structured questionnaire and in total we collected 53 responses out of which:
1)   From the total respondents of 53, there were 62.3% female respondents.
2)   From the total respondents of 53, Majority of the respondents were from age group 15-30 years i.e. 98.1%.
3)   96.2% of the total respondents had used online payments applications for making payments.
4)   50.9% of the total respondents had used PAYTM for making payments.
5)   13.2% of the total respondents adopt online mode of payment to avail cashback offers and get discounts as compared to physical payments and 34% of the respondents feel online payments are time saving and convenient.

6) 49.1% of the total respondents use Digital payment app as a payment gateway while making online payments and only 5.7% of respondents each use Credit cards or Debit Cards

7) 45.3% of the total respondents have the concern of Transaction Failure While using e-payments and 5.7% of respondents feel that Privacy will be a concern while using e-payments.

8) 50.9% of the total respondents agree that e-payment systems like PAYTM are a secure mode of payment and use various e-payments modes.

9) Around 45.3% of respondents agree that after demonetization the use of e-wallets have increased and around 43.4% of the total respondents strongly agree that demonetization has increased the use of online payment application in India.

Testing of Hypothesis:

Through the survey conducted and the results evaluated we can say that our hypothesis is accepted as the consumers are satisfied by using PAYTM.

Conclusion:

1) This research paper started by focusing on the meaning of online or digital payment, digital wallet in India. This paper then focused on various digital wallets or online payment application in India like Google pay, Paytm, Phonepe, Mobikwik, etc, then complete explanation about Amazon and PAYTM is stated with the advantages and disadvantages of using PAYTM.

2) An online survey was conducted through structured questionnaire which received 53 responses some of the respondents did not answer the questions accurately which proved to be the limitation of the study. From the survey conducted it can be seen that many people are adopting cashless mode of payment as it has its own pros like it: reduces time and is convenient to use as well as various online payment apps offers various cash back offers and discounts as well for encouraging people to use digital mode of payment. A consumer can track all their expenses with online payment.

3) The concern that consumers have is their security, their privacy being hacked or leaked, high transaction charges etc.

4) With the increase in the usage of smartphones the world has come closer and with a single touch any payment can be done. In our study it can be seen that the consumers or the respondents are satisfied with the use of PAYTM for making various payments and that online modes of payments are increasing day –by-day with the increase in various technologies which facilitate the entire process of a transaction.

5) As it can be seen that cashless economy or the use of online payment application has its various advantages and disadvantages so if any government is planning to adopt cashless economy should carefully analyze the situation of the country.

6) The government of India is taking efforts to encourage the people of India to use digital modes of payments along with the private sector companies.

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Reconditioning of an Indian Legal System Post Pandemic: An Analysis

Author: Asst. Prof Bhavna Bhatia
St. Paul Degree College
Email Id: bhavnab14@gmail.com
Mobile No.: 9356098920

Abstract:
The impact of the Covid-19 has led to the dramatic loss of human life and created disruptions in the economic activities. Almost all the sectors have been impacted and law is not an exception. The virus has posed some serious threats to the legal system of our country. Due to the complete lockdown the courts were shut altogether but the justice mechanism could never cease to function.

The word crisis can be seen as a dangerous time but equally as time for opportunity in Japan. So, this lockdown period can be used as an opportunity by the Indian judiciary to have a more developed judicial system and to use technology for the same.

This paper shall deal with the challenges faced by the judicial officers in dispensing the justice and the lawyers in offering their services the way ahead and the reforming and the reconditioning of the Indian Legal system post pandemic.

Keywords: E-courts, Covid-19, Judiciary, Legal system

Introduction:
Delay in justice delivery a big challenge said our Prime Minister Narendra Modi. Our legal system already had an accumulation of cases and the Covid-19 crisis surged the rate. Covid-19 being a deadly disease has crashed every sector of every economy. Our country went for a lockdown for months which affected almost every sector of the economy. It has also affected the courts and tribunals.

The lockdown directives have led courts and tribunals to shut their doors temporarily for all. The lockdown bought many changes in the world some of these changes are for the betterment of the legal system and for those that it served to help. It shifted from physical courts to an online mode to dispense the justice by using technology. Various judicial and quasi-judicial bodies led by the supreme court and high court have started conducting hearings online.

Objectives:
1. To scrutinize the changes that covid-19 brought to the Indian Legal system.
2. To look at the looming challenges to the new legal culture.
3. To see how covid-19 rebooted the Indian legal system to minimize its effects on it.

Review of Literature:
According to Papiya Golder (2020); International Journal of Research and Analytical Reviews
The research paper titled "Future of Virtual Courts in India Post Pandemic: An Analysis" focuses on the efforts made by the Supreme Court of India and proposes a road map of how the

existing Information and Communication Technology (ICT) can help Indian judiciary to evolve as more technology driven with increased transparency.

According to Samyuktha Kannan (2022); International Journal of Law, Management and Humanities
The research paper titled "Covid-19: An Opportunity to Restructure the Indian Legal System" focuses on the critical analysis of the positive impacts the Covid-19 pandemic has on the Indian legal landscape, with particular emphasis on the problems facing the Indian legal system now and how the pandemic may bring about a change for the better.

Research Methodology:
Research Methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability.

Sources of Data:
Data for this study was collected from the secondary sources.

Secondary Sources of Data Collection:
A secondary source of data means the data that is already available on various platforms. It can be obtained by various publications by central or the state government or by any organizations, journals, books, magazines and even newspapers, reports published by various organizations. This type of data collection is used to gain more knowledge of the topic of our research by going through what others have worked on for the topic that we have selected. In this study secondary data was collected through various websites, online journals, news, case studies which helps in completing the review of literature and making the research paper more accurate.

Limitations of the Study:
There are certain limitations to every research as the research cannot cover all the aspects of the topic. Limitations of the study reduces the accuracy of the research paper. Here are certain limitations of this study:
1.   The research was carried in a shorter period.
2.   The research could have been in more depth.
3.   The research has not used the primary data.

Transformations bought by Covid-19 in the Indian Legal System:
Before Covid-19 pandemic our legal system was resorted to using the age-old methods of delivering the justice by having the hardcopies of all the documents and evidences. But Covid-19 has transformed the entire legal system. Law schools have been transitioned to online schooling and learning; the courts had resorted to using the virtual court system and E-courts were being used widely during that period.

What are Virtual courts and E-courts?
Virtual courts as the name suggest are the courts that use the remote working system by using various software and tools and it eliminates the requirement of the human presence in the

court which was the main requirement during Covid-19 pandemic.

E-courts are the websites, mobile applications and various other softwares used for digitalization of the Indian legal system and that will help in the functioning of the virtual courts too.

The following reformations bought by the Covid-19 pandemic:

Litigants and parties to the matter can present and argue before the court through video conferencing. They can produce the documents and evidences in electronic form. The whole proceeding can be viewed by the general public live.

The prisoners can be produced before the court through virtual system where they can be examined and if they want to contact their family members they can do so through video conferencing.

The litigants could be updated about their case through virtual platform and it also helps them to file the case from anywhere throughout the country at any time.

In order to prevent the spread of the virus many criminal courts have granted to under trials interim bail due to the congested prisons. Whereas for the visiting rights or child custody supreme court ordered to replace physical visit by electronic contact.

The nationwide lockdown prevents the physical conduct of ADR mechanisms either they have been postponed or conducted virtually by video conferencing which has started before the covid-19 era.

Law schools in India have suspended the classroom learning and transitioned themselves to online teaching and learning methods. Law firms to minimize the impact of covid-19 have started work from home policies, this has engaged them in advising the client through virtual platform.

It was also held in the case of Anita Kushwaha v Pushpa Sudan (2016) that access to justice, apart from falling under the ambit of Article 21, is also guaranteed under Article14. The Indian legal system has always been flexible in making amendments as and when required. For example, it included the statute of Information Technology Act, 2000 and the digitalization of e-courts portals and apps for the public to access the copies of the judgements or orders passed by the courts.

It was held in the case of Youth Bar Association of India v Union of India (2016) that electronic form of FIRs on the State Police websites were helpful as the courts could access it in the electronic form. Everything has its opportunities and obstacles and so does COVID-19 which made our legal system technology-friendly in carrying out its daily functions blended with the technical glitches that existed.

Emerging Challenges to the Legal Culture:

The regular hearings in the Indian Courts are being adjourned or being shifted to the Virtual Court Room System. With the courts of India already overburdened with staggering backlogs, the virus may just be adding to the same. However, the postponement of hearings is not the only difficulty that the legal system is facing. The movement constraints throughout the country are also making the practice of gathering evidence and examining witnesses more challenging. The shift of the court room justice delivery system to virtual system had caused many genuine concerns among advocates and parties.

- The lawyers were not competent enough to use the virtual platform.
- Confidentiality of the court proceedings shall be at risk if we are using virtual platform.

- To set up the virtual court system huge investment is needed to add all the essential features that are required.
- It does not give us efficiency and effectiveness of justice.
- The judges face problems during the trail of the accused as they could not infer the body language and evidences produced may not be 100% accurate.
- Courts are already overburdened with the cases the virus may just be adding to the same as many courts hearing are postponed due to the pandemic.

Justice D.Y. Chandrachud while presiding in a webinar rightly pointed out that open courts are considered to be the "spine" of the Indian legal system. He also added to this view that virtual courts cannot be a complete substitute to usual open courts, the Indian Judiciary has opted for video-conferencing to hear matters only because there was no choice left but to resort to it.

Covid-19 Rebooted the Indian Legal Culture:

Covid-19 has paved the way for the better legal system by embracing the technology. Virtual hearings help in minimizing the pendency of the cases as it takes less time to dispose the case. It is transparent, time saving and quicker.

There is reduction in wastage of paper as e-filling and electronic data is relied upon. It also helps to minimize the work load of the lawyers as they can hear more than one case in a day.

Everything has its own pros and cons so do the virtual courts but it had transformed the Indian System for the betterment of the society.

Covid-19 A New Way Forward for Indian Legal System:

The pandemic situation was unpredictable. The covid-19 will drive the law into the digital era and restructure or reshape its system. The directive to introduce the virtual court system is a welcome change for our judiciary. Everything has its pros and cons so does our virtual legal system but every disadvantage has a solution to it. Thus it has been rightly said where on one hand even though a quick transition is the need of the hour, yet, on the other, it ultimately would depend on the individual capacity of the stakeholders to adapt and adopt to this dynamic situation.

Summary & Conclusion:

The covid-19 is an unpredictable situation that had affected every individual, every sector and institution. But every crisis gives us an opportunity to develop and upgrade ourselves with all the problems and hindrances that we might overcome, So is with the justice during the times of covid and access to justice is one of our fundamental rights enshrined in Article 21 of the Indian constitution. Therefore, the courts have adapted the virtual platform. The legal system was restructured for the betterment as it made the legal framework quicker and more transparent. Every change takes time to adapt to but in the end, that is what evolution is.

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The After Effects of Pandemic on the Information Technology Sector: Challenges and Opportunities

Mrs Aradhana R. Goyal
Asst. Prof - St Paul College, Ulhasnagar.

Abstract:
The COVID-19 pandemic has significantly impacted various industries, including the Information Technology (IT) sector. The pandemic forced many businesses to shift to remote working, increasing the demand for IT infrastructure and services. At the same time, the pandemic also posed challenges for the IT sector, such as supply chain disruptions, financial constraints, and increased cyber security threats. This research paper aims to explore the aftereffects of the pandemic on the IT sector, including the challenges and opportunities it presents. The study will analyze the impact of the pandemic on the IT sector, including the changes in demand, workforce, and technology adoption. The paper will also discuss the measures taken by the IT industry to address the challenges and capitalize on the opportunities presented by the pandemic.

Keywords: Covid 19, Information Technology, IT Sectors, Pandemic, Impact, Remote Work

Introduction:
The influence of COVID-19 has been very destructive. It has caused a very disastrous effect on almost everything, starting from education to homes and hospitals to global businesses and etc. Everything has been greatly impacted and one broken. Education in almost 150 countries have been disturbed putting a negative effect on 1.6 billion students worldwide. In order to control this Government imposed multiple lockdowns to prevent the spread of Corona virus and help students learn without any obstacle. In the early days, few days after the arrival of COVID-19, the education sector started the implementation of online and Remote learning. Organizations and Companies started using work-from-home or remote work method as an alternative of the on-site job in order to prevent the company from stopping their operations and overcome any future potential crises they might have faced amidst COVID-19. This provided benefits to the Organization and its employees and allowed them to accomplish goals and productivity that the Company used to achieve before COVID-19, by the help of these technologies.

The COVID-19 pandemic has disrupted many industries, including the IT sector. The pandemic has changed the way businesses operate, with remote working becoming the new norm. This shift has created new challenges for the IT sector while also presenting new opportunities. The pandemic has also accelerated digital transformation, making technology adoption a priority for businesses. This paper aims to explore the aftereffects of the pandemic on the IT sector, including the challenges and opportunities it presents. The study will examine the changes in demand, workforce, and technology adoption in the IT sector, and the measures taken to address the challenges and capitalize on the opportunities presented by the pandemic.

Literature Review:
• 	 This research is based on an extensive review of existing literature, as well as interviews

with industry experts. The literature review covered a range of sources, including academic articles, news reports, and industry publications. The interviews were conducted with IT professionals and experts in the field, who provided insights into the impact of the pandemic on the IT sector. It has also supported in analyzing the different variables for identifying the impact on online learning due to changes in economic, demographic and employment level of the people.

• Journals in the Business Management and Accounting area and Marketing category. These are two business fields that play a key role in ensuring companies' survival. The development of management and marketing measures that facilitate companies' adaptation to the instability of the environment is essential in the process of overcoming the consequences of the pandemic.

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Objectives of the Study:
1.   To study the after effect of Covid-19 pandemic on IT Sector
2.   To understand the changing trends and challenges in IT Sector.

Impact of COVID-19 on the Use of Technology:
Since everything became obvious while existing in this reality of global pandemic, people started to depend upon technology even more. The past ten years have experienced the rise and evolution in the huge number of digital technologies and devices which helped in solving the issues faced during COVID-19 pandemic. During the initial period when the COVID-19 pandemic arrived a lot of questions were arisen by the people about how long will the lockdown and social distancing last, how long will we have to follow SOPs and what possibly will we have to do so that we can come back to our normal, COVID free routine. Therefore, only possible response to this to focus on the development of technology and rely on it during the COVID-19 pandemic for the survival. This helped many scientists and developers to design and produce many different beneficial technologies and applications that came in handy during the pandemic. Technologies such as automatic on-the-go sterilization boxes helped in health care and made sure the items people touch were cleaned and COVID free, for example if a person had his car keys exposed in the open air, he would use the sterilization box in order to sterilize his keys in case if his car keys came in contact with someone or some place that was COVID infected. Bluetooth powered contact tracing application was one of the major steps that helped people in getting out of the permanent lockdown, by the help of this application people keep track of others health and COVID conditions (whether it is positive or negative) and traced the people who had COVID and who did not (Trajectorypartnership.com, 2021). This helped them to distinguish between both of them and put partial and individual lockdowns that is allowed people without COVID to get out of their Quarantine phase and restricted people who had COVID from getting out of their Quarantine phase until the vaccine for it arrives.

Virtual Learning and its Relation with Technology:

Technology is opening new horizons for education which is changing the world of learning around us. Educational expert Nadim Nsouli says, "I believe that learning through technology will continue to transform teaching practice. It can really help to tackle some of the challenges that are faced in the education sector such as efficiency, workload, accessibility, and inclusion." Technology has been an integral part of sustaining and transforming society for many years, and so its infusion with education was inevitable. Both accessibility and teaching methods are being transformed by technology in different ways. Being able to learn remotely has made education more widely accessible for everyone. Online education allows people who work full-time to further their learning remotely in their own time, children who don't suit traditional schooling can work at their own pace in a safe environment, and people who live an alternative lifestyle due to illness or travel can receive an education. Nsouli states, "with the improved use of technology in classrooms, teachers are able to focus on personalised learning, which can be of huge help to some individuals." Technology has made it possible to gain qualifications solely online and receive excellent education remotely through institutes that offer online courses. That means that it doesn't matter where you live; you can still take advantage of online education.

The pandemic has had a significant impact on the IT sector, both positively and negatively. The shift to remote working has increased the demand for IT infrastructure and services such as video conferencing, cloud computing, and cybersecurity. The demand for remote access to data and applications has also increased, leading to a surge in demand for virtual private networks (VPNs) and remote access tools. However, the pandemic has also created challenges for the IT sector. Supply chain disruptions have affected the availability of critical components, such as semiconductors and microchips, leading to delays in product development and delivery. Financial constraints have also impacted IT spending, forcing companies to cut back on IT budgets.

Changes in Demand, Workforce, and Technology Adoption:

The pandemic has led to changes in the demand for IT products and services. As remote working becomes more widespread, the demand for video conferencing and collaboration tools has increased. Cloud computing services have also seen increased demand, as businesses look to adopt scalable and flexible solutions. The pandemic has also accelerated digital transformation, with businesses looking to adopt new technologies to improve their operations and customer experiences.

The pandemic has also impacted the IT workforce. Remote working has become more prevalent, leading to a need for new skills such as virtual collaboration, project management, and remote support. The pandemic has also accelerated the adoption of automation and artificial intelligence (AI), leading to a need for skills in these areas.

The IT industry has responded to the challenges and opportunities presented by the pandemic by adapting to the changing demand, workforce, and technology landscape. Companies have invested in remote working technologies, cloud computing, and cybersecurity solutions. The industry has also responded to the need for new skills by providing training and reskilling programs. Companies have also adopted automation and AI to improve their operations and customer experiences.

Remote Work and its Relation with Technology:

COVID-19 is has given severe shocks to the business working environment worldwide. The widespread outbreak of the disease has turned out to be something we had never imagined. Its brutal consequences have transformed the world around us.

Whether the newly produced vaccines are effective or not, a "new normal" seems to have emerged, and it will persist. In this new normal, people have minimal face-to-face interactions. Along the way, business conduct through digital platforms is becoming more and more prevalent and appears to becoming a standard practice.

A wide range of digital platforms and channels is emerging. These modern-world technological innovations have made working from home—or anywhere—an acceptable practice in the corporate environment.

We know that remote working was a common practice in specific industries such as software development. However, this 180-degree paradigm shift due to Coronavirus spread has made remote working a business necessity across other sectors, as well.

The work-from-home method seems to have benefitted both employees and employers. First, there is no other alternative. Second, it is now possible to achieve the same productivity technologically as in an in-premise working environment.

Research Methodology:

Spread of COVID-19 was witnessed throughout the world in April. In March 2020, the WHO had already declared it a global emergency. In April 2020, most countries shut down their schools, colleges, and universities, keeping public safety in mind. The purpose of the closure of educational institutes was to slow down the spread of covid-19 by keeping people in their houses and away from gatherings. This encouraged distance and online learning using technology, as 91.4% of the students, around 63 million teachers, and other education-related staff were severely impacted. To tackle the raised educational challenges in school closures, technology was embraced by schools, and it has shown its value in providing virtual learning-based platforms that can mitigate the loss of education. Teachers and students show adaptability in using technology-based platforms for online learning as an alternative to the existing conventional classroom system (Chick et al., 2020; Ting et al., 2020).

Technology also helps sustain teachers' salaries and other personal training by the use of online instruments and media as people transfer their teaching process to remote learning. While transforming the educational system into a completely new digitalization environment and technology-based schooling, the teachers need strong digital and technical skills. Other ongoing studies in many countries yield insight into how online and distant learning techniques using digitization and technology can help developed and developing countries manage their responsive measures during the pandemic situation (Park et al., 2020; Verawardina et al., 2020).

Conclusion:

The COVID-19 pandemic has had a significant impact on the IT sector, both positive and negative. The shift to remote working has increased the demand for IT infrastructure and services while creating new challenges such as supply chain disruptions and financial constraints. The pandemic has also accelerated digital transformation, leading to new opportunities for the IT industry. The industry has responded by adapting to the changing demand, workforce, and technology landscape, investing in new technologies, and providing training and reskilling programs.

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Research Study on Cloud Computing

Monishka Naresh
Jethani Vivekanand Education Society's Polytechnic,
Hashu Adwani Memorial Complex, Chembur, Mumbai.
Jethanimonishka252@gmail.com, 9320738940.

Abstract:
      Cloud computing is a technology that enables the delivery of computing resources, such as servers, storage, databases, software, and other services, over the internet on a pay-per-use basis. My Paper emphasis on how users can access their data and applications from anywhere, on any device, at any time, as long as they have an internet connection.

      Types of Cloud computing like infrastructure as a Service (IaaS), Platform as a Service (PaaS), and Software as a Service (SaaS) are discussed in brief along with pros & cons. This paper explores how organizations can focus on their core business, rather than worrying about managing technology by relying on third-party providers to manage the underlying infrastructure.

Keywords: Iaas, Paas, Saas; Private cloud, Public cloud, Hybrid cloud, Community cloud, Multi cloud, Scalability, Elasticity, Security, Storage, Management & Infrastructure.

Cloud Computing: An Overview:
      Cloud computing has recently emerged as a new paradigm in the field of internet technology. Cloud Computing is attractive to business owners and IT people. Cloud computing is a model that offers convenient, ubiquitous and on-demand network access to a shared pool of resources. Many cloud computing providers have popped up and there is a considerable growth in the usage of this service. Google, Microsoft, Yahoo, IBM and Amazon have started providing cloud computing services. Amazon is the pioneer in this field. Smaller companies like SmugMug, which is an online photo hosting site, has used cloud services for storing all the data and doing some of its services. Computing can be described as any activity of using and/or developing computer hardware and software. It includes everything that sits in the bottom layer, i.e. everything from raw compute power to storage capabilities.
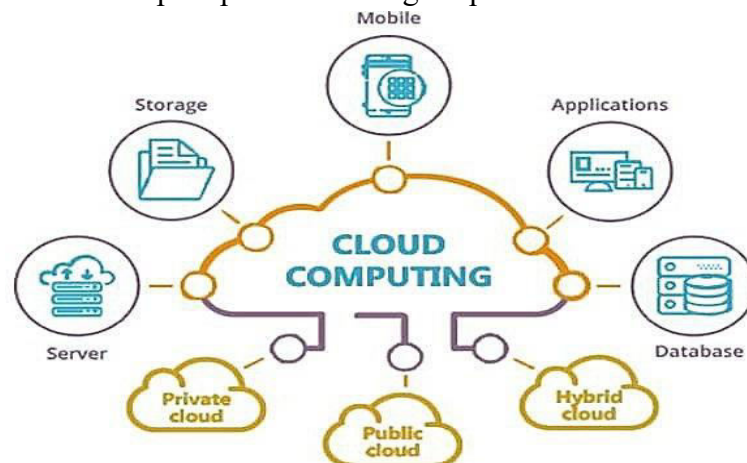

Fig 1. Courtesy: blog.knoldus.com/know-about-cloud-computing-architecture/amp/

Pros:
- Resources accessible anywhere, anytime
- On demand self services no third party in between like our receptionist
- Reduced IT cost
- Scalability
- Offers security.

Deployment Model:

The cloud deployment model identifies the specific type of cloud environment based on ownership, scale, and access, as well as the cloud's nature and purpose. The location of the servers you're utilizing and who controls them are defined by a cloud deployment model. It specifies how your cloud infrastructure will look, what you can change, and whether you will be given services or will have to create everything yourself. Relationships between the infrastructure and your users are also defined by cloud deployment types.

Different types of cloud computing deployment models are:
Public cloud: The public cloud makes access to anybody with system & services.
Private cloud: It refers to the ability to access systems and services within a given border or organization.
Hybrid cloud: It refers for bridging both the models.
Community cloud: It allows systems and services to be accessible by a group of organizations.
Multi-cloud: Multi cloud uses many public clouds, hence it improves the high availability of your services even more.

Services Model:

IaaS, PaaS and SaaS are the three most popular types of cloud service offerings. They are sometimes referred to as cloud service models or cloud computing service models. IaaS, or infrastructure as a service, is on-demand access to cloud-hosted physical and virtual servers, storage and networking - the backend IT infrastructure for running applications and workloads in the cloud.

PaaS, or platform as a service, is on-demand access to a complete, ready-to-use, cloud-hosted platform for developing, running, maintaining and managing applications.

SaaS, or software as a service, is on-demand access to ready-to-use, cloud-hosted application software.

Why Cloud Computing:
- **Flexibility:** The cloud offers a great deal of flexibility for businesses. It allows you to scale up or down as needed, which can save you money on IT costs.
- **Data recovery:** Cloud computing has a large storage capacity that helps small businesses store and access large amount of data.
- **No maintenance:** There is no cost or effect required by companies that use cloud solutions, as everything is handled by provider.
- **Easy access:** Cloud lets us easily share and access files from anywhere and restore them if something goes wrong.

Cloud Computing Components:

- **Client Infrastructure:** Client Infrastructure is a front-end component that provides a GUI. It helps users to interact with the Cloud.
- **Application:** The application can be any software or platform which a client wants to access.
- **Service:** The service component manages which type of service you can access according to the client's requirements.
- **Runtime Cloud:** Runtime cloud offers the execution and runtime environment to the virtual machines.
- **Storage:** Storage is another important Cloud computing architecture component. It provides a large amount of storage capacity in the Cloud to store and manage data.
- **Infrastructure:** It offers services on the host level, network level, and application level. Cloud infrastructure includes hardware and software components like servers, storage, network devices, virtualization software, and various other storage resources that are needed to support the cloud computing model.
- **Management:** This component manages components like application, service, runtime cloud, storage, infrastructure, and other security matters in the backend. It also establishes coordination between them.
- **Security:** Security in the backend refers to implementing different security mechanisms for secure Cloud systems, resources, files, and infrastructure to the end- user.
- **Internet:** Internet connection acts as the bridge or medium between frontend and backend. It allows you to establish the interaction and communication between the frontend and backend.

Cons:

- Downtime
- Vulnerability to attack
- Network connection dependency
- Lack of support.

Summary:

Cloud Computing is now a topic of significant impact and, while it may represent an evolution in technology terms, it is revolutionising the ways in which both academia and industry are thinking and acting. In this paper we have got a brief study for what is cloud computing, its models such as deployment & service model in which it include infrastructure as a Service (IaaS), Platform as a Service (PaaS), and Software as a Service (SaaS) also some advantages & disadvantages, along with components of cloud computing and the importance of cloud computing.

Conclusion:

We are observes that cloud computing has been defined as "everything that we currently do". Many technologies that have been branded as "cloud computing" have existed for a long time before the "cloud" label came into existence. Examples include databases, load balanced on-demand web hosting services, network storage, real time online services, hosted services in general.

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Research on Digital Technology in Public Health

Mohit Pradeep Sharma

Vivekanand Education Society's Polytechnic, Hashu Advani Memorial Complex, Chembur, Mumbai.

mohitsharma96655@gmail.com, 9665503203.

Abstract:

Digital technologies are being harnessed to support the public-health response to COVID-19 worldwide, including population surveillance, case identification, contact tracing and evaluation of interventions on the basis of mobility data and communication with the public. These rapid responses leverage billions of mobile phones, large online datasets, connected devices, relatively low-cost computing resources and advances in machine learning and natural language processing. It was an infector This Review aims to capture the breadth of digital innovations for the public-health response to COVID-19 worldwide and their limitations, and barriers to their implementation, including legal, ethical and privacy barriers, as well as organizational and workforce barriers. As Covid-19 came in year 2020. It was an infectious disease. The future of public health is likely to become increasingly digital, and we review the need for the alignment of international strategies for the regulation, evaluation and use of digital technologies to strengthen pandemic management, and future preparedness for COVID-19 and other infectious diseases.

Keywords: Bibliometrics, Review Literature, JMIR Publications, Telemedicine.

Digital Technologies on Public Health: An Overview:

In the realm of public health, technology supports the ways in which professionals can gather and analyze information and provide improved care to communities.

Health technologies include things like medicines, vaccines, medical devices and tests. Digital health innovations, such as electronic health records and electronic prescriptions, are increasingly used to improve healthcare service access, transparency and personalisation.

The use of digital services within general practice is increasing, potentially bringing benefits to GPs and patients alike. But as more health services move online, some patients may be excluded from access to health care information or other services if they don't use digital

services. GP practices could play a key role in supporting patients to use digital services, and we call the digital facilitation. Digital Facilitation includes the full range of processes and procedures and personnel that seek to support patients and their uptake and use of online services. This commonly includes promotional efforts, training and education, or ongoing guidance and support in using digital services. Our study aims to understand how patients use digital services. It is supported by GP practices and the benefits and challenges of different approaches to facilitation.

As we are in 21st generation. Everything has become digital. In 2020, India had produced an app called as "AAROGYA SETU" which gives us information about our health.

The stated purpose of this app is to spread awareness of COVID-19 and to connect essential COVID-19-related health services to the people of India. This app augments the initiatives of the Department of Health to contain COVID-19 and shares best practices and advisories. It is a tracking app which uses the smartphone's GPS and Bluetooth features to track COVID-19 cases. The app is available for Android and IOS mobile operating systems. With Bluetooth, it tries to determine the risk if one has been near (within six feet of) a COVID-19-infected person, by scanning through a database of known cases across India. Using location information, it determines whether the location one is in belongs to one of the infected areas based on the data available.

Benefits of Technology in Health Care:
• Faster & More Accurate Access to Patient Records. One of the most widespread uses of technology in healthcare is the adoption of electronic health records (EHR).
• Improved Access to Care. Healthcare access is one of the main barriers to quality care.
• Better Diagnostics.
• Easy access to patient medical records.
• Reduction in medical errors.
• Greater patient care.
• Improved patient education.
• Reduction in cost.

Future Directions:
Digital technologies join a long line of public-health innovations that have been at the heart of disease prevention -and-containment strategies for centuries. Public health has been slower to take up digital innovations than have other sectors, with the first WHO guidelines on

digital health interventions for health-system strengthening published in 2019. The unprecedented humanitarian and economic needs presented by COVID-19 are driving the development and adoption of new digital technologies at scale and speed. We have highlighted the potential of digital technologies to support epidemiological intelligence with online datasets, identify cases and clusters of infections, rapidly trace contacts, monitor travel patterns during lockdown and enable public health messaging at scale. Barriers to the widespread use of digital solutions remain.

Implementation:

Digital technologies cannot operate in isolation and need to be integrated into existing public healthcare systems. For example, South Korea and Singapore successfully introduced contact-tracing apps to support large teams of manual contact tracers as one of many measures, including strict isolation of cases and quarantine.

Digital data sources, like any data source, need to be integrated and interoperable, such as with electronic patient records. Analysis and use of these data will depend on the digital infrastructure and readiness of public health systems, spanning secondary, primary and social-care systems. The logistics of delivery to ensure population impact are often given too little attention and can lead to over-focus on the individual technology and not its effective operation in a system. The coordination of interventions is also a challenge, with multiple symptom-reporting sites in a single country, which risks fragmentation.

Looking ahead, there is a need for a systems-level approach for the vision of the ideal fit-for-purpose digital public-health system that links symptom-tracking apps, rapid testing and case isolation, contact tracing and monitoring of aggregated population-mobility levels, access to care and long-term follow-up and monitoring, with public communication. These types of integrated online care pathways are not new concepts, having been shown to be highly acceptable and feasible for other infectious diseases, such as chlamydia.

8 Principles for Digital Transformation of Public Health:
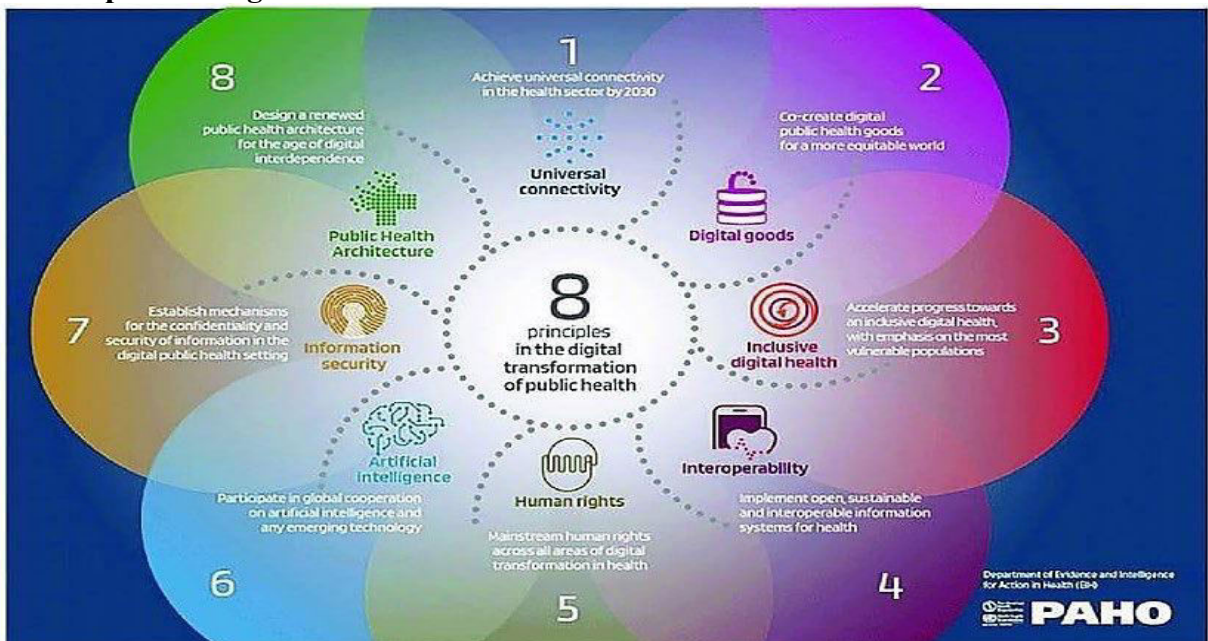
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Study on Post Pandemic Flexible Working Hours and Gender Equality

Prof. Muskan Jeswani
Department of Business Management, St. Paul College.
muskan.jeswani@stpaulcollege.co.in

Abstract:
In this research, there is inspection of the role flexible working has for gender equality during the pandemic, specializing in arrangements that give workers control over when and where they work. In most households, mothers were mainly responsible for housework and childcare tasks both before and through the lockdown period, although this proportion has slightly declined during the pandemic. In households where fathers worked from home during the pandemic, mothers were those solely or mostly liable for housework and childcare. Fathers who worked from home were having many responsibilities that they were doing more housework and childcare during the lockdown period than they were before. Finally, what is expected to happen during the post pandemic times in reference to flexible working and gender equality. The massive expansion of flexible working is anticipated to happen and may help reduce some of the gender inequalities that have exacerbated during the pandemic, but given that we accept the change and work in that direction of gender equality. Should the pandemic have an impact on these aspects of gender equality in society, that would not only affect many women but also knock-on economic effects if it hinders their ability to participate in the workforce and to gain new skills.

Keywords: flexible working, gender equality, division of housework, childcare, working from home, pandemic

Objective of the Study:
This paper aims to review the existing literature on the results of the COVID-19 pandemic on gender equality and flexible work timings to determine whether the pandemic has undermined the status, pay and advancement of women or has provided opportunities for reducing gender inequality.

Introduction:
As COVID-19 continues it has affected many lives and livelihoods all over the world, we can understand from the economic fallout that its having a reverting effect on gender equality. One of the major reasons for women unemployment is they are not getting any childcare or domestic helpers to support, due to which women employment is dropping at a greater speed. Women are more vulnerable to covid 19 effects compared to men due to gender inequalities. It is also pointed out that the work from home culture has blurred the line between working hours and personal downtime. Job loss, personal and professional crunch, low income, no social security etc has become a worrisome situation for all the households. As we know why people left the workforce during the pandemic but at the same time many women left work due to less flexible working hour options in the companies. Due to which many women found it impossible to balance everything.

In totality, the pandemic has subsequently increased men's responsibilities towards domestic responsibilities but it cannot be compared with women's. All the fathers get more time to devote to their jobs compared to what mothers do. That is why, relative to fathers, the pandemic has damaged mother's productivity and performance and affected gender equality in employment. Nevertheless increased domestic activities and family responsibilities of men could have lasting effects on the gender distribution of labour in the home. Father and Children bond got better during the pandemic due to more hours were put in by men in the childcare at home.

There was another aspect to be considered, many a times Children are the reason why people exit from companies and for people who are child-free can have other reasons like to take care of loved ones or themselves. In such scenarios flexible working gives a window to not to choose between work or family. Then they can manage various appointments and family responsibilities accordingly.

The findings of the studies demonstrate that gender is important in understanding the results of flexible working, but that gender matters differently in various settings. The introduction also offers some ideas for potential future research as well as additional policy implications derived from the studies' findings.

Literature Review:

According to prior studies, flexible scheduling can allow workers to participate more actively in household duties and childcare. (Carlson, Petts, and Pepin 2020a; Kim 2020; Kurowska 2020; Lott 2019; Noonan, Estes, and Glass 2007). Work can be modified to accommodate personal demands by giving employees the flexibility and control they need over the temporal and physical boundaries between their work and nonwork realms. (Chung and van der Lippe 2020; Clark 2000). Yet, there are significant gender differences in this association. Women use and are expected to use their employment flexibility to balance the demands of their families and homes. (Hilbrecht et al. 2008; Kurowska 2020; Radcliffe and Cassell 2015; Sullivan and Lewis 2001). Furthermore, academics contend that flexible employment arrangements facilitate the exploitation of women in both the home and the workplace. (Silver 1993; Sullivan and Lewis 2001),because it enables women to carry out paid work (Chung and van der Horst 2018) without reducing their unpaid work hours or intensity. On the other hand, men tend to work longer (overtime) hours while working flexibly rather than increasing their household or child care duties. (Chung and van der Horst 2020; Kim 2020; Lott and Chung 2016). The main cause of this discrepancy is current gender stereotypes, which view men as the primary wage earners and women as primary caregivers. (Curtice et al. 2019; Knight and Brinton 2017). Flexibility in the workplace has no impact on gender norms or the power dynamics that determine who in a household is in charge of childcare and housekeeping. Nevertheless, flexible scheduling can help heterosexual couples maintain their gender roles. (Clawson and Gerstel 2014; West and Zimmerman 1987) and maintain or increase the traditional division of labor within households (Chung andvan der Lippe 2020).

Yet the application of these gender theories may have limited predictive power in the context of the COVID-19 pandemic.

Research Methodology:

The research report is an attempt at investigation; as a result, secondary data were used in its preparation. The following are the secondary data used in the course of the paper.

Webpage for learning about gender equality and flexible work schedules. This study utilized secondary data to give comprehensive coverage for academic publications, working papers and datasets. Online articles discussing COVID 19 and how it affects people's personal lives. Although the COVID-19 epidemic is slowing down, new and ongoing research is being done to determine its impacts.

Findings:

The pandemic has created challenges for women's advancement. In the overall analysis, majority of the women's have lost their jobs than men, more women than men are in essential jobs that expose them to infection and psychological stress. Also, women have had more work disruption than men have had because of increases in childcare and other responsibilities. On the other hand, flexi-work timings have increased men's amount of childcare, and this does have the potential to increase men's childcare responsibilities in the long term. This has initiated reduction in the gender gap in domestic responsibilities and increasing gender equality.

Many remained employed during the pandemic, the ability to work flexibly helped them manage work, home, and the pandemic. Now, since many companies are closing their hiring they are finding that employees from all walks of life—men, women, those with kids, those who are child-free, and others— want flexible work options. It may sound like additional 'Perk' which people are seeking but flexi working hours may reduce the gap of gender inequality at the workplace.

Conclusion:

High status jobs look like a dream to all the women due to traditional gender roles. Telecommuting, however, has the potential to have the complete opposite effect. As discussed earlier, fathers working at home, either because of the pandemic or because they telecommute, increase the time they devote to childcare and even a brief family leave improves men' contributions to childcare even after the absence has ended. As a result, increased telecommuting might shift gender roles, in order to make childcare by fathers more acceptable.

This would largely help in reducing the gender gap, not only in time devoted to childcare but also in working part time, taking family leavers and other flexible job arrangements to accommodate family. It does reduce gender inequality in pay and advancements. Many workers and managers' perception has changed towards flexible working due to the pandemic as there was extensive use of home working and how it was introduced. With an increased child care demand of parents during lockdown, flexible working has stimulated a more equitable distribution of housework and child care. There could be provisions from the employers like certain policies or tax to encourage both spouses to work.

They could also adopt some performance appraisal methods to make changes in the promotions or pay scale system as per the adoption of new era. Certain crucial steps are already encouraged in many workplaces which are relevant to gender equality like addressing gender stereotypes, eliminating biases from recruitment and selection. Flexible working is a huge contributor to gender equality because it offers more convenience at the same time more output to both employee and employer.

What After This?

The COVID-19 epidemic showed pervasive gender inequality in the workplace and the persistent challenges faced by working parents, especially women, to juggle work and care for

children or other family members. We are provided with a momentous chance to make a difference, to reinvent how we work, and to establish "gender equal" workplaces.

To ensure that policies, budgets, and recovery planning take the impact on women into consideration, collect data on the gendered consequences of COVID-19.

Engage businesses with gender knowledge and consider the opinions of women from a variety of backgrounds when making decisions.

Investigate options for providing free, easily accessible, and adequately supported childcare to enhance women's involvement in the workforce.

Men and women can better manage and share caring obligations by integrating flexible employment into a business-as-usual strategy.

Make narrowing the gender compensation gap a top priority by putting gender imbalance in superannuation among other measures.

References:
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To Study Behavioural Change among Undergraduates due to Shift from Online to Offline Classes Post Covid-19

Details of Researchers:
Ms. Sujata Vishwakarma
S.S.T. College of Arts and Commerce
SYBCOM (pursuing)
sujata.bc21247@sstcollege.edu.in
Ms. Sheetal Motilal Verma
S.S.T. College of Arts and Commerce
SYBCOM (pursuing)
sheetal.bc21382@sstcollege.edu.in
Guided by:
Assistant Professor Reena Amit Mishra
S.S.T. College of Arts and Commerce
M.Com., B.Ed., SET
reenamishra@sstcollege.edu.in

Abstract:
In the resent scenario it is observed the sudden shift from online mode to offline mode of classroom had led to many complications among student community. Even after one and half years of offline classrooms Students are not able to cope up with physical classroom environment. This problem is the source of study. To understand the factors responsible for this situation primary data is collected from the student respondents through goggle questionnaire. Responses collected have been useful to analyse the problems and provide remedies for the same. This research paper will definitely help to bridge the gap of Teaching learning process and improve academic outcomes.

Keywords: online class, offline class, students, COVID-19

Introduction:
One of the worst pandemic of recent memory COVID-19, severely impacted the public. Almost two years due to COVID-19 colleges were closed & Teaching Learning process shifted to online platform. This situation existed for almost two years. After two years of online platform, institution were started opening slowly and gradually. While some students were happy for going back to colleges and meet their friends, classmates, & teachers personally rather than on screen. Particularly students were physically & mentally affected by the lockdown and the shift from virtual classrooms (online learning) to online classroom. This increased the diffusion of psychological stress, anxiety, & depression among university students. This has also impacted on their education as well as on their behavior. Due to lack of human connection, it becomes more challenging for students to take participation in class activities & also in the interactive sessions. COVID-19 has created challenges and causes disruption across higher education sector; University campuses closed, physical learning & assessment shifted to an online format. This transition was challenging & pandemic brought drastic changes in the learning and the behavior of the students.

Literature Review:

Dr.M.Vaanmalar (2020): Utilizing a pretest/posttest plan, understudy learning results were analyzed for internet learning and offline forms of a similar course educated by a similar teacher. The course was a master's-level research strategies course instructed in an advocate schooling program. Even though the two gatherings of understudies (online and offline) scored essentially higher on the posttest than on the pretest, there were no huge contrasts in execution between the two gatherings. Additionally, assessment of the understudies' course (teaching) assessments didn't uncover any critical distinction in mean course evaluations between the offline and online learning adaptations of the course.

Yajing Liu (2022): With the rapid development of new media technology, the demand for applied professional film and television talents in China's film and television industry is getting higher and higher, especially the comprehensive practical ability. In the Internet age, information technology has been widely used. It is integrated into people's lives with the unique characteristics of interaction and communication among all employees, and opens up a new mode of work, study and life with Internet as the medium. Under the new situation, all kinds of schools at all levels also make full and active use of the Internet for online teaching. In the past, the quality monitoring work focused on theoretical teaching. However, in the face of online and offline mixed practice teaching, there are bound to be many problems and deficiencies when using the theoretical teaching quality monitoring system. This paper mainly discusses the application of online and offline mixed tutorial mode in film and television literature course from the aspects of task-oriented teaching content, application of classroom teaching methods, diversification and dynamics of evaluation methods, etc., hoping to provide reference for college teachers who implement online and offline mixed teaching.

Ms. Ulfat Amin1, Mr Adil Mudasir Malla, Mr. Mohammad Azam Dar, Ms Insha Rasool, Rumaysa yousuf (2022): After COVID-19, Pandemic all Educational institutions were enforced to cancel the conventional talk and chalk approach and shift to online mode of learning. Online learning is being carried out to avoid face to face contact to prevent the spread of COVID-19.

Research Methodology:
Objective:
1. To study experience of respondents about online classes.
2. To analyse impact of online classes on behaviour of students post COVID-19.
3. To suggest several measures for improving classroom teaching post COVID-19.

Sampling Size:
For the purpose of study, researcher has collected data from 108 undergraduates students in Ulhasnagar city.

Sample Unit:
In this research, researcher has only focused for the undergraduates students.

Sampling Technique:
For the purpose of study, total 108 have been interrogated from the college. Researcher has followed the sampling techniques only between undergraduate students.
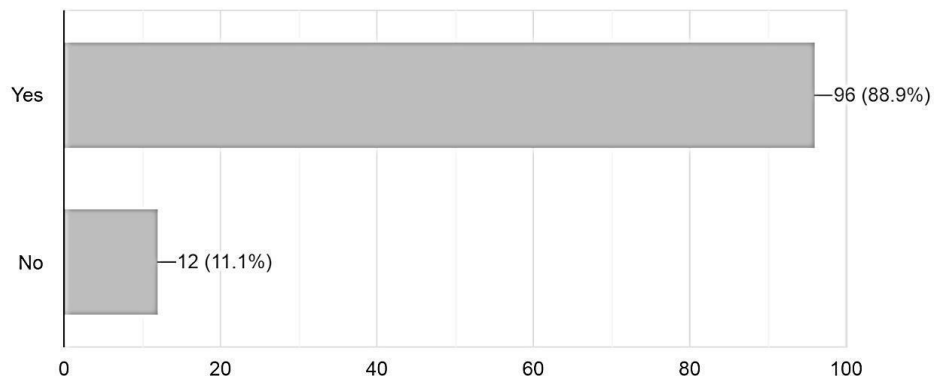
Limitations:
CC

Data Analysis and Interpretation:

Fig. 1

1. Was your college shifted to online platform during COVID - 19 ?
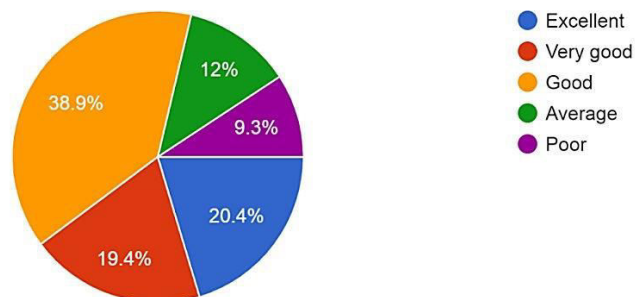
0 / 108 correct responses

Table: 1

Question	Remarks	
Was your college shifted to online platform during COVID-19	Yes	No
Responses	88.9%	11.1%

From the above graph, it shows that 96 students responded Yes & 12 students are saying No.

Fig. 2

2. How was your experience during COVID - 19 with reference to academic progress ?

108 responses

Table: 2

Question	Remark				
How was your experience during COVID-19 with reference to academic progress	Excellent	Very Good	Good	Average	Poor
Responses (percentage)	20.4%	19.4%	38.9%	12%	9.3%

From the above pie chart, we can see student's experience towards academic progress, majority have said that it was good experience and least percentage was in poor experience.

Fig.3

3. Are online classrooms alone enough to fulfill the purpose of education ?

108 responses

- Strongly agree
- Partly agree
- Partly disagree
- Strongly disagree
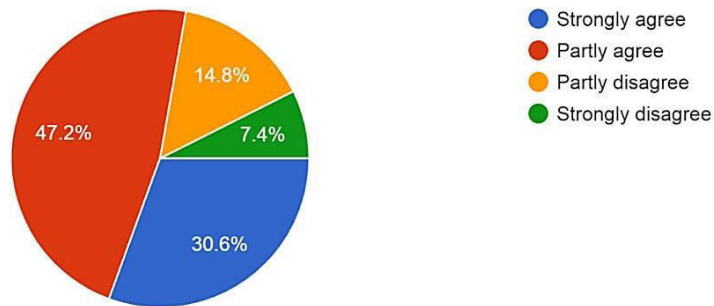
Table: 3

Question	Remark			
Are online classrooms alone enough to fulfill purpose of education	Strongly agree	Partly agree	Partly disagree	Strongly disagree
Respponses (percentage)	30.6%	47.2%	14.8%	7.4%

From the above pie chart, we can see that students are majorly said that they are partly agree & average are saying they are strongly agree & least of the students are disagree with the statements.

Fig.4

4. Were you satisfied with the E - learning material ?

108 responses

- Yes
- No
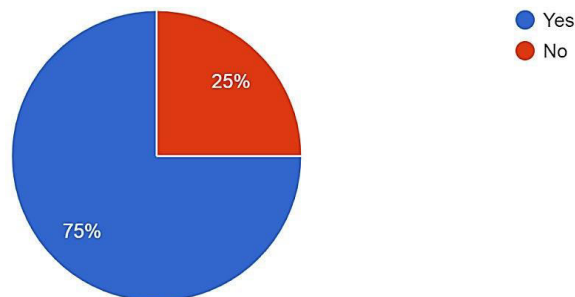
Table: 4

Question	Remark	
Were you satisfied with the E-learning material	Yes	No
Responses	75%	25%

From the above diagram, it clearly shows that 75% of the students are agree & satisfied with the E-learning Material & 25% students are disagree.

Fig.5

5. What are the different facilities, you want to avail even after pandemic ?

108 responses
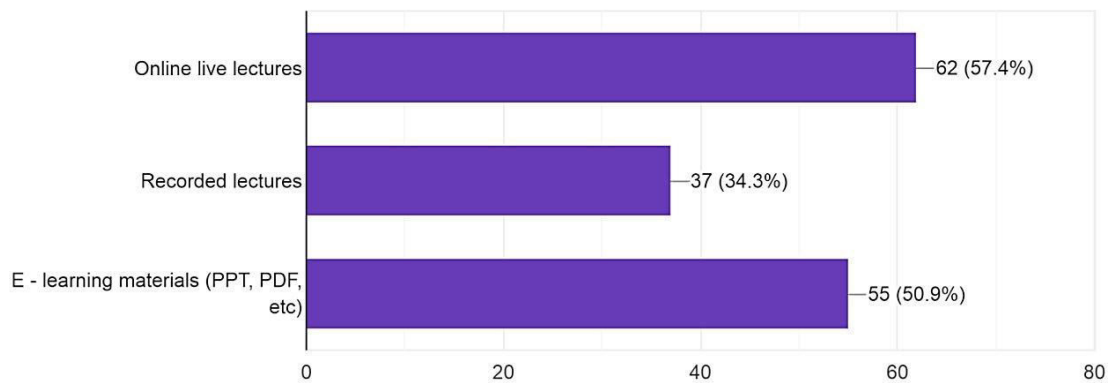
Table: 5

Question	Remark		
What are the different facilities, you want to avail even after pandemic	Online live lectures	Recorded lectures	E-learning materials
Responses	57.4%	34.3%	50.9%

From above scenario, we can see that the percentage of online live lectures are majorly demanded and E-learning materials are average and least are expecting recorded lectures.

Fig.6

6. Do you face problems to sit for long hours in physical classrooms post COVID -19 ?

108 responses
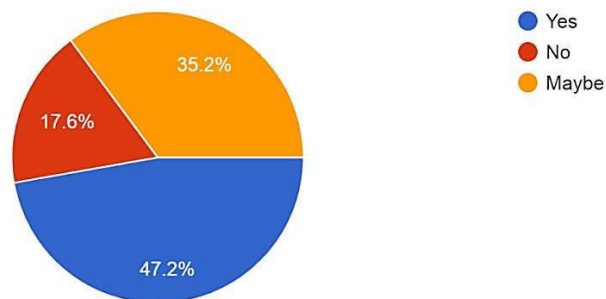
Table: 6

Question	Remark		
Do you face problems to sit for long hours in physical classrooms post COVID-19	Yes	No	May be
Responses	47.2%	17.6%	35.2%

Above diagram shows, 47.2% students are agree that they face problems to sit for long hours while around 17.6% are disagree & average students are saying that they may be face problems.

Fig.7

7. Do you think, your level of concentration is adversely affected due to COVID - 19 period ?
108 responses
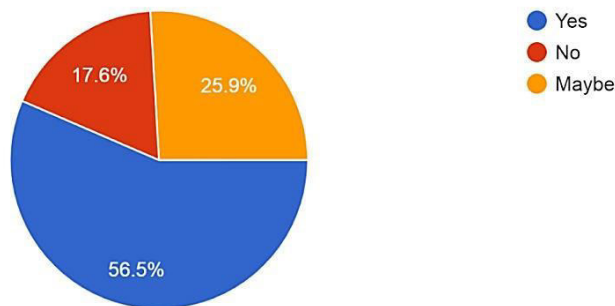
Table: 7

Questions	Remarks		
Do you think, your level of concentration is adversely affected due to COVID-19 period	Yes	No	May be
Responses	56.5%	17.6%	25.9%

From above scenario, it clearly seems that the higher percent of students are agree, while average are disagree and least are saying may be affected.

Fig. 8

8. Are you able to manage yourself as before COVID -19 in terms of discipline ?
108 responses
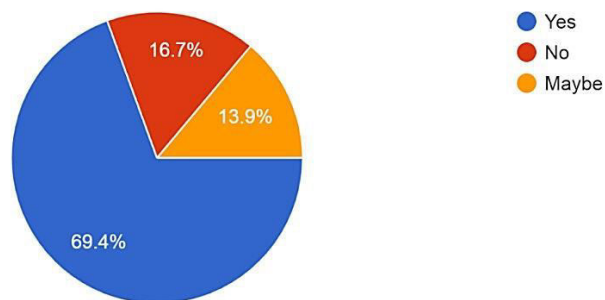
Table: 8

Question	Remark		
	Yes	No	May be
Are you able to manage yourself as before COVID-19 in terms of discipline			
Responses	69.4%	16.7%	13.9%

In above data, we can see that the students are majorly saying that they handle, while around 16% of students are disagree, and remaining & least percentage are agree as well as disagree.

Fig. 9

9. Do you find it difficult to memorize your lessons for exam preparations ?

108 responses

- Yes
- No
- Maybe

20.4%
15.7%
63.9%
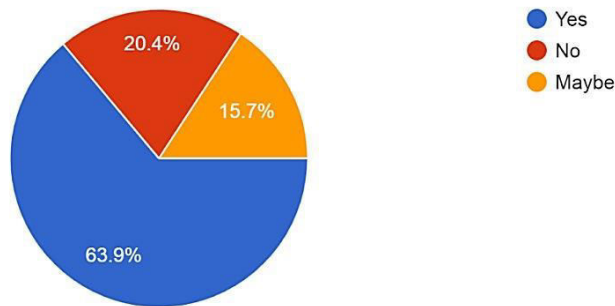
Table: 9

Question	Remark		
	Yes	No	May be
Do you find it difficult to memorize your lessons for exam preparations			
Responses	63.9%	20.4%	15.7%

Above data, shows maximum students find it difficult, average may be find difficult and minimum percentage is least.

Fig. 10

10. Do you find it difficult to write down the notes dictated by teachers ?

108 responses

- Yes
- No
- Maybe

36.1%
10.2%
53.7%
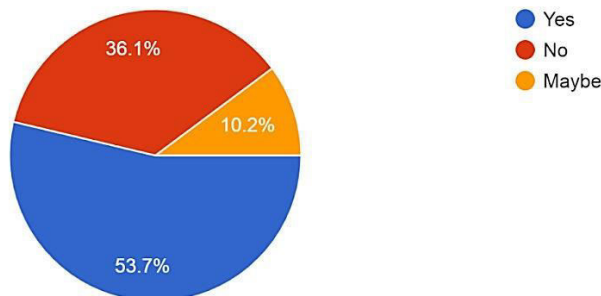
Table: 10

Question	Remark		
Do you find it difficult to write down the notes dictated by teachers	Yes	No	May be
Responses	53.7%	36.1%	10.2%

From the data, maximum students are agree and average are disagree, minimum students are may be facing problems.

Fig. 11

11. Have you missed your sports & cultural activities during COVID - 19 ?
108 responses
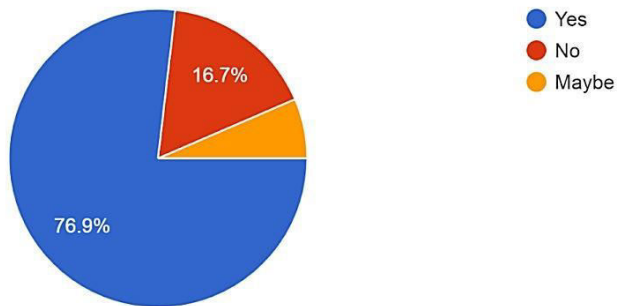
Table: 11

Question	Remark		
Have you missed your sports & cultural activities during COVID-19	Yes	No	May be
Responses	76.9%	16.7%	6.4%

Above scenario, shows maximum students were missing and minimum are on both side while average are disagree.

Fig. 12

12. Do you think, Physical classrooms are more helpful in overall development of students ?
108 responses
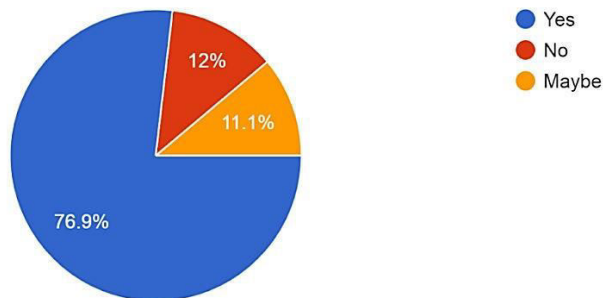
Table: 12

Question	Remark		
Do you think, physical classrooms are more helpful in overall development of students	Yes	No	May be
Responses	76.9%	12%	11.1%

Above data, shows student find physical classrooms are more helpful while average students are disagree with the statement and minimum might find helpful.

Fig. 13

13. Which mode will you prefer for learning ?
108 responses

- Physical classroom (offline)
- Online classroom
- Hybrid classrooms (offline & online)

29.6%
27.8%
42.6%
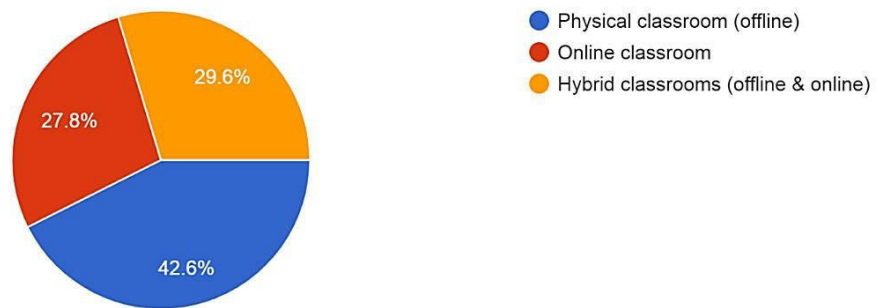
Table: 13

Question	Remark		
Which mode will you prefer for learning	Physical classroom	Online classroom	Hybrid classrooms
Responses	42.6%	27.8%	29.6%

Above scenario, shows more student prefer physical classrooms & minimum percentage prefer online classroom average prefer hybrid classrooms.

Conclusion:

This research highlights the impact of COVID-19 among students. Due to online classes they have faced difficulties in interactions and lack of human connections only screening availability. Problems regarding learning, writing, remembering also have seen post-pandemic. Some students would prefer offline only while some would still prefer online. During COVID-19 period maximum colleges has shifted their academic process on online mode but through this research it is concluded that online classes alone cannot serve the purpose of education. Although maximum students were satisfied with the E-learning material. During COVID-19 period still students required to access E-Resources in the form of online lecture, recorded lectures, E-study materials, etc. Post COVID-19 physical classroom are facing problems such as sit long hours concentration, maintaining discipline, memorizing lessons, and writing speed. Teachers should involve the students with active learning methods. Students should emphasis to increase inculcate reading & writing habits among themselves. Students should be talked about importance of discipline in behavior. Students should also be motivated to participate sports & cultural activities, to enhance their interest and achieve academic improvement.

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"A Study on Implementation of Distance Learning during the COVID - 19 Pandemic of Education among Students"

Deepali Chhotu Bhoi

SST College Of Arts and Commerce FYBAF

deepali.af22046@sstcollege.edu.in

+91 8626092545

Dr. Varsha Sawlani

SST College of Arts and Commerce, Assistant Professor

varshasawlani@sstcollege.edu.in

+91 7850052299

Abstract

Any nation's foundation is built on education, which also helps students develop their abilities, habits, knowledge, and minds. Any country cannot afford to abandon its educational system. Universities are now required by the COVID-19 legislation to offer online courses, forcing professors to develop cutting-edge e-learning strategies and students to be flexible and highly motivated to study. A major shift in learning occurred during the fight against the COVID-19 pandemic virus. When in-person instruction is no longer an option, distance learning is an excellent substitute. This study's goal was to demonstrate how distant learning was being implemented.

Keyword Covid -19, Online Learning, Traditional Learning

Introduction

The COVID-19 pandemic has had a significant impact on several sectors and on the entire planet. In order to continue their education and finish their courses, parents had to send their children to schools, colleges, and universities at a very trying time. Because to parents' and school institutions' inadequate knowledge of the idea of social distance, the COVID-19 Epidemic can have a significant negative impact on children. On March 12, 2020, the WHO (World Health Organization) declared COVID-19 to be a pandemic. The epidemic has largely changed in all countries.

Numerous governments have issued decrees ordering institutions to move, essentially overnight, to online teaching and virtual education, ending face-to-face instruction for the majority of their pupils. As a result of the current situation, instruction is moving online. Online learning can occasionally encounter some difficulties. Due to issues like dropped connections or commotion at home, many students are unable to do their coursework online. Government schools are required to embrace e-learning systems, therefore private institutions are not the only ones doing so. WebEx, Zoom, Google Classroom, and Skype are a few online

tools. Our education will eventually transition from a teacher-centric approach to a student-centric approach by implementing these technological tools.

Objectives

1. To examine COVID-19's influence on the educational system.

2. To examine respondents' attitudes regarding online learning during COVID-19.

3. To evaluate the safety measures taken by the college after lockdown.

Scope

This paper focused on the respondents' responses in a particular region. This study paper clarifies the effects of the Corona virus on education. The distinctions between conventional education and internet education have been categorised. The way pupils react to the effects of the coronavirus alters the educational system.

This study would aid to get an insight into 289 respondents' understanding of online Learning and its influence on the wellbeing of their pupils with reference to the gender of respondents.

Literature Review:

Mishra (2020)

Has also raised the concern for the digital divide and infrastructural dimensions for teaching through online education platforms in India.

Recently, many authors have conducted the research to address the problems related to online teaching and learning during COVID 19, but most of the studies have addressed the problem faced by students; ignoring the problems faced by teachers. Only a few authors have addressed the challenges faced by teachers in online teaching and learning.

Arora and Srinivasan (2020)

Reported network issues, a lack of training, a lack of awareness, a lack of interest, less attendance, a lack of personal touch and a lack of interaction as major challenges faced by teachers in the online teaching–learning process.

Kaup et al. (2020)

Stated challenges related to technology, training and student engagement in sustaining academics during the COVID-19pandemic. Teachers are not having sufficient infrastructure such as configured laptops, internet and microphones to efficiently impart education. Many teachers face connectivity issues, system failure, bandwidth issues, etc. while conducting online sessions, and because of a lack of technical assistance, they are unable to resolve problems**.**
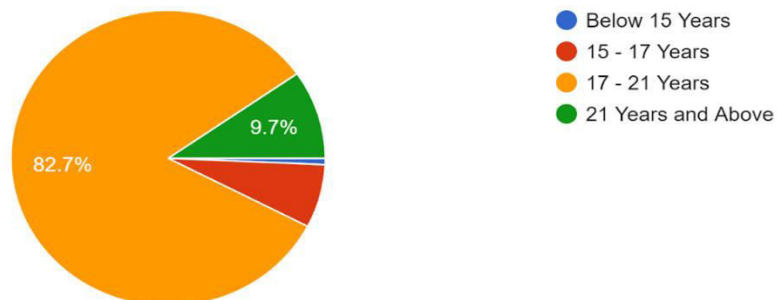
Perceived Challenges faced by Teachers and Students in Online Education:
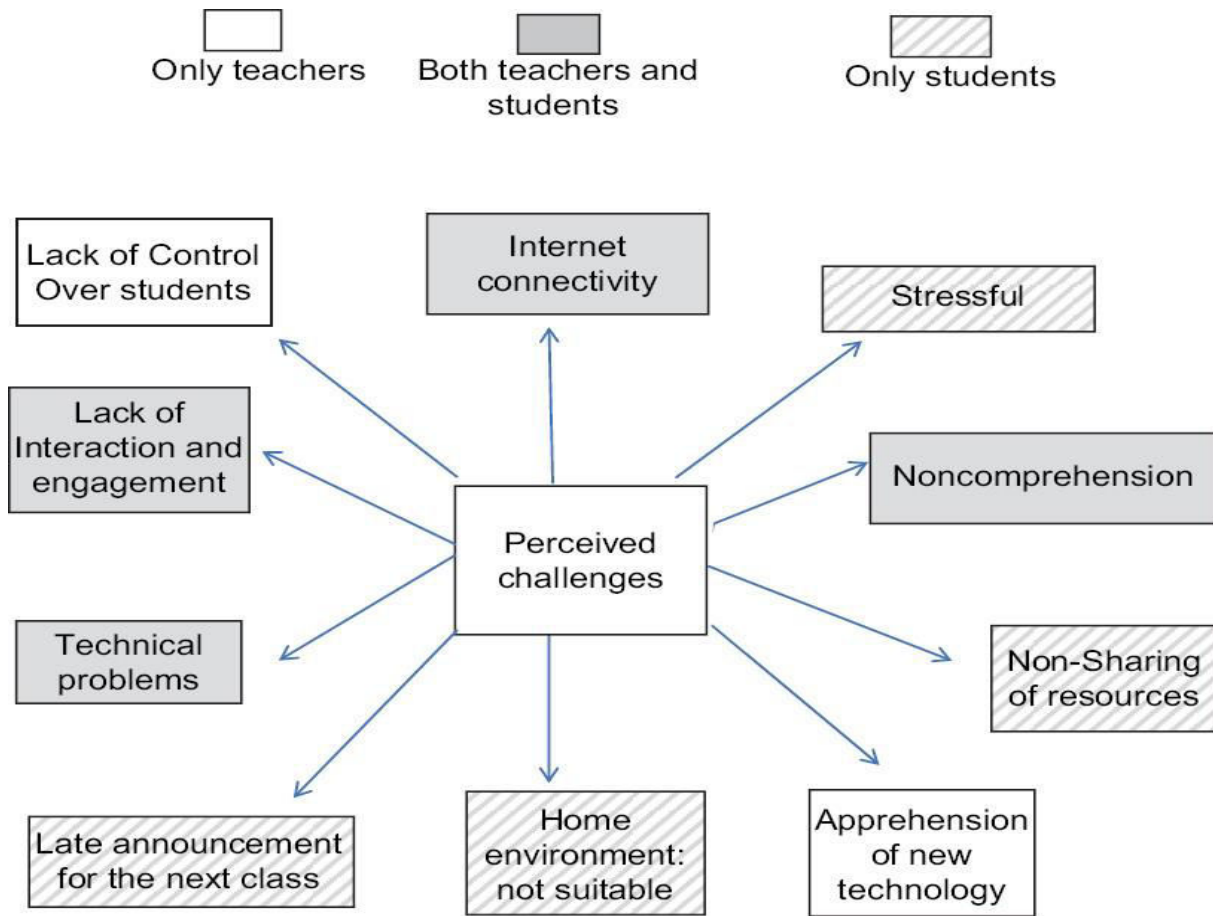
Data Analysis and

Interpretation

Age Group
289 responses

- Below 15 Years
- 15 - 17 Years
- 17 - 21 Years
- 21 Years and Above
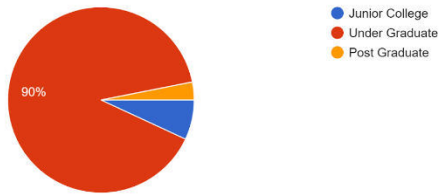
Majority of respondents 82.7% are in the Age Group of 17-21 years i.e. they are doing under graduates in this study.

Class
289 responses
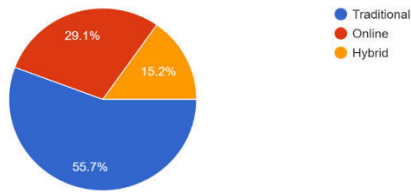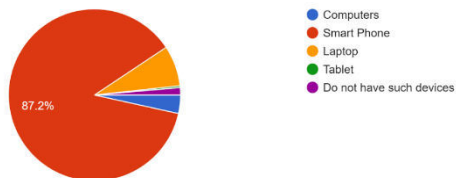

Above graph mention 90% student are under graduated.

In your opinion, which teaching system do you consider more appropriate to the current conditions?
289 responses

According to the figure, 55.7% of responded said that they consider more appropriate to the traditional teaching.

Which device did you use to access online platforms ?
289 responses

The Image show that the 87.2% of student use to access online platforms from a smart phone.

What are the app / online platform tools that's are used for teaching ?
289 responses
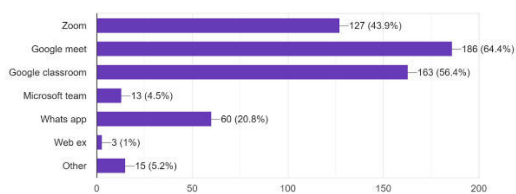
The graph indicates the responses 64.4% of students use the Google meet for teaching.

How did you arrange the device for online class at home ?
289 responses
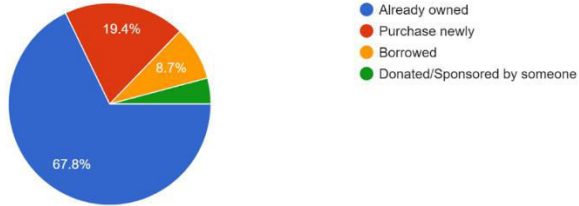
- Already owned
- Purchase newly
- Borrowed
- Donated/Sponsored by someone

19.4%
8.7%
67.8%

The data indicate 67.8% responded students already owned the device for online class at home.

Factor obstructing the access to the online ?
289 responses

Network Connectivity — 163 (56.4%)
Limited Data — 153 (52.9%)
Electricity — 55 (19%)
Problems with electronic device — 43 (14.9%)
None — 17 (5.9%)
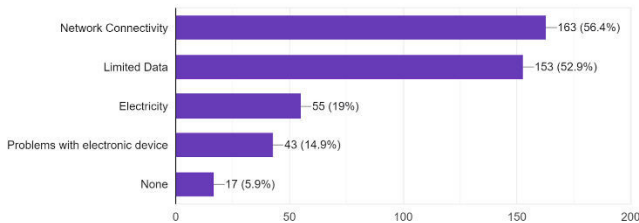
Above graph shows that 56.4% students have network connectivity was obstructing the access to the online.

Which mode of class is better for students activeness/involvement/interaction in class ?
289 responses

- Online classes are better
- Regular classes are better
- Both are same
- cant access

70.2%
11.8%
16.3%
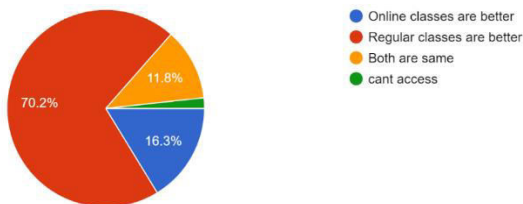
According to the information 70.2% of students prefer that Regular classes are better for student's activeness/involvement/interaction in class.

Now that you have experienced this method of learning , what is your opinion about being home schooled ?

289 responses

- I preferred to home school
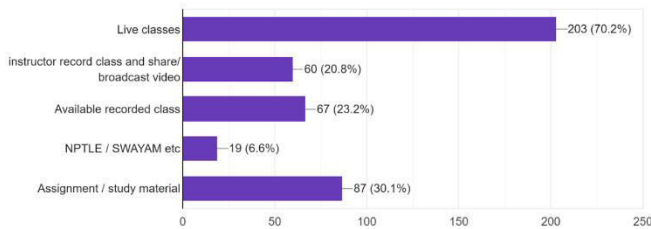- I preferred to regular school
- I am comfortable with either

67.8%

15.9%

16.3%
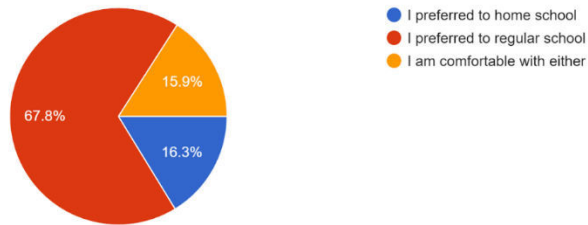
According to the above information, student have experienced this method of learning, 67.8% student preferred to regular college.

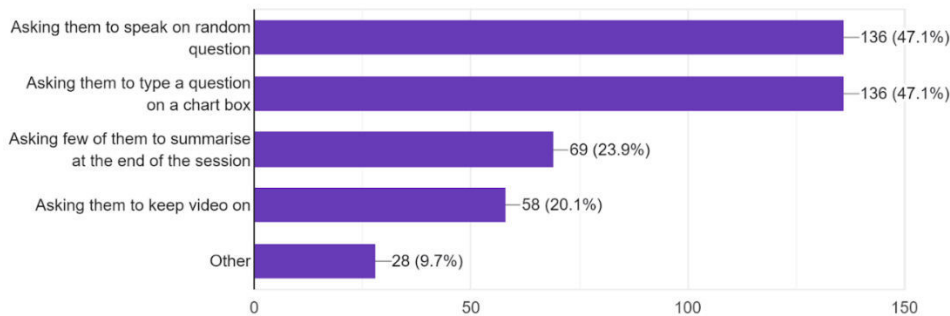Method of teaching adopted by teachers / professors ?

289 responses

Live classes	203 (70.2%)
instructor record class and share/ broadcast video	60 (20.8%)
Available recorded class	67 (23.2%)
NPTLE / SWAYAM etc	19 (6.6%)
Assignment / study material	87 (30.1%)

Above graph 70.2% responses said that Method of teaching adopted by teachers/professor was live classes.

techniques used to ensure students active participation in an online session ?
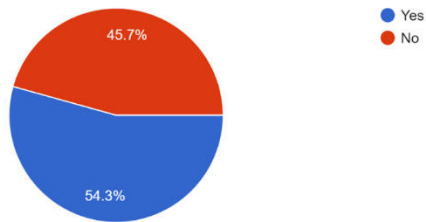
289 responses

Asking them to speak on random question	136 (47.1%)
Asking them to type a question on a chart box	136 (47.1%)
Asking few of them to summarise at the end of the session	69 (23.9%)
Asking them to keep video on	58 (20.1%)
Other	28 (9.7%)

47.1% responded student said that teachers were asking them to speak on random question for ensure students active participation in an session

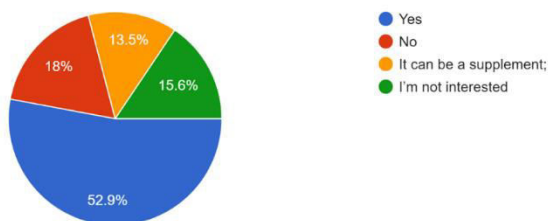Before this pandemic period, have you ever used the online learning system?
289 responses

54.3% student have use the online learning system, before this pandemic period.

Do you consider that online learning can be an alternative to classical learning?
289 responses

From above graph 52.9% student consider that online learning can be an alternative to classical learning.

Finding of the Study:

- Majority of respondents 82.7% are in the Age Group of 17-21 years i.e. they are doing under graduates in this study.
- The traditional teaching is consider more appropriate to many of respondents.
- Many students (87.2%) use to access online platforms from a smart phone.
- Majority respondents 64.4% of students use the Google meet for teaching.
- The data indicate 67.8% responded students already owned the device for online class at home.
- 54.3% student have use the online learning system, before this pandemic period.
- Respondents consider that online learning can be an alternative to classical learning.

Conclusion:

It is clear that the coronavirus's effects will persist for years. Due to its extensive 4G network, India has already planned to educate a significant number of students at home. Nearly everywhere in India offers 4G internet at a very affordable price. Students can learn in the classroom setting while they are seated there thanks to strong network links. Online instruction provides more freedom in both teaching and learning, as well as more resources and methods for energising the classroom.

It is also crucial to recognise that while conventional classroom-based learning may still be necessary, distance learning cannot completely replace the need for on-site instruction. Individual learning readiness changes and institutional buildings' readiness for blended learning are both impacted by distance learning. For the betterment of the educational structure and approaches of institutions need changes. It is advised that institutions adopt technology and involve the students in their learning in order to keep continuity in the learning process and to impart knowledge to the students. Smart learning instruments, like laptops and smartphones, can be used to provide instruction.

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EFFECTS OF WEBSERIES ON YOUTH

Paras Premani
S.S.T college of arts and commerce
paras.af21071@sstcollege.edu.in
8308659320

Abstract
Online series and internet streaming media are currently capturing the attention of young people. With the rise of online streaming and the popularity of web series made in India, web series are rapidly replacing television. Numerous large corporations have made significant investments in local programming, including Amazon, Netflix, Sony liv, Hot Star, and Eros Now. Since they take us places that television won't, web series have become more and more popular in India in recent years. The public can view programmes whenever it's convenient for them thanks to web series and internet streaming.

Keywords:
Web series; online streaming; psychosocial issues; young people; impact; addiction; episode; netflix; amazon prime; digital media consumption

Introduction:
 The rise of digital technology has revolutionised the entertainment industry, with web series among the most prominent and quickly expanding categories of digital production. These days, web series are popular. Web series are winning over television dramas as the preferred medium for young people. Children of today's age demand more high-quality content rather than the daily melodrama of Sasu-Bahu. Web series have been increasingly well-liked among youthful audiences globally in recent years. These programmes are frequently produced by independent filmmakers and distributed online through services like Netflix, Amazon Prime, and Hotstar, making them readily available to anyone with an internet connection and contributing to the internet culture phenomenon that has attracted millions of viewers.

Objective.
This research article attempts to investigate how webseries affect young people, with a focus on the psychological consequences of webseries on young people. finding out how the internet has affected people's behaviour, language, thinking, and values. the amount of hours spent binge watching

The binge viewing habit in India.
It is becoming clear that young Indian people are less interested in watching traditional television. Young people in India are drawn to the well-known OTT platforms like Amazon Prime, Netflix, Sony LIV, and other video streaming websites because they offer fast access to many different types of video material. India has experienced a media landscape transformation due to technology over the past ten years that has fueled the mass market for specialty channels, content, and television technologies. Viewing habits and platform preferences have changed as a result of the new ways to interact with television media, primarily through smartphones, Internet TV, Video-on-Demand (VOD), and OTT platforms.

Moving forward, OTT platforms benefited from a sizable audience that has grown accustomed to watching entertainment material on smartphones. Now that they have entered the market, the internet streaming services have seized their opportunity. This internet video streaming is sufficiently different from traditional TV in terms of its contents, features, and situations. It is still difficult to determine how much study on the evolving audience and their viewing habits can be informed by traditional media theories and approaches.

It should be noted that Hotstar, launched in 2015 and owned by Star TV (India's largest private broadcaster), is the most well-liked OTT platform in the country, followed by Amazon Prime with a total loyal user base of 75 million people in both rural and urban areas.

Review of literature:
Effect of binge web-series
Several studies have demonstrated the negative consequences that binge viewing web series and other

online streaming entertainment has on young people. According to a study by Sung et al. (2005), binge behaviour is regarded to be closely associated to unpleasant emotions. The association between binge watching, body dissatisfaction, academic loss, depressed symptoms, and low self-esteem has been shown in numerous studies, with examples being and Stice.

According to the author of a study on the consequences of binge-watching on college students' social and academic lives, "For man participants, the rhythm of their day was formed around binge-watching. They set aside time to binge-watch web shows, rewarding themselves along the way. The participants' grades dropped even if they downplayed or were oblivious of the consequences of this novel watching experience

Statement of problem

India is renowned for its wealth in diversity, heritage, culture, religious beliefs, and values. When discussing how culture and customs are passed down to future generations, India is frequently used as a model. The Indian population has always relied heavily on the film and television industries for information and entertainment. Also, they have been a crucial source for influencing beliefs, behaviours, attitudes, and thinking. It is generally seen that the youth, especially kids and teens, tend to learn the instances, dialogues, songs from movies, and later it stays in their mind for an extended period. And as a result, parents always preferred streaming those channels or movies, which have positivity, and don't contain any unfavourable content .

The new era of online video streaming content and web series based on an economic model to earn revenue and young audience overlook the need for value-added content. Also, the thirst to adopt western culture has highly influenced the content and its type being shared on the various video streaming platforms.

Today, the video streaming platforms focus only on the 'binge watching' model, generating more viewers and viewing hours. It won't be wrong to call this model an 'addiction' to spend long hours streaming online videos. It is a very well-known fact that the more the number of viewers and playing hours, the more the scope of revenue As a result, we can observe that these platforms host hundreds of web series, episodes, and films, with new ones being added on a regular basis. The youth may simply access them via cellphones or laptops because they are available online. The majority of the content offered here is uncontrolled, and there are numerous elements that increase the amount of young, in school or attending college audiences.

Inappropriate language, hostility, vulgarity, a sense of rebellion against one's parents, one's country, one's law or religion and other social taboos are all present in this content. It deals with originality and innovation, but it also has a strong chance of grabbing the interest of young people. It concludes by introducing numerous topics, issues, and concepts that the Indian young may find interesting.

Research methodology

The quantitative approach was applied by the researcher in this study. The purpose of this particular study, which is intended to be exploratory research, is to examine the many psychosocial effects that web series and other internet analysed by the researcher from students attending the Govt. PG College Panchkula, Govt. PG College Amballa Cantt, Kurukshetra Universities, Guru gramme University, and Indira Gandhi University, Meerpur, Rewari in Haryana, India. On Google Forms, a questionnaire with closed-ended questions was created and distributed to the responders by email and Whatsapp.
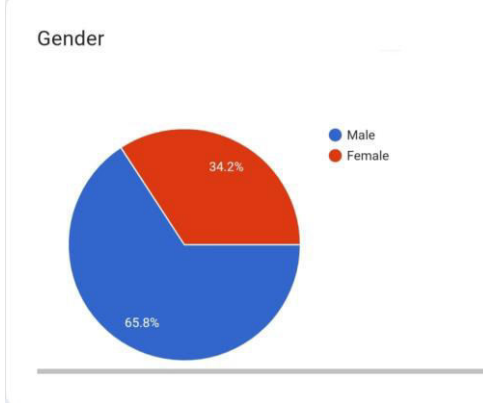
Data interpretation

What is your age group?
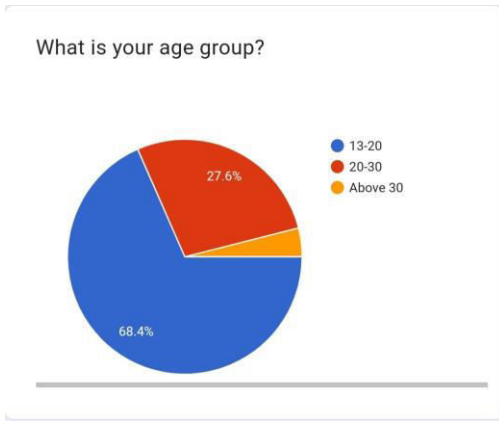
This study is based on the responses received by the youth, where it can be clearly seen that majority of the respondents, which 68.4% are between 13 to 22 years of age. whereas 27.6% are between 20 to 30 age group.
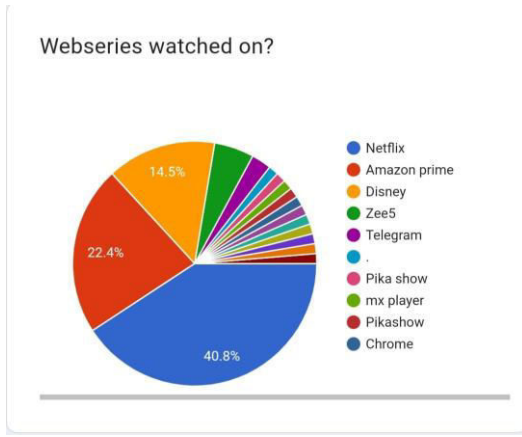

Gender

While categorizing the respondents on the gender basis, it can be clearly seen that 65.8% are male whereas 34.2% are female this clearly shows that male are more interested


You are
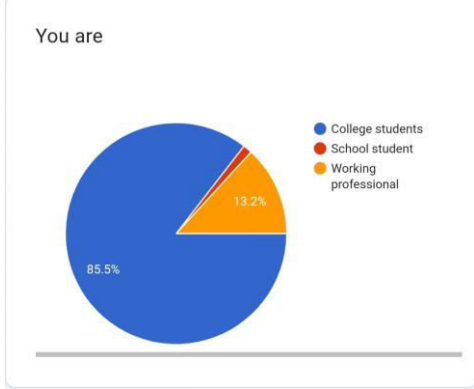
The majority of the respondents were college students whereas 13.2% are working professionals and very few where school student

The respondents were asked to tell 40.8% like to watch on Netflix and 22.4% on Amazon prime and 14.5% on Disney. While on which OTT platform they watched which shows thatothers prefer to watch on different websites where they can get free access
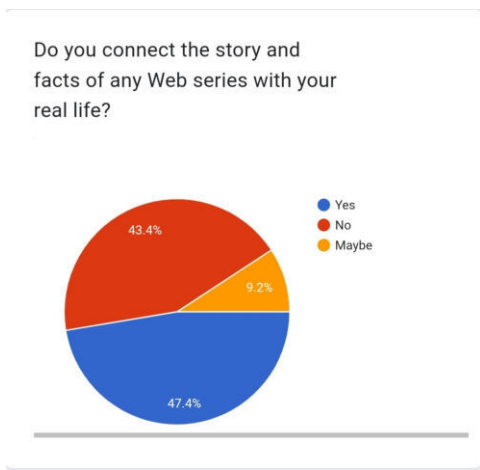

The question was asked whether respondents connect the story ot facts to their real life,47.4% said yes while 43.4% said no and 9.2% are not sure whether they connect the story to their life or not.
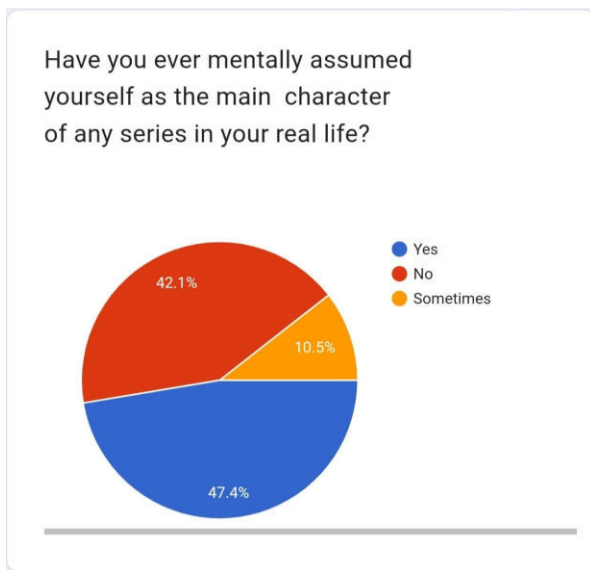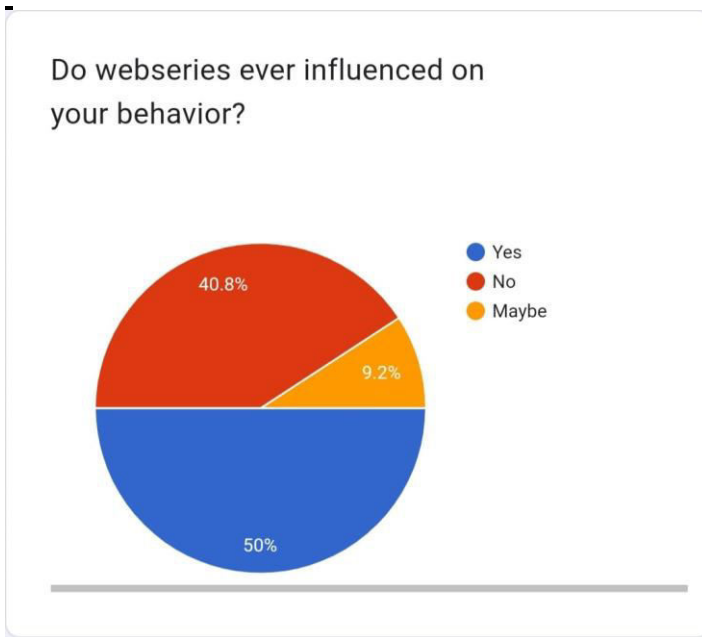

When asked to the respondents whether they assume themselves as the main character of any series, 47.4%

of the youth said yes,while 42.1% don't do.It is all important to know that 10.53% assume sometimes.
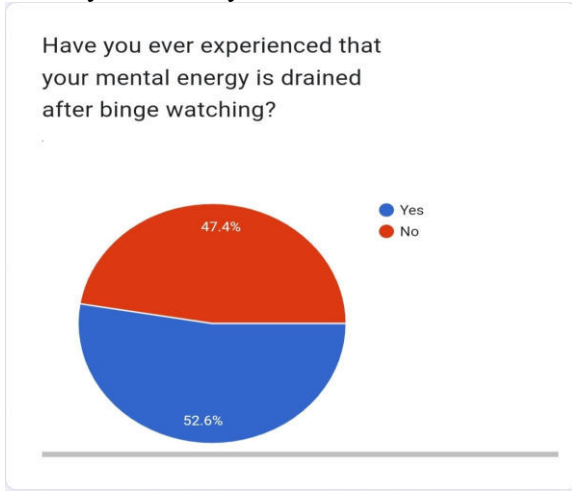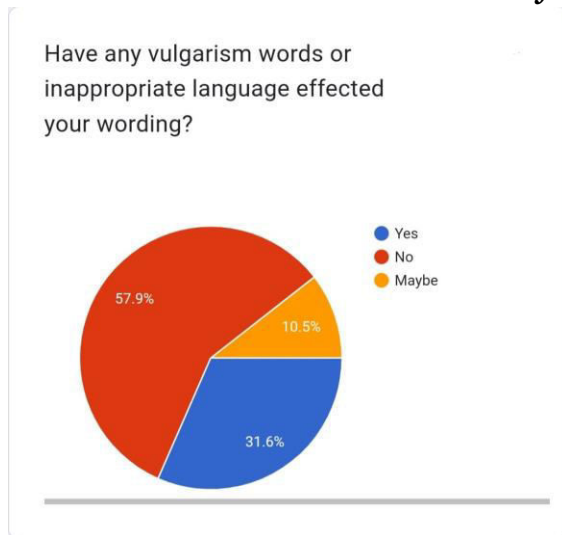

The next question was asked to analyse whether their mental energy was drained or noy. The majority 52.6% agreed that they feel drained while 47.4% don't agree

The question aimed to understand whether these web series have influenced on their behaviour,while 50% have answered the question yes,whereas 40.8% say no and 9.2% are not sure that whether any web series influenced their behaviour or not.

Have any vulgarism words or inappropriate language effected your wording?

- Yes
- No
- Maybe

57.9%
10.5%
31.6%

Majority of the respondent 57.9% are agreeing and 31.6% respondents disagreed, and 10.5% are not sure that web series are changing the language or not.

The respondents were also asked about their favourite web series the responses these

Mirzapur.....Related to My life😁
Campus dairy
The witch part 1 the subversion, I like this webseries because there are action and motivation.
Loki series I like a antihero characters
Loki series I like antihero characters
My girlfriend is alien (love story) 😍
I like web series and i watched many more series
Valvi
No One Web Series I am Watch

Findings:
1. According to the survey, Netflix is the most widely used online video streaming service among the respondents, with YouTube, Hot Star, Sony Liv, Amazon Prime, Eros, and others coming in second and third.
2. The respondents concurred that internet video and web series have a direct or indirect psychological effect on them.
3. The respondents concurred that watching web series had a behavioural impact.
4. The respondents concurred that watching web series has altered their language.

Conclusion
The outcome made it very evident that web series and online streaming entertainment had a big influence on Indian young. The web series content that is displayed on online platforms attracts young people. Youth in India have experienced psychosocial impacts as a result of the violent, sexual, and abusive content that is available on OTT platforms. They both concur that their levels of arousal, aggression, anxiety, and depressive symptoms were minimal. If it becomes unmanageable, it will cause significant psychosocial problems for young people.

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